



GOTCHA Covered....

Insurance Professionals of Susquehanna Valley

Volume 17 Issue 3

November 1, 2007

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DAE

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WEB-SITE

www.ipsv.net

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Presidents Message....Jeannie Upright

"one person can be a crucial ingredient on a team, but one person cannot make a team"

Thank you, Barbara Kressler for setting up the program at our October meeting. As always, Ted Wampole from Liberty Mutual was very informative. His " Safe Winter Driving" program gave us a lot of tips for safe driving in our daily ventures. If you have any safety questions or something to share, please contact Barbara.

There will also be a guest speaker this month and I urge you to attend and bring a guest.

Many of our members attended the Council Day Conference October 19th and 20th. We will get a delegate report from Gail Bradley, since I was unable to attend. Thank you to those members who completed the award forms. I know it takes a lot of personal time to complete them and I appreciate your efforts. And to all members, thank you for your time and talents that continue to make IPSV a "recognized" association!

IPSV will be decorating a Christmas tree donated by Donna Coombs at the Bloomsburg Consistory "Treefest" this year. If you were not at the meeting and wish to participate or donate decorations and/or non-perishable items for the box, please contact Gail Bradley for further information.

IPSV officially welcomed our two new members, Charlotte Stetler and Carla Buma, by presenting them with name badges. Please, share your NAIW friendship and experiences when you see them.

IPSV has several public relations activities coming up; please check the newsletter for times, dates, and needs.

To all members I wish you a colorful Fall season and a happy Thanksgiving!



Secretary Minutes....Donna Coombs, LUTCF, AAI, CPIW

Association Monthly Meeting 17 October 2007

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 10/17/2007. The meeting was called to order by president Jeannie Upright at 6:07pm and our guests were introduced.

Guests in attendance were: Our speaker, Ted Wampole from Liberty Mutual and his co-worker, Candace Cilvik, and Barbara's guest, Valerie Campbell

Members in attendance were: Brenda Weaver, Pam Stetler, Charlotte Stetler, Gail Bradley, Jeannie Upright, Barbara Kressler, Betty Rafalko, Donna Coombs, Carla Buma

The secretary's report of the September meeting as printed in the newsletter was reviewed and accepted without corrections. The treasurer's report was reviewed and will be filed for audit. Treasurer, Pam clarified that one CD was renewed for a 6 month term. She has received dues from National for 13 members out of the 16 that have paid dues to

National. President Jeannie read the Collect and dinner was enjoyed by all.

The program was a power point presentation by Ted Wampole about Winter Preparedness for both auto and home. Safe winter driving tips and how to safely winterize both car and home were discussed.

Carla won \$11 in our monthly 50/50 drawing.

Business meeting:

Membership & PR chair, Gail reminded everyone that next month's meeting has been changed to November 28th due to Thanksgiving. It will be a "Pasta Night" and the speaker will be PA Secretary of Agriculture, Dennis Wolfe. Christine Gordon has renewed her membership so

we now have 16 members. Name badges were presented to our newest members, Carla and Charlotte. Jeannie brought mints and chocolates for the members to take back to their offices for breast cancer awareness and asked that they tell Gail, if they do, so she can keep a record. Jeannie said that she's also giving pink "breast cancer awareness" cans of Campbell soup to women clients in her office this month. Gail brought in three association photo albums she's been working on – awards, speakers, conferences.

There was no education committee report this month. Barb, safety chair, thanked Jeannie for all of her breast cancer awareness activities. In Patsy's absence, Gail asked that we send emails to the

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Legislative....Patsy Lachat, AAI, CPIW

The following was the editorial in our local paper on Sunday, September 23, 2007. I think he hits a lot of points right on:

Heavy state agenda has obvious priorities

Property tax cuts. Energy incentives. Open records expansion. An indoor smoking ban. Biomedical research buildings. Health insurance expansion. Those are the hot-button items in the forefront of a packed agenda as the state Legislature returns for its fall session.

Add to that some potential back-and-forth talk of tolls on Interstate 80, and there is a potential for a lively fall in Harrisburg. We hope so, because the impression among many residents and taxpayers is that the Pennsylvania legislature and administration are good at argument but short on relevant production.

To change that perception, the Legislature can start with the most long-overdue of items – property tax cuts. This may not be the hottest issue throughout Pennsylvania, but that speaks to the uneven political treatment that exists in the state. In some urban corners, property taxes aren't the primary source of revenue for all government and school operations. But that doesn't mean most of the taxpayers throughout the rest of the state must suffer.

And property taxpayers are suffering. They are tired of the annual increase in the largest bill most of them pay. And they are angry at promises such as the one made by Gov. Ed Rendell – to use slots revenue for significant property tax relief – only to see such vows cast aside when a new hockey arena becomes the cause of the day. Until Rendell makes

that plan work, he should stop pursuing tolling Interstate 80 and other cost-shifting, pie-in-the-sky plans that drain rural areas of the state where incomes are lower.

It's also time to open the curtain regarding Pennsylvania's antiquated open records law, which is among the most archaic and restrictive in the nation. If it's a matter of public record, it should be easily viewable by the public that pays for its government.

As it stands now, the public and the media need to battle for months to find out the details of government action that should be easily attainable. Government is not private business. The leaders are put there by residents and are supposed to serve them in public realm. This reform also is embarrassingly overdue.

As for an indoor smoking ban, don't even bother if there is going to be a battery of exceptions. An indoor smoking ban should be what it's supposed to be, with only a few exceptions.

The clean energy and electricity-conservation efforts proposed by Gov. Rendell are intriguing and should be pursued.

We would suggest handling with care the state-subsidized health insurance for all adults. Of course it's a noble idea, but not at the expense of a payroll tax on companies that do not now provide the coverage. All that will do is reduce employment. Until health insurance becomes more affordable to all employers, it's unfair to expect small employers to handle this burden.

It may be a heavy agenda, but the priorities should be clear.

By editor David F. Troisi

Education....Brenda Weaver, ACSR, CPIW, DAE

Join IA&B once again to learn important new developments in in Flood insurance including recent National Flood Insurance Program (NFIP) manual changes and agents' E&O exposures associated with writing condo- and unit-owners' coverage. This webinar, presented in a two-hour, convenient format, is the perfect opportunity to learn everything about flood insurance including the NFIP and flood risk assessment.

- [Who Should Attend?](#)
- [What You Will Need](#)
- [Webinar Dates](#)
- [Seminar Time](#)
- [How Do I Earn CE?](#)
- [How Does It Work?](#)
- [Register](#)

Registration Fees

[M. Rita Hollada](#), is your presenter who will deliver you important information you need to provide the coverage clients need to fully protect themselves in the event of a natural disaster. Rita is known for her in-depth knowledge about Flood coverage and her ability to make this difficult subject easily understood.

Program topics include:

- Understand and recognize flood zones
 - Identify base flood elevation levels
 - Use tools to determine flood risk
- Review the scope of flood coverage

Who Should Attend

Any agency staff member

What You Will Need

- E-mail access to receive support materials
- Telephone access
- Adobe Reader (available for free download [here](#))

Internet connection

Webinar Dates

- Oct. 23, 2007
- Nov. 1, 2007
- Nov. 13, 2007 **SOLD OUT!**
- Nov. 27, 2007

Seminar Time

10:00 a.m. – 12:00 p.m.

How Do I Earn CE?

- CE Approvals - This seminar format is considered self-study or correspondence study. As a reminder, MD residents can earn only 1/2 of the CE requirement in this format each renewal period. There is no limit for PA or DE.

PA	M D	D E
3 FL	2 PC / FL	2 Ge n/ FL

- The Pennsylvania, Maryland and Delaware Insurance Department requires participants to successfully complete a 25 multiple question exam in order to earn CE credits for this type of seminar format. This exam will be emailed immediately following the teleconference. **(Pa. residents: In addition, your exam must be proctored by a disinterested third party. The proctor must complete an affidavit that will be included with your exam.)**

- Participants must complete the exam and return to IA&B via mail or fax by:
 - Upon receiving a passing score (18 correct) IA&B will file CE and mail a completion certificate to participants. Participants receiving unsuccessful scores (less than 18 correct) will be contacted via e-mail.
- How Does It Work?
- Upon registration, the registrant will receive an initial registration confirmation via e-mail. The day prior to the conference call, each participant will receive via e-mail:

Information on how to access the operator-assisted teleconference

A link to the presentation and support materials addressed during the program (available to view on computer screen or print)

An e-mail address to which participants may send questions before, during or within two hours following the program.

Answers will be posted on

www.iabgroup.com.

Registration Fees

Members: \$25 per person (Non-member price \$40)

[Register](#)

Safety....Barbara Kressler, CPCU, CIC, CPIW, DAE

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We are on the web
www.insp.net

State Council on the Web
www.naiw-pa.com



Thank you to Jeannie for putting together the Breast Cancer Awareness mints and chocolates. I know that my office has enjoyed them as well as the visitors that we had had the past few weeks. I have received many nice comments.

We received the runner up award for Safety at State Day. The winner was Insurance Professional of Lancaster, for the second year in a row. Congrats to them!

At the October meeting, Ted Wample and his guest, Candice Cilvik, of Liberty Mutual presented a very informative program on Winter Safety, including things to think about around the house as well as safe driving. I think that everyone attending took some good tips away from the presentation.

The following information I received in an e-mail several weeks ago and thought at the time this was a great idea. Then promptly forgot about it! I received it again yesterday from Patsy, this time I did follow through. Please read this, if for the first, second or third time and GET IT DONE.

"ICE" In Case of Emergency

We all carry our mobile phones with names and numbers stored in its memory but nobody, other than ourselves, knows which of these numbers belong to our closest family or friends.

If we were to be involved in an accident or were taken ill, the people attending us would have our mobile phone but wouldn't know who to call. Yes, there are hundreds of numbers stored but which one is the contact person in case of an emergency?

Hence this "ICE" (In Case of Emergency) Campaign. The concept of "ICE" is catching on quickly. It is a method of contact during emergency situations.

As cell phones are carried by the majority of the population, all you need to do is store the number of a contact person or persons who should be contacted during an emergency under the name "ICE" (In Case of Emergency).

The idea was thought up by a paramedic who found that when he went to the scenes of accidents, there were always mobile phones with patients, but they didn't know which number to call. Her therefore thought that it would be a good idea if there was a nationally recognized name for this purpose. In an emergency situation, Emergency Service personnel and hospital staff would be able to quickly contact the right person by simply dialing the number you have stored as "ICE".

For more that one contact name simply enter ICE1, ICE2, ICE3, etc.

A great idea that will make a difference! Let's spread the concept of ICE by storing an ICE number in our Mobile Phones today!

Please pass this information to everyone you know and soon everyone will know about this. It really could save your like or put a loved one's mind at rest. ICE will speak for you when you are not able to.

Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no help at all.

Dale Carnegie

SOUP KITCHEN IN DANVILLE

We will be hosting the Christmas Party @ the Soup Kitchen in Danville on Saturday, Dec 22nd. Please mark this date on your calendar because we will need volunteers to help serve approx. 100 people.

Also, we will give a Christmas gift to each person that comes. We are looking for gift donations of new items for all ages groups. If you have a few items that are new and do not want, please bring them to the next meeting. These items should NOT be wrapped

Membership....Gail Bradley, AAI, CPIW, DAE

Our total membership is now 16 members strong!
Please add Christine F Gordon - Geisinger Health Plan
- 8 Valley Green Drive - Danville Pa 17821 - phone
570-387-1114 Fax 570-387-1814 to your membership
list. Birthday 9-9 email address - buffy@ptd.net

Speaking of membership - we won Honorable Mention
at Council Day on October 20 for a 15.3% growth in
membership this year - yeah!!

Keep up the good work and remember to invite a co-
worker or friend to one of our monthly meetings and
introduce them to the benefits of belonging to NAIW.

It was great to have our First Timer Carla join us at
Council Day - hopefully she can share some of her ex-
periences with you.

Remember that Sunday November 18th at 2PM we will
be meeting at the Caldwell Consistory in Bloomsburg to
decorate our tree for Tree Fest - theme is Candy Land -
those who volunteered to help are
Jeannie,Carla,Patsy,Gail,Betty & Barbara Kressler -
anyone else is welcome to join us.

Also remember to check the Wish List for our charity -
The Bloomsburg Women's Center- and bring any items
that you would like to donate to our next few meetings.
Also they are collecting used cell phones so if you have
any - or better yet post a sign in your office to collect

some like I did - and bring them along also.

We will be working the Danville Soup kitchen Christmas
party on Saturday December 22nd and I will have a sign up
sheet at the November meeting.

Invite a guest or two to our November meeting which has
been changed to Nov 28th due to the Thanksgiving holiday.
Pa Sec'y of Agriculture Dennis C Wolff will be our guest
speaker for the evening and it would be nice to have a
good showing for him. Invite your boss, friends, co-workers
or family to join us. Just be sure to contact Brenda with the
numbers for your reservations.

Brenda & Pam did a great job of selling lottery tickets at
Council Day again this year. Remember when you are sell-
ing your tickets that they will make great stocking stuffers
and Valentine presents so get out there and sell, sell, sell so
that this will be the only fund raiser that we will need this
year! Bring back the money and tickets sold to each meet-
ing and give to me and remember you can get more to sell.
If you have not received any tickets yet to sell please see
me at our next meeting and I will gladly give you some.

Thanks for all the great work everyone is doing this year
and let's keep up the good work.

Gail Bradley
Membership & RP

Upcoming Events....

November 18	Caldwell Consistory, Tree Decorating
November 28	Association Meeting/TBD
December 12	Association Christmas Meeting/Pine Barn Inn, Danville
December 22	Soup Kitchen Christmas Meal

Program & Menu....

Pennsylvania Secretary of Agriculture Dennis C Wolff will be our guest speaker

November's dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on November 28th.

Please e-mail brenda@gordnerinsurance.com and make your reservation by September 14th. Last minute
adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs
Insurance 570-458-6015.

Dinner will be "Pasta Night", Cost is \$13.00 per person

Reminder....

November 18, 2007 2PM Caldwell Consistory—TreeFest Decorating

Save the Date: December 22, 2007, Danville Soup Kitchen.

Council Day Fun Report—Patsy Lachat, AAI, CPIW

Our trip began when I got to Gail's house to pick her up at 2:50 PM (35 minutes early!) do you think I was ready to go? Speaking of going, of course I had to use her restroom! Then the trip almost came to a standstill – the darn blinking red light in Millville got me again! I sat there for a while and finally Gail said "it is a blinking light – it doesn't turn green". Yes, Jeannie, I am losing it! We arrived at Barbara's house at 3:30 (30 minutes early!) and Gary offered us a glass of red wine, which of course we accepted. Bo, the dog, jumped at Gail and spilled wine all over the front of her light blue shirt. Gail did not even get upset and Barb gave her one of her son's t-shirts to wear – a red one that said "Now is the time" on the front. So we finished our wine, used the restroom and piled into the cars when Dee arrived at 4:00. We went on Route 11 since it was pouring rain and Dee said 80 was foggy and the trucks were throwing water everywhere. Barb did a wonderful job of finding the hotel – only one u-turn! We got there at 5:30.

We checked in, got to our rooms and had a drink, not a problem since I brought 2 bottles of wine, Gail brought a large bottle of wine and 4 mudslides and Barb brought 12 beers. All this for 4 of us!!!! Then we went down and registered, visited, etc. Since Gail, Barb and I had a delegates meeting at 7:30 we decided to eat at the restaurant in the hotel – the Oyster Bar. This is where we ran into the host, aka Mr. Sunshine! He looked down his nose at us and asked if we had reservations. We said no, and he said we needed to tell the other women that reservations were advisable. Of course when we were seated the place was only 1/3 full and never did fill up the whole time we were there! We then ordered Mojitos, 2 plain, 1 strawberry and 1 mango – they were awesome and of course we didn't have much alcohol in the rooms! Our meals were good but next time will someone share a meal with Gail? We left there went back to the rooms for another drink and then went to our meeting. Of course there were nitpicky changes that they wanted to make to the by laws or is it by-laws?

After the meeting we went back to get Dee to head off to the welcome party. Unfortunately, she had already had enough "fun" and stayed in the room so we headed back down, drinks in hand. We visited with friends and with the vendors, ate snacks and listened to the DJ. The one vendor nicknamed Gail "Red Bull", not sure why except for her shirt, and when anyone would ask her – now is the time for what? – she would tell them it was time to drink! Well, sometime after 10:00 Barb and I looked around and there was no Gail – where did she go? When we got back to the room around 10:45 she was there – all ready for bed, but still up for talking, calling my kids, etc.

Saturday – up at 6:00 am to go to breakfast and CWC. Breakfast was ok but Barb wanted bagels and I wanted bacon – oh well – it was free! We met up with Donna, Brenda and Carla and after taking a pool on when Pam would arrive we went to CWC, which was great as usual. Then Brenda, Barb and I headed to our class – Chair Yoga. It was so relaxing that Brenda fell asleep and missed the one stretch we did! We then made sure we found Carla and visited the vendors again, went to the hospitality room twice to snack and visit, Gail went for a ride on a luggage cart and got called "Red Bull" by the same vendor again and then we shopped for Silpada jewelry in room 2009. When we went back downstairs for lunch, Pam was there. She arrived at 11:45 – who won the pool? Pam and Barb won door prizes and then we went in for the luncheon, which was delicious. Donna and Brenda won vendor prizes and Dee, Gail, Carla and I won nothing!!!!

By then it was time to go to the Business Meeting that started at 2:15pm. I had to leave at 3:15 so I could make it to my daughter's soccer game. So if there was anymore "fun" to be had you will have to check with the rest of our "gang".

Soberly submitted by Patsy Lachat

Secretary Minutes....Continued From Page 2

sponsors of SR 52 which recommends that a committee be formed to study the timely detection of breast cancer. She will email all members with the details.

The theme for our Treefest tree will be Candy Land. Barb will donate the lights. Pam will donate some candy type decorations. Non-perishable food items and hats and gloves are needed to fill a box beneath the tree. Decorating will take place at the Caldwell Consistory on 11/18/07 at 2pm.

Jeannie asked that secretary Donna send out written invitations to past members for our Christmas party on 12/19/07 at the Pine Barn Inn.

Our 2nd annual "lottery ticket" raffle has begun. Gail had 500 tickets printed and we have until the end of January to sell as many as possible. The tickets are \$5 each for 2 chances to win based on the February 2008 daily lottery.

Pam announced that our adopted charity, the Women's Center, is collecting used cell phones. There is also a "wish list" of items that the center needs printed in the previous newsletter. Pam asked that members bring used cell phones and wish list items to the next three meetings and we will give all that is collected to a representative from the Women's Center at the January meeting.

It was suggested that we put up a "donate used cell phones here" sign in all of the members' offices.

There being no further business to discuss, the meeting was adjourned by president Jeannie at 8pm.

Respectfully submitted,
Donna Coombs, Secretary

Council Day Delegate Report—Gail Bradley, AAI, CPIW, DAE

Delegate to Council Day 2007 Report

Our day on Friday began about 3PM when Patsy arrived at my house to begin our trek to Wilkes Barre. We stopped at Barb's to await Dee's arrival and I ended up wearing a T-shirt of Barb's sons to the Friday night festivities - thanks to Barb's dog!!

We arrived at The Genetti about 5:30. We checked into our rooms and then Patsy and I registered and signed in at the Credentials desk - we had officially arrived at Council Day 2007.

After dinner, Patsy, Barbara and I went to the delegates briefing and then to the welcome party.

Saturday morning began our official first day. The day began with 4 contestants for the CWC speak-off. They were amazing and I am so glad that I was not a judge.

After the speak off we went on to our prospective workshops and CE's. Patsy, Barb, Brenda and I went to a Chair Yoga workshop and Donna & our First Timer Carla went to CE classes. We then all met back up for lunch and then on to the business meeting which was the heart of the day's festivities.

The meeting was called to order at 2:17 PM. After introductions of the Head Table the colors were presented by a Junior Girl Scout Troop and Bagpiper from the Greater Scranton Black Diamonds Pipe Band.

The Pledge of Alliance was led by Patrice Hieronymus & National Anthem by Barbara Miller-Nelligan. The Collect was led by Elena Ifkavis.

Polly thanked the Host Association for their hard work and introduced the guests from out of state and her mother.

Mary Hanks gave the report of the Credentials committee with 16 delegates present and no members at large.

The adoption of the Annual Meeting Rules and adoption of the Meeting Program with clerical corrections was next.

Ruth E Goodwin, Reg 1 RVP gave a report from National. NAIW took possession of the new building the week of Oct 15, 2007 with the Wall of Honor in the back yard of the building which was enclosed for extra security. John has updated all of the membership records at National. Nat'l Pres Faye Evans Partners in Literacy theme is "Reach Out & Read" and she asked that everyone consider making a donation to this program.

Patches were handed out from the very last Pinnacle submissions with IPSV receiving one from Regional Conference last year. Pa had 12 submissions with the next largest state submission only being 3. The Pinnacle award was discontinued due to lack of participation and interest. Regional conference will be held March 6-9 in Lancaster Pa. Volunteers are still needed so if anyone is interested they should contact Ruth or her Ass't Sherry Sullivan or Dixie Watson.

Approval was needed to go on to Nationals - Nat'l by-laws recommendation - amend article 15-Sect 1-Sub A - to streamline conventions and to change titles of National Officers to Chairman of the Board instead of Nat'l President and Pres Elect to Chairman Elect and VP to Vice Chairman effective 7-1-2008.

The National Convention will be held in Scotsdale Az June 5-7th and it will be ALL NAIW business with no extra time for sightseeing in order to shorten the length of the conference and there will only be 1 Keynote speaker. If you want sightseeing time you will need to plan extra days in Scots-

dale.

And Ruth ended with a reminder that " Failure is not an option"

Halle Gatti-the Ambassador from the ISFA(Ins Scholarship Foundation of America) gave a report and the fish bowl was passed which collected \$150.

Polly Jones presented the AAMGA Award to ALL members of the Pa Council.

Tara Dombach - Public Relations announced the CWC Winner, Leola Hall from the Ins Prof of Greater Harrisburg with Runner Up being Zina Clayman from the Ins Prof of Lancaster Co.

Mindie Bittner gave a report of the By Laws with several proposed amendments - see me for a list of the details - most being clerical in nature.

P Kathleen Heffernan awarded 8 scholarship but there were 11 to give out. Since there were not enough applications received there was a 30 day extension to get your scholarship forms into her. There is 2- \$250 scholarships and 1- \$500 scholarship left to be awarded. Scholarships were presented to - Mindie Bittner, Esq - Ins Women of the Main Line - Diane L Hodas - Ins Prof of NW Pa - Marilyn Loos - NAIW of Reading - Lisa MacElwee Todd - Ins Women of the Main Line - Lori Hiltz - Ins Prof of Lancaster Co - Daniella Bristol - South Central Ins Assoc - Beverly Davis - Ins Prof of NW Pa - April Chase - Ins Prof of NW Pa

Angela Horton gave a report of the Legislative committee and presented the awards as follows - WINNER - Ins Prof of Susquehanna Valley - 1st Runner Up - NAIW of Eastern Montgomery Co and 2nd Runner Up - Ins Prof of Lancaster Co. She also reminded everyone to get out and Vote Nov 6th and she is also working on another Day on the Hill with more details to follow.

Margaret Duffy presented the Membership awards as follows - Winner with an increase of 76.4% to NAIW of Chester Co - Runner Up with an increase of 16.6% Laurel Highlands Ins Prof - and Honorable Mention with an increase of 15.3% - **INSURANCE PROF OF SUSQUEHANNA VALLEY!**

Margaret also reported that she is creating a statewide circle of membership chairs to share ideas among associations to strengthen all of our associations.

She also reported that the Horizon Plan had been received and updated and should be reviewed each year. The changes were adopted as printed.

Rebecca Klemmer presented the Safety awards as follows - 1st Place - Ins Prof of Lancaster Co - 2ND PLACE - Insurance Prof of Susquehanna Valley.

Vicki Wilt reported on the new Pa Website which went live on Sept 1st 2007. All associations are represented and any changes should be sent thru the contact assigned to each association - ours being April Chase with Gail as our contact person.

Pat Egges gave a report of the Audit committee and reported all was in order and balances verified.

Donna Mescall gave a report of the Council Funds with a balance of \$3,304.61 and no fund raising would be needed this year.

Alexis Adamchik gave a report of the nominating committee and the following names were put into nomination:

Council Director Elect - Patricia Egges

Education - none - nominated from the floor was Tara Dombach

Legislation - Rebecca Klemmer

Membership - Margaret Duffy

Council Day Delegate Report—Continued

Public Relations - Christy Gergal
 Safety - none - nominations from the floor - Carol Sukchai & Kathleen Heffernan
 Technology - Sue Shorber
 Delegate to Reg Conf - Barbara Miller-Nelligan
 Alt Del to Reg Conf - Mary Hanks

All were elected with Kathy Heffernan winning the Safety position.

Polly Jones conducted the installation of officers and Patricia Egges - Council Director Elect gave a few remarks - her theme will be "You Make A Difference"

Polly gave her report of the Council Director and emphasized that we all make a difference even when you are not aware that you do. Continue to inspire and lead and NAIW will continue its lasting success and it all starts with you.

Sue Heisted presented Polly with a legacy brick from all the Pa Associations with the remaining money donated to the 104th Calvary Family Readiness Group in her honor.

Polly reminded everyone that next years meeting will be Oct 17 & 18 at the Crowne Plaza in King Of Prussia.

Reconfirmation of bids were made for 2008 - Ins Women of the Main Line for Oct 17-18th and 2009 - Oct 16-17 by the Ins Prof of Pittsburgh. There was no bid for 2010 or 2011.

Under New Business a recommendation was passed to be sent to the Jan 2008 Int'l Board mtg on the Use of Surplus Annual Mtg or Conference Funds - see me for a copy of the recommendation.

In her closing remarks Polly stated that her goal was to increase communication and that it needs to be 2 ways - use all of the Council Members to your advantage.

The flags were retired at 5:50PM by Matthew Barbera & Norma Bair.

Gail Bradley
 Delegate to Council Day

WOMEN'S CENTER

The Women's Center in Bloomsburg is our charity for this year. We have the following projects going for them:

Any old/unused cell phones, please bring to the next meeting. The Women's Center is recycling them to raise money. Thank you Barb for a whole bag full of phones!!!

Please bring one or two of the following items which is on their Wish List: Cleaning Products, Paper Products (toilet paper, paper towels, etc.) Non perishable foods, and Presents for Children & Mothers.

State Approved CE's

Life& Health/Property Casualty Insurance Continuing Education Courses

Elite

Continuing Education

Guaranteed Lowest prices! (Pricing includes state reporting fee!) If you find a lower priced course, Call Toll Free at 1(877)671-2667.

Take your test online @www.ce4insurance.com

Pennsylvania Provider #69186.

Completing Your Continuing Education is Easy... go to the web site list above. It's simple and cheap.