



GOTCHA Covered....

Volume 18 Issue 1

September 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
Barbara Kressler, CIC,
CPCU, CPIW, DAE
Dee Musgrave, CISR, CPIW

WEB-SITE

www.ipsv.net

Inside this issue:

Legislation	2
Education	3
Safety	4
Program & Menu	5
Membership	3
Misc	5

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

IPSV Visions is my theme for my term as President of our association.

What does that mean? It means that I will be looking to each and every member to tell me and all of the other members what you would like to get out of belonging to The Insurance Professionals of Susquehanna Valley. What do you think would attract new members and what type of programs would you like to see us offer to our members.

My goals as President will be to increase our membership by at least 2 members, to obtain website sponsors to help with the cost of the upkeep of the website and to get more input from the members of our association.

I will look to each and every one of you to help guide me and the board members to give you what you need. We all lead busy lives and we need to make our meetings worthwhile so that more of our members will attend.

I would like to see some new faces at Council Day in October and at Regional Conference in the spring. In order to truly experience what NAIW has to offer you need to attend one of these conferences. We share rides & room expenses and try to keep cost at a minimum.

I am looking forward to a great year with great programs and remember that our success depends on all of you no matter what amount of time you have to offer.

Invite a guest or two to our September meeting. Salty Sands is our guest speaker and is very interesting. She was a professional baseball player and is in the Baseball Hall of Fame. She was also in the movie A League of Their Own and is worthwhile hearing. Women and men of all ages would enjoy seeing her.

I look forward to seeing you in September.

Life is short...break the rules...forgive quickly...kiss slowly...love truly...laugh uncontrollably...and never regret anything that makes you smile



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

Association Monthly Meeting 18 June 2008

After enjoying our annual covered dish picnic in the pavilion at the home of Gail Bradley, president Jeannie Upright convened a short business meeting at 7:20pm.

Members in attendance: Jeannie Upright, Patsy Lachat, Carla Buma, Charlotte Stetler, Barbara Kressler, Betty Rafalko, Brenda Weaver, Pam

Stetler, Gail Bradley, Christine Gordon, Dee Musgrave, Donna Coombs

Guests in attendance: Jean MacDermott

The secretary's report of the May meeting as printed in the newsletter was reviewed and accepted without corrections. There was no treasurer's report presented at this meeting. Pam promised to email a report as of 6/30/08 to all members.

Continued Page 2

Minutes.... continued from page 1

President Jeannie called for "end of year" committee reports as follows:

Membership & Public Relations – Gail reviewed the past year, including 24 association photos published in the Press-Enterprise & Danville News and meeting notices published monthly. Program highlights included our ongoing breast cancer awareness efforts, sponsoring a Red Cross blood drive, running a holiday soup kitchen, painting at Camp Victory, and Treefest. Our association was the Region I runner-up for public relations and winner of the Region I Perpetual Attendance award.

Education – Brenda will email a report to all members.

Safety – Barb referred to the monthly reports in the newsletter. Our association won the Region I Safety Award for 2007-2008!

Legislative – Patsy reported that the "Day on the Hill" trip was cancelled due to scheduling conflicts. She highlighted our breakfast and lunch with Senator John Gordner, and urged members to stay informed and get involved, especially during this presidential election year with all of the challenges facing our country. Our association won the Legislative Award at both the state & regional levels for 2007-2008!

President elect, Gail Bradley presented outgoing president Jeannie Upright with a plaque commemorating her two years of service as our president.

Brenda & Donna volunteered to audit the treasurer's records for fiscal year 2007-2008.

Secretary Donna read a thank you note from Michelle Morgan, assistant to the PA council director.

President Jeannie Upright presented an official NAIW "president's pin" to Gail Bradley and passed the gavel to her.

With no other business to conduct for the 2007-2008 year, the meeting was adjourned by president Jeannie Upright at 7:54pm.

Respectfully submitted,

Donna Coombs, Secretary

Legislative....Patsy Lachat, AAI, CPIW

When Congress returns, a practical energy plan awaits

The following was the editorial in our local paper on Thursday, August 28, 2008:

The price of gasoline at the pump has dropped precipitously in the past few weeks, leading to the shameful acknowledgement that we are grateful to pay "only \$3.55 a gallon" for unleaded regular gasoline.

Don't let this favorable turn keep you from the facts.

Fact: For 26 years, Congress has prohibited the exploration and production of offshore energy, making the US the only country that does not harvest its natural resources offshore.

Fact: America's dependence on foreign energy has increased since that prohibition from 37 to 66 percent of the consumed oil.

Fact: The Minerals Management Service estimates that the US owns 86 billion barrels of oil offshore. Ac-

ording to Rep. John Peterson, who represents our region and has been pushing to lift the offshore energy ban, that total is the equivalent of 35 years of imported oil from OPEC.

Fact: In the eastern Gulf of Mexico and some areas of California, where infrastructure is in place, some experts believe oil could be produced within two years if offshore drilling were allowed.

Fact: When President Bush removed the executive prohibition against offshore drilling a month ago, the price of oil plummeted from \$146 to \$116 per barrel in ensuing weeks and the average price for a gallon of unleaded gasoline dropped from \$4.12 a gallon to \$3.78 a gallon – on the mere prospect of a changed oil market.

Americans facing record heating oil prices are fed up with energy politics. They want action that produces relief – now. Instead, they watched Congress go home for August, stalling instead of seeking an oil supply

Continued Page 4

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

Welcome back to a brand new year of association activities! As your new membership & PR chair, I'm looking forward to the challenges and the opportunities that lie ahead.

First, the challenges: Gail is a "tough act to follow" but I pledge to do my best. I'll start by "challenging" each of you to talk to at least one other insurance person **every month** about the benefits of joining our association. We have some interesting speakers and programs planned for the this year, starting with this month's Sarah "Salty" Ferguson of the Baseball Hall of Fame. If any interest is shown, invite them to a meeting. Getting a new person to a meeting is just the first step – then it's up to all of us. Be sure to talk to them, ask friendly questions, and make them feel welcome. Always follow up after the meeting to answer any questions, and of course, personally invite them to that second meeting.

Now, the opportunities: Making a new "friend" with someone who shares our industry's joys and frustrations

is at the top of the list. Do you remember what your first IPSV meeting was like? What a close group of "friends" we've all become! Just to add to the fun, every **new person** who comes to a meeting during the 2008-2009 year will receive a \$10 gas gift card – and so will the person who invited them – compliments of myself and GordnerCoombs Insurance.

Our new president, Gail, has worked long and hard with her nephew, Austin, to build us an attractive professional website. I have agreed to take on the task of finding some business sponsors for this site. For \$50, we will put a small banner ad on our site that will link directly to their site. I am looking for names and mailing addresses for any car rental agencies, glass companies, cleaning & restoration companies, and auto body shops that may be interested in participating. I have a letter, approved by our board, all ready to go. Please bring any "prospects" you have with you to our September meeting or email them to me at donna@gordnerinsurance.com.

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

What Do I Need? Disability Insurance

As a Pennsylvania resident, you should be aware of the **Pennsylvania [Disability Insurance](#)** coverages, so you can find the best policy to fit your Pennsylvania Disability Insurance needs.

Understanding Pennsylvania Disability Insurance

Pennsylvania Disability Insurance pays a monthly or weekly amount if the policyholder is disabled and cannot work. Some policies pay only in case of an accident, others pay only if the policyholder has an illness and some pay benefits in either case. Pennsylvania Disability Insurance [insurance policies](#) will not cover claims that are covered by workers' compensation.

The Types Of Pennsylvania Disability Insurance

There are two types of disability policies: Short-Term Disability and Long-Term Disability: Short-Term Disability policies have a waiting period of 0 to 14 days with a maximum benefit period of no longer than two years.

Long-Term Disability policies have a waiting period of several weeks to several months with a maximum benefit period ranging from a few years to the rest of your life.

Insuring Against A Loss Of Income

If you were disabled and unable to work as a result of an accident or illness, what would you and your family do for income? Pennsylvania Disability Insurance, which complements [health insurance](#),

Continued on Page 6

Safety....Jeannie Upright

Office Fire Prevention Strategies.....by Puro-Clean; the Paramedics of Property Damage

A fire caused by poor housekeeping, carelessness, or failure to follow instructions can destroy your job, your income, and even your life. But the chance of a fire can be reduced if everyone makes an effort to practice daily fire prevention measures.

Don't allow trash and litter to accumulate unnecessarily.

Keep the office and dock areas clean.

Know where fire alarm pull stations are located and extinguishers are located. Make sure you know the different type of fire extinguishers and how to use them. Check extinguishers periodically to see if they are charged and well marked.

Store hazardous materials in designated areas

Keep exits free of obstructions

Know the proper exits and procedures in case of an emergency

Smoke only where permitted; use proper containers for disposal.

Keep equipment clean and use it properly.

Handle flammable liquids with caution.

Every office should have an emergency plan. In case of fire or other emergencies, procedures should outline who is to call the fire department and how the building is to be evacuated.

National Association of
Women, International
6528 E. 101st St.
Suite D-1 PMB #750
Tulsa, OK 74133
Toll Free: 800-766-6249
Fax: 918-743-1968
E-Mail:
JoinNAIW@NAIW.org
Website: www.naiw.org

Local Association President
Gail Bradley
570-000-0000
brado@ptd.net
Newsletter Editor
Barbara A. Kressler
570-473-2814
bkressler@keystoneinsgrp.com

We are on the web
www.insp.net

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



Legislative....continued from page 2

solution and falling back on a blame Big Oil playbook. Meanwhile, domestic oil inadequacies that don't need to exist are controlling and strangling our economy and putting the country in tenuous foreign policy positions.

When Congress returns, a group of reasoned elected leaders, with Peterson in the forefront, will be offering a bipartisan energy plan to allow offshore drilling for oil and natural gas while dedicating 40 percent of the royalties to fund the research and development of renewable and clean energy, environmental restoration and conservation. Instead of worrying about who looks good and bad and to whom this election year, this Congress needs to start representing the American consumer-taxpayer and act on this practical brand of energy change. – David F Troisi

No matter your party affiliation, we all need to contact our representatives and voice our opinions of what we think needs to be done.

Finally, as the presidential race heats up, please find out as much as you can about each candidate and decide for yourself who the best man is. What great country we live in that we have this ability and duty.

Charity Up Date

From Our President:

We would like to vote on one of the following charities at the September Association Meeting.

**Bloomsburg Womens Center
Camp Victory
Columbia Montour Home Hospice**

Upcoming Events....

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

Program & Menu....

September 17th 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 brenda@gordnerinsurance.com and make your reservation by June 16. Last minute adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs Insurance 570-458-6015.

Cost is \$14.00 per person.

Birthdays....

September 9 - Christine Gordon

October - 10/14 Barbara Karchner

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!**
-

Education...Continued from Page 3

can replace lost income. Forty-three percent of all people age 40 will have a long-term (lasting 90 days or more) disability event by age 65.

There are three basic ways to replace income:

Employer-paid Pennsylvania Disability Insurance - This is required in most states. Most employers provide some short-term sick leave. Many larger employers provide long-term disability coverage as well, typically with benefits of up to 60 percent of salary lasting from five years to age 65, and in some cases extended for life.

Social Security Disability Benefits - This can be paid to workers whose disability is expected to last at least 12 months and is so severe that no gainful employment can be performed.

Individual Pennsylvania Disability Insurance - Other limited replacement income is available for workers under some circumstances from [workers compensation](#) (if the injury or illness is job-related), auto insurance (if disability results from an auto accident) and the Department of Veterans Affairs.

For most workers, even those with some employer-paid coverage, an individual Pennsylvania [Disability Insurance policy](#) is the best way to ensure adequate income in the event of disability. When you buy a private Pennsylvania Disability [Insurance policy](#), you can expect to replace from 50% to 70% of your income. Insurers won't replace all your income because they want you to have an incentive to return to work. However, when you pay the premiums yourself, disability benefits are not taxed. (Benefits from employer-paid policies are subject to income tax.)

Pennsylvania Disability Insurance policies have two different protection features that are important to understand.

Noncancelable - means the policy cannot be canceled by the insurance company, except for non-payment of premiums. This gives you the right to renew the policy every year without an increase in the premium or a reduction in benefits.

Guaranteed Renewable - gives you the right to renew the policy with the same benefits and not have the policy canceled by the company. However, your insurer has the right to increase your premiums as long as it does so for all other policyholders in the same rating class as you.

In addition to the traditional Pennsylvania Disability Insurance policies, there are several options you should consider when purchasing a policy:

Additional Purchase Options - Your insurance company gives you the right to buy additional insurance at a later time.

Coordination Of Benefits - The amount of benefits you receive from your insurance company is dependent on other benefits you receive because of your disability. Your Pennsylvania Disability Insurance policy specifies a target amount you will receive from all the policies combined, so this policy will make up the difference not paid by other policies.

Cost Of Living Adjustment - The cost of living adjustment increases your disability benefits over time based on the increased cost of living measured by the Consumer Price Index.

Residual Or Partial Disability Rider - This Pennsylvania Disability Insurance provision allows you to return to work part-time, collect part of your salary and receive a partial disability payment if you are still partially disabled.

Return Of Premium - This provision requires the insurance company to refund part of your premium if no claims are made for a specific period of time declared in the policy.

Waiver Of Premium - This clause means that you do not have to pay premiums on the policy after you're disabled for 90 days.



Wings of Hope



Memorial Butterfly Release
Sunday, September 21, 2008 — 1:00 p.m. — Maria Hall
1 Maria Hall Drive, Danville, Pennsylvania

Release A Beautiful, Live, Monarch Butterfly
Honor Memories With A Reading Of Your Loved Ones' Names
Celebrate Life

The butterfly is a fitting symbol of the cycle of life, birth, transition, healing and renewal. You are invited to join with us to celebrate life, commemorate a special occasion or remember those who have passed on. The ceremony will include music, inspirational messages, and a public reading of the names of those being remembered/honored.

Your gift will benefit work of Columbia Montour Home Hospice. At the ceremony on September 21, you can release your butterfly(s) yourself, or watch as hundreds of butterflies take flight. If you are unable to attend, a volunteer will release your butterfly(s) at the appointed time. As the butterflies float skyward, so too will the good wishes and prayers of those who watch them fly.

Butterflies must be purchased in advance. Deadline to order is September 8.
Please complete form below or call 570-784-1723 or 1-800-349-4702.

Butterflies ♦ 1 (\$10.00) ♦♦ 2 (\$18.00) ♦♦♦ 3 (\$25.00)



Columbia Montour Home Hospice
Wings of Hope – A Memorial Butterfly Release

Name _____

Address _____

City/State/Zip _____ Phone _____

Please Print Name of Person(s) to be Remembered/Honored

1. _____ 2. _____

3. _____ 4. _____

5. _____ 6. _____

- Will be attending, and releasing my butterfly(s).
 Will be attending, but please release my butterfly(s) with others.
 Unable to attend, please release the butterfly(s) for me.

Open to the public. You need not sponsor butterflies to attend.

Return this form and make check payable to
Columbia Montour Home Hospice; 410 Glenn Avenue, Suite 200; Bloomsburg, PA 17815

Columbia Montour Home Health Services/Visiting Nurses Association is a non-profit corporation. Your contribution may be tax deductible. A copy of the official registration and financial information of our agency may be obtained from the Pennsylvania Department of State by calling free within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement