



# GOTCHA Covered....

Volume 18 Issue 2

October 3, 2008

## Leadership

### President

Gail Bradley, AAI, CPIW  
DAE

### Vice President

Donna Coombs, LUTCF,  
AAI, CPIW

### Secretary

Patsy Lachat, AAI, CPIW

### Treasurer

Pam Stetler, MBA

### Board of Directors

Brenda Weaver, ACSR,  
CPIW, DAE  
Jeannie Upright  
Barbara Kressler, CIC,  
CPCU, CPIW, DAE  
Dee Musgrave, CISR, CPIW

## WEB-SITE

[www.ipsv.net](http://www.ipsv.net)

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

We have begun another year and it promises to be an exciting year.

Our speaker last month told us to never lose sight of your dreams and they will become a reality.

One of my IPSV Visions for this year is to increase our membership numbers and I think that will become a reality.

Donna is working to obtain website sponsors to help defray the cost of maintaining our website and that is another one of my goals for the upcoming year.

Council Day is fast approaching and it appears that there are 8 members that will be attending - that is HALF of our membership - WOW - what a presence we will be.

We will begin fund raising at Council Day for our Mini Boards that we will be hosting in 2011. If you have any fund raising ideas please share them with us. We will be having a fund raising table at all of the future conferences until our Mini Boards so put your thinking caps on.

I asked that everyone share a vision that they have for IPSV at the end of each meeting when we have our "for the good of the cause" statement. Please think about what you envision our association doing in the

next year or two as far as programs and ways to attract new members.

It takes all of us to succeed as an organization and I look forward to a great new year ahead whether you are an active member that attends the meetings or an inactive member - you all have a place in our organization and we appreciate each and every member.

Our speaker for October will be Dr Valerie Webber from the Geisinger Medical Center. Please invite a guest to join us and remember that Jeannie will count you as attending the meeting if you normally attend UNLESS YOU CALL her and tell her you will not be attending. If you do not let her know that you will be unable to attend we will need to charge you for the meal as we have to pay for all reservations that are made.

I look forward to seeing everyone at October's meeting.

" People say true friends must always hold hands, but true friends don't need to hold hands because they know the other hand will always be there"



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

### Association Monthly Meeting

September 17, 2008

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 9/17/2008. The meeting was called to order at 6:00pm by president, Gail Bradley. Gail welcomed Salty Sands Ferguson, our speaker, and our guest Jean MacDermott.

Members in attendance: Gail Bradley, Jeannie Upright, Brenda Weaver, Barbara Karchner, Debra Musgrave, Barbara Kressler, Carla Buma, Donna Coombs, Patsy Lachat.

The secretary's report of the May meeting as printed in the newsletter was reviewed and accepted without corrections.

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## Minutes... continued from page 1

The treasurer's report was reviewed and accepted as presented on a motion from Brenda that was seconded by Barbara Karchner, and filed for audit.

The report of the Audit Committee was given by Donna and Brenda and they stated that as of 8/26/2008 everything was correct and in order. The only suggestion given to Pam was that she record the dates in the check register.

The members planning on attending PA Council Day in October finalized their travel plans and rooms.

After dinner our speaker Sara Jane "Salty" Sands Ferguson gave a wonderful talk about her life, of being a member of the Rockford Peaches of the All American Girls Professional Baseball League (the movie A League of Their Own was made about the league and Salty was in it!) and remembering to "always follow your dreams". She had memorabilia for us to look at and also gave out signed baseball cards to anyone who wanted one.

Business meeting: Donna, Membership chair, handed out membership folders with our local information as well as PA State Council and reminded the membership that they can go onto the National website for any other information they

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## Legislative....Patsy Lachat, AAI, CPIW

Shocking defeat for economic bailout – Dow Jones down 777.68 points

This was the caption of the top story in the paper this morning. I was waiting for this to unfold before I sent in my report; however, not even I, optimist that I am, could have predicted this outcome. Since this plan was announced last week I have had mixed feelings, as I am sure you all have had, about the enormity of the bailout amount. I have done extensive research into the pros and cons and had actually come to the conclusion that maybe it would be best for the economy to take this dive and then let things sort themselves out like they did on Black Monday and after 9/11. As Rep. Chris Carney stated, he could not support a measure that, in his words "bails out years of unmitigated Wall Street failings at the expense of our hardworking taxpayers." The bright spot, if you will, in all of this is that enough voters contacted their legislators and their voices were heard. Most of the representatives that cast a "no" vote were quoted as saying that their constituents did not approve of the bail out and they are in congress to serve the people of their district. Also, those running for re election were worried about losing their jobs. Hopefully within the next week we will know what will happen with this bailout bill.

This is just an example of how we can make a difference if we make our voices heard. I urge you to contact your representative or senator every time you do not agree with an upcoming vote or any matter that concerns you. Remember, the squeaky wheel gets the oil.

As the November election draws near, are you tired of the political TV, radio, and internet ads that are inundating you at every turn? Are you having difficulty determining truth from fiction? If so, conscientious voters have helpful resources at their disposal. The web sites [www.factcheck.org](http://www.factcheck.org), [www.politifact.org](http://www.politifact.org), [www.sourcewatch.org](http://www.sourcewatch.org), and [www.snopes.com](http://www.snopes.com) can assist voters as they swim through an ocean of claims and counterclaims presented either in advertisements or made by the presidential and vice presidential candidates themselves in speeches, interviews and debates. These sites, sponsored by nonpartisan researchers, distinguish between facts, embellishments, exaggerations and outright falsehoods; they can also assist in distinguishing between the advertisements endorsed by the candidates and their campaign staffs and those proffered by so-called "section 527" groups.

Every election is important and the one true hope for America's future is an informed voter. On that same vein, did you take the time to do the test I forwarded from Carla titled "ABCNEWS.com: Match-0-Matic 2? (Thanks Carla) The "test" is actually approximately 20 sections that list 2 statements in each section. You do not know whether John McCain said this or Barack Obama. You simply click on the statement that you most agree with and at the end it tells you who you should vote for and lists who you agreed with in each section. It is pretty interesting, but should be used as just another tool for anyone undecided.

Remember, the last day to register to vote is October 6 and Election Day is November 4. It is your privilege and responsibility.

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

On the membership front, we're off to a great start. We have a new ready-to-join member and word that we will have at least two guests who are prospective members at our October meeting. Don't forget to invite any insurance person you meet in your travels – the more the merrier!

On the PR front, Gail & I have both sent pictures to be published on the community album page of the Press-Enterprise this month, so watch for them. I sent out eight web site sponsor letters to date – no response yet. I had an opportunity to talk with Kathlene Russell, Executive Director of the Women's Center, so I told her that we had adopted the center as our charity again this year. She was thrilled! Their needs are greater than ever. Many of

the stores that they use to solicit donations from have curtailed their giving programs due to our fragile and uncertain economy. Many of their funding sources are also cutting back. Please find an updated list of their most urgent needs elsewhere in this newsletter. In addition to the non-perishables on the list, they would love some fresh fruits and vegetables. If anyone has a surplus during this harvest season, please consider donating to the Women's Center. Kathlene said that if she gave one of the children they shelter a choice between a candy bar and an apple, they would choose the apple every time because they rarely see fresh fruit. I will be happy to collect whatever you can bring to our monthly meetings and drop it off at the center, so please add the center to your grocery shopping list – thanks!

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## Education....Dee Musgrave, CISR, CPIW

### CISR Designation

In my experience the easiest way to earn a designation is to take the National Alliance CISR online courses.

There are 5 courses; Agency Operations, Insuring Personal Residential Property, Insuring Personal Auto Exposurers, Insuring Commercial Casualty Exposures, & Insuring Commercial Property.

I started my first course on 1/13/06 and finished my last one on 3/31/06.

Each course is online, but you can print off a paper copy to study from & to refer back to.

There is no order that the courses must be taken in, you can start with the subject you are most familiar with.

There is a test at the end of each course you must pass before you can move onto your next course.

The test can be taken right in your office or home which ever you set up. You will need to register a person to be your proctor, (Barb Kressler was mine) they must be present for each test you take. Currently each class is worth 8 CE credits.

The subject material is very easy to follow, and there is a sample test at the end of each course. The test questions are all multiple choice and easy to understand.

For further information please log onto The National Alliance website at [www.scic.com](http://www.scic.com).

Respectfully submitted by:  
Dee Musgrave  
Co-Education Chair

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We are on the web  
www.insp.net

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



may be looking for. Also enclosed in the folder was a gift from Gail. Donna will update our local brochures and if you need a copy of the bylaws and standing rules, ask her. We have 16 members as of 9/01/08 and Jean MacDermott will send in her form and will be #17 if approved by National. Donna is planning on bringing a guest next month, is going to contact Dee's referral and Brenda is contacting someone else to hopefully bring to a meeting. Donna reminded us to look for the meeting notices in the paper. She also sent out 6 letters for website sponsors. If you have anyone she can send a letter to, send their names and addresses to [donna@gordnerins.com](mailto:donna@gordnerins.com).

Brenda, Education Co-chair, reminded everyone to keep sending her information on any classes you attend.

Jeannie, Safety chair, was working on the PA Council award form and asked that we let her know anything we participated in over the summer or from January 2008 thru the end of June 2008. She reminded us that September is American Heart Month and to go to their website for additional information; also, October is Breast Cancer Awareness month.

Patsy, Legislative chair, was working on the PA Council award and asked if anyone had sent letters, emails, or made phone calls to a legislator, to get her a copy. She also reminded everyone to volunteer for the election as there are always lots of help needed.

Jeannie is also the new Sunshine chair. Please contact her if needed.

Old Business: Gail reminded everyone that we are going to host Mini Boards in 2011. We are going to take baskets to Council day for our fund raising table and will raffle off as a Chinese auction with tickets \$1.00 each or 6 for \$5.00. So far we have a "hat with lottery tickets", Brenda is doing a "car wash" basket, Donna a "green" one, Jeannie a "wine" one and Pam "movie night". If you would like to donate a basket, something for in one, or just a donation, please contact Gail.

New Business: The members in attendance voted on our charity for this year and it will be the Women's Center. They will receive the proceeds from our Holiday auction, also Gail reminded us to bring in items that they need to our monthly meetings. After some discussion Brenda made a motion to keep doing the Soup Kitchen in Danville (will sponsor their Christmas program in December), as well as the Bloodmobile at the Columbia Mall (will try to do in February 2009), which was seconded by Donna and approved by the members.

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Gail announced her theme for this year will be IPSV Visions. She wants to know your ideas, feelings, etc. as to what you want from our organization.

Jeannie and the members decided that there will be no menu in the monthly newsletter, just the date and cost.

Barb Karchner won our monthly 50/50 drawing.

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 8:20pm.

### Words to Live By....

"Our greatest glory is not in never failing, but in getting up every time we do."

-Confucius (-551 B.C.— -479 B.C.)  
Chinese Philosopher

## 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.

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### Upcoming Events....

Pennsylvania Council Day	October 17-18, 2008
Association Meeting	October 15, 2008
Association Meeting	November 19, 2008

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### Program & Menu....

October 15th dinner meeting to be held at Portabella Catering in Lightstreet at 6:00 PM. Menu will consists of some of our favorite dishes!

Please e-mail Jeanie at [ottiss98@yahoo.com](mailto: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.**

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### Birthdays....

**October - 10/14 Barbara Karchner**

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### 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.**
  - **State Council Day, October 17-18, 2008**
  - **Get your registration in today for Council Day!**
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## Safety.... Jeannie Upright

### Water in the Kitchen.....by PuroClean; the Paramedics of Property Damage

Although the kitchen is the most frequently used room in the house, warning signs of excess moisture and impending water damage are often overlooked. Careful monitoring of the following moisture sources will help prevent water damage from occurring.

#### Sink and Countertop

\*The sink and countertop areas are some of the areas exposed to the most water in the house.

They are often the source of many water-related problems.

Check under the sink; search for leaks; check around the trap for drips; slow draining pipes may indicate a blockage and cause water problems. Replace cracked or loose sink seals. Damp, soft, or stained walls and floors around plumbing pipes indicate an internal leak.

#### Refrigerator

Because it is hard to reach, the area behind the refrigerator is rarely examined. An inspection will significantly reduce the risk of water related problems.

If the model has a drain pan, check it frequently and keep it clean to prevent water-borne bacteria and mold.

#### Dishwasher

Given enough time, most dishwashers tend to leak and should be checked regularly.

Check the main filter for clogging. When the sink overflows, it can be due to dishwasher back-ups. Look under and around the base for evidence of leaks or signs of stains, warping or rotting of the flooring.

While in the basement you may want to look up at the flooring under the kitchen for wet or moldy areas, which would indicate a water problem.

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**It's faith in something and enthusiasm for something that makes life worth living.**

*Oliver Wendell Holmes, Jr*

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