



GOTCHA Covered....

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DAE

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www.ipsv.net

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Presidents Message....Gail Bradley, AAI, CPIW, DAE

It is that time of year when we give thanks for all of the good things in our lives and I want to thank every one of the members of IPSV for making our association one of the best in the state.

Council Day in King of Prussia was again a place where IPSV was recognized for the hard work that we do all year long. Without all of you we could not do all of the things that we do whether you are out front participating or in the background, you all count and are appreciated.

This month's meeting promises to be a good one with our speaker Ted Wampole from Liberty Insurance. Ted always presents a good program and it would be great to have some guests to hear his presentation.

Thank you Dee for bringing your guest to the last meeting and for providing our speaker. Dr Weber was very interesting and we would love to have her back again.

Also thanks to Donna for bringing her guest and it sounds as if we may be getting a couple of new members. Keep up

the good work.

One of my visions for the year is to get at least 2 new members and I think that vision is coming to fruition.

As you sit down to your Thanksgiving Day dinner this year - think of all the good things in your life and give thanks.

Enjoy

Words to Live By....

" The really lucky people do not necessarily have the best of everything. They are the ones who make the most of whatever life throws at them"



Secretary Minutes....Patsy Lachat, AAI, CPIW

Association Monthly Meeting October 15, 2008

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 10/15/2008. The meeting was called to order at 6:07pm by president, Gail Bradley. Gail welcomed our guests, Dr. Valerie Weber, our speaker and Jennifer Michaels of Myers and Lynch Insurance, guests of Dee, and Donna introduced her guest, Cindy Kline, from her office, and we welcomed back Jean MacDermott who sent in her membership form to

Nationals!

Members in attendance: Gail Bradley, Jeannie Upright, Debra Musgrave, Barbara Kressler, Carla Buma, Donna Coombs, Patsy Lachat, Betty Rafalko, Pam Stetler and Charlotte Stetler.

After dinner our speaker, Dr. Valerie Weber an Internist at Geisinger, specializing in Cancer Prevention and Care of the Older Woman, told us how she counsels women 1 on 1 who have cancer, and also teaches Med students. We then had an interactive Breast Cancer discussion using continued on page 2

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her Fact or Myth true/false questionnaire. She also gave us the following phone number that anyone can call to check into a free mammogram – 800-4-cancer.

Charlotte Stetler won our 50/50 drawing.

The secretary's report of the September meeting, as printed in the newsletter, was reviewed and accepted after correcting Donna's email address to gordnerinsurance.com. The treasurer's report was reviewed and accepted as presented and filed for audit.

Business meeting: Donna, Membership chair, welcomed our guests. She has sent out 8 letters for advertising on our website. Vince Phillips called and offered to come to a meeting and give a 1 hour CE, free of charge in exchange for an

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Legislative....Patsy Lachat, AAI, CPIW

Election Day – November 4, 2008

Americans generally fall into one of two categories: they either follow political campaigns avidly, even obsessively, or they seldom feel more than a passing interest in all the hoopla – another campaign, ho hum. But this presidential election has been unprecedented, pulling even political cynics and bystanders into one of the most historic campaigns of our time. As a woman and an African American vied for the Democratic nomination, many people – no matter what party they belonged to, or whom they supported – took deep pride in seeing America reach these milestones. Many of us loved that our daughters saw a woman, for the first time ever, as a serious contender for the highest office in the land. Those who are African American or another minority were very proud to see a black American, for the first time ever, secure the nomination. And a fair number of right-leaning folks were happy to see someone with a reputation for bucking the system take the Republican ticket.

Now, I give you a task on November, 4: Turn your anger into a ballot. Last week at a town hall meeting, Senator Arlen Specter acknowledged: "I've taken your temperature and its 212 degrees and the thermometer is about to break."

That pretty much sums up the mood of most Americans as we near an election of a president, hundreds of congressmen and, in PA, state representatives and senators.

The two questions are how that anger will register at the polls and what elected leaders on all levels- whoever they turn out to be – will do to turn that anger into solutions.

Energy costs and the nation's lack of energy independence are impacting every area of American life. Health care and its cost remains a daily worry for almost all businesses and individuals. Economic turmoil, from a credit crisis to bank shutdowns to a Wall

Street meltdown, is threatening the investments of a lifetime, not to mention the everyday budgets of millions of Americans.

Without solutions to these critical problems, political leaders deserve the rants they are hearing as there haven't been solutions. And it would be a mistake to lay the failure at the feet of just the sitting president or on either major political party to the exclusion of the other.

We all have a right to be angry about Fannie Mae and Freddie Mac and budget deficits. We can debate results of foreign entanglements and the validity of various energy policies. But those problems won't leave when President Bush heads back to Texas. There's been a Congress in place, too, the past eight years, and up until now leaders in that arm of government have excelled only at blaming others.

So, it's an angry electorate that is heading to the polls. And the election competitors – some of them new to the fray – can blame the lack of accomplishment over the past several years for that anger.

For voters, there is an awesome responsibility. They read and listen to hours of consultant-generated advertising, much of it nothing more than finger pointing, as well as the news media feeling the need to constantly tell us who is "leading the polls".

Somehow we are expected to cipher who has solutions to our problems and who actually feels the impact of our problems enough to forge bipartisan solutions.

That's no easy task but it's an assignment voters need to take seriously on November 4.

(The above contains excerpts by Rosemary Ellis and David Troisi.)

Remember, Election Day is November 4 – every vote counts. No matter whom you support, please make the time to vote.

Membership....Donna Coombs, LUTCF, AAI, CPIW

I'm thrilled to announce that we have accepted two new membership applications in the past month – from Jean MacDermott & Cindy Kline. Please give them both an IPSV welcome as they attend our monthly meetings. Jenn Michael, Dee's friend, is planning on coming back to the November meeting and bringing a friend & co-worker with her – a warm welcome to both!

Having photos and articles published in the local newspaper(s) has its place, but personal contact is the way to bring in new members. IPSV once had over 30 members, and we can do that again if each of us asks just one other person in insurance to join us for a monthly meeting. It's very important to keep in mind that our association's continuing achievements can be intimidating to anyone who doesn't yet know how friendly we are or understand the process. As long as we all practice gracious acceptance of all members level of involvement, be it simply paying the membership fee to get the newsletters and magazines or volunteering to serve on the board and anything and everything in between. After all, members are paying dues to belong and for those dues,

we all deserve something in return. The best return for me is the "sistership" experienced at every monthly meeting, the informative and often inspiring local speakers, and the good feeling of contributing to the Danville holiday soup kitchen and our local Women's Center (shelter). Without the framework of our organization, these things would be difficult to achieve, if not impossible.

Speaking of the Women's Center, they were so pleased to receive the cleaning supplies, paper products, and apples collected at last month's meeting. So please add an item or two to your grocery shopping list and leave it in your car so it's there when you come to next month's meeting. I am honored to collect your donations and take them to the shelter the day after the meeting just for the quiet joy of experiencing their sincere gratitude.

Hope to see you all on November 19th!

Education....Dee Musgrave, CISR, CPIW

Brief: Allstate Prop. & Cas. Ins. Co. v. Jaffe, United States District Court, Eastern District, PA – Decided Aug. 21, 2008

Facts: Defendant was the mother of a 46-year-old daughter who was killed by a car while riding her bicycle. At the time of the accident, and for four years prior, the daughter lived in Arizona, where she was a physician. The daughter lived at home during the summers of her college years, but at no point after leaving college did the daughter resume residence with her mother.

Defendant mother testified that she maintained a room for her daughter in her home in PA. She also testified that her daughter intended to find a job on the east coast and move back home. The daughter never married, and the mother stated that her daughter depended on her emotionally, and felt that her mother was the "only person in her life".

Based on these facts, the mother sought to recover underinsured motorist benefits from her own company, Allstate. Allstate's coverage includes both persons insured and their "resident relatives." The policy included language stating, "Your unmarried dependent children temporarily living away from home will be considered residents if they intend to resume residence in your household." The mother claimed that because her daughter was emotionally dependent on her, the daughter was a relative resident at the time of death.

Procedure: Because Allstate is an Illinois company and the defendant mother is a PA resident, and because she was seeking more than \$75,000, this case qualified for federal court. Allstate sought a motion for summary judgment, meaning the case could be dismissed based upon the facts alone, without going to trial.

Issue: Was the daughter in this case an "unmarried dependent child temporarily living away from the home" so as to be considered a resident relative under the policy?

Holding: No - the daughter was not dependent upon her mother, and therefore could not be considered a resident relative under the policy. Allstate was granted summary judgment and the case was dismissed.

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ad. This could cover our January Education meeting. Patsy made a motion to accept the offer and Jeannie seconded. After a discussion about the filing fee, it was decided that if he pays all (no cost to us) the motion was carried. Donna reminded us to bring in donations to the Women's Center as she will deliver them. Peggy Duffy, Council Membership Chair, held a conference call and you can get the minutes from Donna on personal contact and asking guests what is important. Some members want to be a part of the organization, but not as much as others. Jennifer may bring someone else from her office to the November meeting.

Dee, Education Co-chair, reminded everyone to check out her article in the October newsletter about CISR. It is very easy to complete and you can use scholarship money for the classes. Dee also volunteered to be a proctor.

Jeannie, Safety chair, reminded us that October is Breast Cancer awareness month and handed out a Pledge form and an article from the American Cancer Society website on a new radiation treatment.

Jeannie, Sunshine chair, accidentally sent 2 birthday cards to Barbara Kressler instead of Barb Karchner, but promised to do better in the future.

Patsy, Legislative chair, reminded everyone to review the latest Leg Reg Review for all the bills that were passed or being worked on. She gave us the website of showofhandsforkids.org, (Show of hands: Our Children, Our Future) a non partisan coalition that was co founded by Emme, which tracks candidates' votes on children's issues like health care, education and creating a cleaner environment for them to live in. After the election, Show of Hands will act as a watchdog group to make sure that the new president stays true to the politics he proposed. Patsy finally reminded everyone of the importance, privilege and responsibility of voting on November 4.

Old Business: Gail reminded everyone that we are taking baskets to Council day for our fund raising table and will raffle off as a Chinese auction along with the straw hat Brenda decorated and Pam will wear with lottery tickets on it. Jeannie has the new tickets, money bag, bucket for 50/50 and signs. Brenda has bags. We will take turns working the table.

New Business: We received a request to contribute towards the Council Directors gift. Pam made a motion that we not send a gift and Betty seconded, after discussing that three of our members have committed to serve on the council next year, the motion was carried. Also, Pam mentioned that a check for a donation to "D Troop" for Polly, in the amount of \$25.00, was never cashed.

Gail reminded everyone that we would be doing the Soup Kitchen on Saturday, December 20. Jeannie agreed to take care of the menu. We still need someone in charge of gifts.

Patsy asked if everyone received her email on the Army of Women, breast cancer initiative. She will resend to all.

Donna indicated that she has an issue with organizations that do a raffle or ask people to take chances to make money and then a member of the group wins. She feels that it would be better if none of our members win our prizes and that she never buys our tickets for that reason. She asked us to think about it and we would discuss and make a decision later.

Also, Donna made a motion and Pam seconded that Patsy be Alternate for Donna at Council day. Gail would fax the necessary form.

Donna reminded everyone to continue to bring in your donations to the Women's Center.

Gail asked that everyone going to Council Day meet briefly after the meeting.

After all present participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 7:55pm

Respectfully submitted, Patsy Lachat, Secretary

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We are on the web
www.insp.net

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



Charity Up Date

The following are items that are desperately needed, please include these in your weekly shopping list and bring to our monthly meetings.

- Feminine products
- Toiletries – soap, shampoo, toothpaste, etc
- Cleaning supplies such as cleansers, Lysol based products (germ control)
- Antibacterial wet wipes
- Laundry detergent
- Garbage bags
- Fresh fruits and/or vegetables

Donna will be happy to collect at our meetings & drop off at the center, next day.

Upcoming Events....

Association Meeting

November 19, 2008

Danville Soup Kitchen Christmas Meal

December 20, 2008

Association Meeting

December 17, 2008

Program & Menu....

November 19th dinner meeting to be held at Portabella Catering in Lightstreet at 6:00 PM. Menu will consist of some of our favorite dishes!

Please e-mail Jeanie at ottiss98@yahoo.com and make your reservation by October 13th. Last minute adds are ok. If you need to cancel your reservation the day of please call me at 570-326-2343.

Cost is \$14.00 per person.

Birthdays....

December - 12/3 Debra Musgrave

12/30 Patricia Mackey-Strock

Reminder....

- **Code your cell phone with your emergency contact labeled ICE, In Case of Emergency**
 - **Be sure to check out our web site often, as well as the PA State Council web site and the National web site. Addresses on page 4**
 - **Please note that we will be passing around a sign up sheet to the Christmas Soup Kitchen.**
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Safety.... Jeannie Upright

Fire Safety with Turkey Fryers

A longtime food favorite in the southern United States, the delicious deep-fried turkey has grown in popularity thanks to celebrity chefs. While some people rave about this tasty creation, UL safety experts are concerned that “backyard” chefs may be sacrificing safety for good taste. After extensive testing, **UL has decided not to certify any turkey fryers with their trusted UL mark.**

Here’s why using a deep fryer can be dangerous;

- *Many units easily tip over, spilling the hot oil, which can result in fire or serious burns.
- *If the cooking pot is overfilled, oil may spill out of the unit when the turkey is placed into it. The burner will ignite the oil, which can cause flames to engulf the entire unit and spread fire to the surroundings.
- *Marinades or water from frozen turkeys may react with the oil, causing the oil to spill over, resulting in fire or explosion.
- *With no thermostat controls, the unit has the potential to overheat to the point of combustion.

If you must use a fryer, here are some tips for safe use;

- *Turkey fryers should always be used outdoors, a safe distance from buildings and any other material that may burn. **Never** use a fryer on wooden decks or in garages.
- *Make sure to use a fryer on a flat surface to avoid tipping.
- *Do not overfill
- *Keep an all- purpose fire extinguisher nearby. Never use water to extinguish a grease fire.

Excerpt from PuroClean of Pa. Newsletter, November 2008

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Reasoning: The court here determined that dependence, in an insurance context, is based on financial and logistical terms. Specifically, the place of residence and the presence or absence of financial support are key factors in determining "unmarried dependent child." If an unmarried child were living away from home, but the parents paid for lodging, a portion of food, and other expenses, with the intent of the child then returning home, then there would be evidence for coverage under the parents' policy. In the case at hand, the daughter was a full-time medical doctor in Arizona for four years, earning an ample salary; she had and paid for her own apartment; she had her own car in Arizona with her own insurance policy; and she had not lived at home for more than a week or two at a time in over 29 years. Based on these facts, the court held that the evidence did not indicate as "unmarried dependent child."

Comment: Agents should be aware of this holding, and will need to advise accordingly in similar circumstances. If a client has an unmarried dependent child that lives outside the home, these factors must be considered to determine whether there is coverage as a daughter was a full-time medical doctor in Arizona for four years, earning an ample salary; she had and paid for her own apartment; she had her own car in Arizona with her own insurance policy; and she had not lived at home for more than a week or two at a time in over 29 years. Based on these facts, the court held that the evidence did not indicate as "unmarried dependent child."

Comment: Agents should be aware of this holding, and will need to advise accordingly in similar circumstances. If a client has an unmarried dependent child that lives outside the home, these factors must be considered to determine whether there is coverage as a "resident relative."

2008 Council Day Delegate's Report

We arrived at King of Prussia about 11:30 AM on Friday October 17th and after a bite of lunch and a bit of shopping we checked into our hotel room and began to discuss our Fund Raiser table assignments.

Patsy & I checked in at the credentials table and our weekend officially began.

After helping set up the fund raising table, Patsy and I attended the delegates briefing where the only topic was a change in by-laws that just amounted to some word changes to conform to the National By-laws. I will have a detailed copy of the changes for anyone who would like to read them.

Also discussed was a recommendation to assign each association to have someone serve on the nominating committee every two years since there are only 7 needed each year. After much discussion it was tabled for the business meeting to further discuss this recommendation.

After the delegates briefing a few of us had interviews with the nominating committee and then on to the Welcome Party. We then went back to our rooms to discuss the days events and set up a work schedule for Saturday's fund raising table.

Saturday morning began with breakfast and then on to the CWC competition. There were only two competitors this year, P Kathleen Heffernan & Mindy Bittner. Kathy spoke on Healthcare and Mindy spoke about TPA (Third Party Administrators) and both were very good. After the speak-off we then went on to CE classes and Patsy & Jeannie manned the table.

The Awards Luncheon was after the CE classes ended and the following awards were presented:

Membership - runner-up - Laurel Highland Ins Professionals
first place - INSURANCE PROFESSIONALS OF SUSQUEHANNA VALLEY

Safety - runner-up - INSURANCE PROFESSIONALS OF SUSQUEHANNA VALLEY
first place - South Central Insurance Professionals

Legislation - 3rd place - South Central Insurance Professionals
runner-up - Ins. Professionals of Greater Harrisburg
first place - INSURANCE PROFESSIONALS OF SUSQUEHANNA VALLEY

Public Relations - winner of CWC - P Kathleen Hefferanan
runner-up - Mindy Bittner

Education - there were 6 - \$250 scholarships awarded and 5 - \$500 scholarships awarded - 3 of the \$500 scholarships were won by IPSV members, Jeannie Upright, Barbara Kressler & Dee Musgrave

AAMGA Award - Polly Jones

There were also 2 WEBCE classes given away and Pam Stetler was the winner of one of those classes

Michelle Grace, Assistant to the Council Director, presented the Council Director, Pat Egges with a gift on behalf of the members.

After a short break the business meeting was called to order at 2:50PM. The colors were presented followed by The Pledge of Allegiance and the singing of the National Anthem and the reciting of the Collect.

Joanna Mahony, Credentials chair reported that there were 15 associations represented by 15 Delegates.

The meeting rules and program were adopted.

Bonnie Adams, Reg 1 RVP gave a report on behalf of Nationals and stated that all of the offices have now been filled at National Headquarters. Nationals is working to respond to the wants and needs of its members. The Legacy Foundation will be providing some new programs and will be supporting the literacy programs. Donations for the Wall of Fame ceased as of Sept 30th and the Jan 2009 meeting will decide how to best use the bricks.

The 2009 convention dates have been changed to May 27-30 due to the availability of the Hotel. NAIW will be showing the support of the insurance industry by working with Habitat for Humanity the day before the conference begins in the morning and in the afternoon they will be touring and holding a walk-a-thon. Donations will be given to the Laura Bush foundation to help rebuild the libraries in New Orleans.

Bonnie also reported that Int'l President, Janelle Duffy picked the challenge for this year to be " Challenge Your Directions"

and can be found on the National website, It is easy to apply and it recognizes your involvement in NAIW.

RVP Adams also reminded all associations that the IRS form must be completed by 11-15 and the IRS receipt must be sent to Mark Adams as soon as received.

A cease & desist order has been placed on the Communicate With Confidence name and we must stop using it as it belongs to someone else but we can continue to use CWC and that is being researched to be sure no one else has that name registered.

Two projects are being worked on - #1 to review the I Can series and #2 to update and look at College Chapters to see if they are viable.

It was reported that last year the National Alliance had scholarships that were unclaimed so it is important to apply for those scholarships or they may not be available in the future.

Bonnie will hold a Council Director meeting on the Sunday of Regional conference so that the Council Directors will not have to stay longer after the conference is over.

Lisa Lyons gave a report of the Education Foundation and reminded everyone of the scholarships that are available and that soon employers will be looking to replace the baby boomers that will be retiring in the next 5-10 years and your education will be very important.

The following committee reports were given:

Public Relations - Kristy Gergal announced the winner of CWC- P Kathleen Heffernan who will represent Pa at the Regional conference to be held at Niagra Falls in March and she thanked everyone for their support.

By-laws - a vote was taken to make the needed wording changes in the by-laws. See me for a copy of the changes. The recommendation to have a member from each association assigned to serve on the nominating committee was tabled for further review by next years by-laws committee.

Education - Tara Dombach reported on the scholarships that were awarded and also advised each association to take advantage of the Councils lending library where they have 30 minute I Can programs and some 4 hr CE courses that can be used. The Eastern Montgomery chapter has been disbanded and they gave the Council \$5000 to be used in the next 10-12 years for \$500 scholarships to be awarded at Council Day.

Legislation - Carol Sukchai reported that Vince Phillips will continue to forward the Leg Reg Review and they will also be discussing another Day on The Hill for sometime in March - details to follow at a later date. She also reminded everyone to go out and vote on Nov 4th and to follow up on the bills that the newly elected President supports. It is also important to know your credit scores, continue your education and check the web to see what issues are in the news.

Membership - Peggy Duffy reported that she would be working on a membership drive and working on a way to retain those new members that join and she urged all associations to share ideas.

Safety - Kathy Heffernan - offered to visit any association for a safety meeting.

Technology - Susan Shoher - urged everyone to visit the Council website and send information to add. It is updated monthly and you can find links to other associations there.

Audit - Debra Kolva reported that all books were found to be in order

Council Fund Report - Polly Jones reported that the cook book sales are going well and books can be ordered for \$10 plus \$5 shipping charge if mailed. Also asked that each association make a contribution to the Council fund if possible.

Nominating Committee - Alexis Adamchik - placed the following candidates up for election:

Council Director Elect - Margaret (Peggy) Duffy

Education - no candidate

Legislation - Patsy Lachat

Membership - no candidate

Public Relations - no candidate

Safety - Jean Upright

Technology - Susan Shoher

Delegate to Reg.Nominating Committee - Mary Hanks

Alternate Delegate to Reg Nominating Committee - Evonne Hanson

2008 Council Day "Fun" Report

As usual the trip began with Patsy, Gail, Brenda, and me traveling together and leaving at 8:30 am with much laughter and luggage! De and Barbara Karchner traveled later, as did Pam and Barbara Kressler.

Our first adventure was at lunch in the Fox and Hound; we had a "pugilist" waiter as Brenda described him. Something about his...ears! One of our members was so enthralled by him that she forgot she had "stepped up" to be seated and therefore had to "step down" to leave and almost "fell" for him!

We then spent some time at the KOP Mall where there was a lot of "touch & feel" but very little buying! Someone in the group was looking for cologne for her husband which led all of us to "spray & sniff" our way around the men's counter! I think Gail found something she liked because she was still pulling the card out of her purse on Sunday for a sniff!

After checking in, being registered, and finding our way around; Patsy, Gail and I faced the "Inquisition" also known as the candidate's interview; then we all went to the welcome party for food!

The biggest surprise of the weekend came Saturday morning when Pam showed up for CWC and another member didn't! (you know who you are!)

Our biggest "challenge" of the weekend involved a member couldn't figure out how to sell the raffle tickets, count the money, or place them in the correct bag! But, fun was had by all with our "Lottery Hat"; it was a big success.

If you need any birthday gift ideas, ask Pam how you can buy and return "gifts" from the hotel room!

There were many more funny happenings during our stay but it would take a book to write them all down! So, you can ask Brenda or Barb the difference between an emu or an alpaca (they used visuals); ask the Council Director-Elect about the lasting impression we gave her at dinner; or how many members needed to use the restroom to get play-by-play updates on the woman who fell and couldn't get up!!

As always IPSV works hard; achieves much; and enjoys life's moments together!

Submitted by *Jeannie Upright*

(because our alternate delegate was over-whelmed with other reports)

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Officers were then installed followed by a report of the Council Director - Pat Eggle took a survey on behalf of Int'l Pres. Janelle Duffy - Make small changes for extraordinary results. She told all members that they make a difference and she thanked everyone for their support. A small gift was presented to past Council Director Polly Jones for her service.

The Insurance Professionals of Pittsburgh reconfirmed their bid for Council Day - Oct 16-17 & 18 2009 at the Embassy Suites Pittsburgh Airport where every room is a suite for \$109 plus add'l \$10 for each add'l person in the room which includes breakfast and a cocktail each day.

There were no bids for 2010 or 2011 and each association was asked to consider hosting.

IWML - The Ins Women of the Main Line - donated \$120 to Council Fund and gave Pat a monopoly game from the Welcome Party.

After announcements & closing remarks and the retiring of the colors, the meeting was adjourned at 5:07 PM.

After a reception reception for the newly elected officers we went out to dinner for the Council Director before retiring for the night to return home on Sunday morning.

Thank you for allowing me to represent you at Council Day 2008

Gail Bradley
Delegate