



# GOTCHA Covered....

Volume 19 Issue 1

September 8, 2009

## 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

Carla Buma  
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

Here we are back for another year and a great one it promises to be. We are setting up some great programs for the upcoming year which we will post on the website as soon as the dates are all set and confirmed with our speakers.

It is also time for Pa Council Day to be held in Pittsburgh on October 16 & 17th. To avoid a \$25 late charge get your registration in by Sept 15th. We have a few rooms reserved to share and we can get more if needed. Please let me know if you are planning on attending so that we can be sure that we have enough rooms reserved.

We need to think about some fund raising ideas to build our general fund. The fund raising that we are doing at the conferences is for Mini Boards to be hosted by our association the last weekend of July 2011. Mark you calendars early so that you will be available to help us. Mini boards is a very informal meeting

and will help all of us learn more about NAIW and its functions. We will be at the same hotel in Williamsport that we had our last State Day conference as long as the dates are available for them. Patsy & Jeannie will be checking into that.

Remember that we are always looking to share the NAIW experience with others. If you know someone that works in any capacity in the field of insurance, please invite them to join us for a meeting or give Donna their contact information.

Enjoy the last days of summer and remember that September's meeting is a week later than normal - September 23rd - see you there

# September

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

Association Monthly Meeting  
June 20, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Gail Bradley's house in Millville on 06/17/2009. President Gail Bradley called the meeting to order at 6:20pm, welcomed our guest, Jean MacDermott, and read the collect.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Carla Buma, Barbara Kressler, Gail Bradley, Barbara Karchner, Brenda Weaver, Dee Musgrave, Pam Stetler and Charlotte Stetler.

Everyone enjoyed a picnic dinner, even though it was raining outside. Continued Page 2

## Secretaries Minutes Continued from Page 1

The secretary's report of the March meeting, as printed in the newsletter, was reviewed and accepted after Pam made the motion and Charlotte seconded. There was no treasurer's report as Pam will email to all as of 6/30/09.

Gail said there are a few corrections to her Delegate Report from National Convention, regarding names. You can go online to read the final listings.

Business Meeting: Committee Reports: Year End Wrap-up:

**Membership** – Donna, Membership/Public Relations Chair, reported that we recruited 2 new members and has a potential 3<sup>rd</sup> who may rejoin as her boss seems receptive. We made 4 donations to the Women's Center along with our check for \$310 from our Holiday Auction. We now have 3 sponsors on our website and 2 prospects. As far as Public Relations, we have had a lot of our pictures in the Press Enterprise, which shows involvement in the community.

**New** – Donna read a letter from the Women's Center that you can donate to them without cost at Weis and Giant. When you purchase a gift card you can have 10% sent to them.

**Education** – Dee, Education Co-Chair, reported that we had the 1 hour CE Class that Vince Phillips taught along with the INS 21 Class that Barbara Kressler is now instructing. **New** – There is definitely interest in INS 22 and 23.

**Safety** – Jeannie, Safety Chair, reported that she forwarded the emails from the Heart Association and we had Ted Wampole's class.

**Legislative** – Patsy, Legislative Chair, reported that we won 1<sup>st</sup> Place at both PA Council Day and Regional Conference. All members voted in the general election and some did work at their local voting places, as well as the primary, although not all members voted in May. We had members join the Army of Women for Breast Cancer research, we have been emailing our congressmen through ACS Action alerts which resulted in passage of Colon Cancer Screening Coverage, the Smoke Free Legislation in PA and the Federal Tobacco Tax. Pam and Patsy gave a presentation on the US Government, Constitution and How Laws are Made. We had the breakfast meeting with Rep. Mirabito and some members took part in the Tea Parties. She thanked all who take the time to send letters, emails, made calls, work at polls, etc. **New** – Keep vigilant on the I-80 tolls, this is not a dead issue.

**Sunshine** – Jeannie sent out cards throughout the year. **New** – we are having a Birthday Dinner on Tuesday, July 14<sup>th</sup> at Quaker Steak and Lube at 6:00 for the June and July birthdays.

**Old Business:** We received a \$300 check from St. Joe's Church to use for gifts for the Soup Kitchen Christmas party. Brenda will add this to the money that was left over from KIG's donation. Dee is crocheting an afghan for a fund raiser for the mini-boards we will be hosting. Gail informed everyone that in the National Convention Report they are having a membership contest – the 2 people who bring in the most new members this year will win a free registration to Nationals. Gail also gave out some "freebies" she brought home from Nationals.

**New Business:** Audit Committee – Donna and Brenda volunteered to do this again. There will be a Board Meeting sometime in August and the September meeting is 9/23/09. She also reminded everyone of the PA Leadership Training day and to rsvp to Pat.

Gail made a presentation to Pam and gave her an "Outstanding Member Award" for all she does for our association.

Correspondence – Patsy read a thank you letter from Millville Area High School for our Scholarship and also a thank you card from the recipient, Rachel Hayes. She also read another thank you letter from The Women's Center.

Gail then had us play NAIW Trivia.

There was no 50/50.

After all present participated in For the Good of the Cause and member visions, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 8:05pm.

P.S. Jeannie mentioned and all agreed that Barbara Kressler deserved a Special Thank You for all her work on our Newsletter.

Respectfully submitted,  
Patsy Lachat, Secretary

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

Hip-Hip-Hooray!!! All 18 of our current members renewed their membership for the 2009-2010 fiscal year! Welcome back everyone! Now we all need to concentrate on bringing some new "potential members" to our meetings. That person who sits next to you at a CE seminar – the person who works at the "other insurance company" and helped to facilitate the handling of a claim for one of your clients – the opportunities are endless if you make it a "top of mind" priority to invite someone new to one of our meetings this year. If each member would bring just one "prospect" to a meeting over the next year, we'd be sure to gain a few new members. Gail, your president & I would love to see our group grow into "the 20s" again.

CWC course alumni – now is your big chance! Your chance to have one of the most positive

and rewarding experiences your membership in NAIW has to offer. You can compete in the 2009 Council Day CWC speak-off! Way back in the early 1990's, I competed, and although I only came in 2<sup>nd</sup>, the positive, warm and encouraging feedback I received all day long from people who heard me compete – many of them complete strangers – is a feeling I cherish to this day. Try it! You will feel yourself "glow & grow". I will have some CWC speak-off applications available at our Sept. meeting or you may contact this year's council PR & CWC speak-off chair for more info:

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## Safety....Carla Buma

September is American Youth Month and what are most youth's doing this month but going back to school. Below are some back to school safety tips for families.

### **PHONE NUMBERS**

With today's technological world, kids need to know more phone numbers than ever before. To make things a little easier, set your computer to print a business card with even/ones numbers that the kids might need. You can use both sides of the card. If you are doing a number of these, you may want to pick up a package of blank business cards from Office Depot or Staples. They have directions on how to set up your word processing program to make it easy.

### **BIKE SAFETY**

It is important to teach kids that bikes have rules to follow, just like cars. Each year there are children injured or killed because they are riding on the wrong side of the street, they fail to stop at a stop sign, or they fail to follow some other rules of the road. And don't forget helmets, it's not only safer, it's the law.

### **WALKING TO SCHOOL SAFELY**

Plan the route the kids are going to take if they are walking to school. It is important to try to minimize the number of streets they have to cross. Keep it as simple as possible. Then do a dry run. You should have them do it at least once on their own before the first day of school so they feel comfortable. Tell them to keep away from vacant lots, fields and other locations that have few people around. Also, have them walk with other children - Predators look for children that are by themselves.

### **FAMILY MEETING**

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

Welcome back to the 7<sup>th</sup> Annual PA Budget Impasse! Who would have thought back in June when I wrote the last report that we still would not have a budget. Every day the newspaper has a new story about counties laying workers off and social service centers cutting hours or closing indefinitely; not to mention the affect it is having on schools and colleges as well as the students. PLEASE take the time to call, email or write your congressmen/women and let them know how important it is to come together and finally draft, approve and pass a budget.

One more thing on the State level. State Secretary of Transportation Allen D. Beihler recently reminded lawmakers and tax payers that Act 44 is still in effect. That act directs the PA Turnpike Commission to make payments from its revenue to Penn DOT and gave the Turnpike Commission the rationale to apply to the Federal Highway Administration in 2008 for permission to enact tolls on Interstate 80. While the application was

turned down two years ago, there is a new administration in place in Washington and a new application can be submitted at any time. PLEASE contact your congressmen/women and ask them to restart the opposition to this plan.

Just as interesting is the ongoing Health Insurance debate in Washington. It has been amazing to see how people all over the country have reacted at the "Town Hall Meetings", rallies, etc. As much as I know something has to be done, I think it will be better that they are slowing down and taking the time to analyze the total picture. Once again, I urge you to contact your congressmen/women in Washington with your ideas, concerns, etc.

Remember, your Representatives and Senators work for YOU and not their political party. You elected them to serve you and you have the power to vote for someone else in the next election if you are not happy with their performance.

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THIS JUST IN: Gary Harris, Esq of Rieders, Travis, Humphrey, Harris, Waters & Waffenschmidt in Williamsport will present a program at our September meeting on "Auto Insurance - How does it work in PA? Know your choices and how to protect yourself and family. What does "full coverage" really mean?" Gary has been litigating auto accident claims for over 30 years. He will give us the "legal perspective" on auto insurance. Please bring your friends & colleagues to this informative meeting - great information for anyone who SELLS or BUYS auto insurance!

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**Dreams come true; without that possibility, nature would not incite us to have them.**

*John Updike*

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

### Identity Theft Scam Targets Producers

An identity theft scam that targets licensed insurance producers has cropped up in several states, including Ohio and New York.

Producers should be wary of a phone call from the Insurance Department requesting credit card numbers, social security numbers, and/or tax information.

The scammers threaten that their victims will lose their licenses due to outstanding paperwork or fines.

IA& B verified that the Insurance Department never contacts licensees in this manner or initiates a request for personal information.

If this should happen you are asked to register a complaint with the Attorney General.

Directions for filing this complaint can be found in the July 9, 2009 issue of the IA& B newsletter.

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## Safety....Continued from page 3

### **SPOT**

Make sure to pick out a family meeting spot that can be used in case of an emergency. When there is a crisis, things get confusing. If they know where they are supposed to meet you, you will both be more calm when you need it.

### **STRANGER SAFETY**

Teach kids not to talk to strangers. They should not accept presents or rides from people they don't know. This is very important especially for kids that are walking home from school.

### **AFTER SCHOOL SAFETY**

If children are going to be alone after school for a short time, follow some basic guidelines:

Keep the doors locked

Never tell someone on the phone that there are no adults home. Teach them to tell the caller that the adult is unavailable at the moment

Post a list of emergency phone numbers near the phone

Have them call you at work or on your cell phone as soon as they get home

Set up rules on what kind of food they can fix. Never let them use the stove by themselves

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## 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.

THANK YOU FOR ALL THE ITEMS THAT HAVE BEEN BROUGHT IN, KEEP IT COMING!

## Upcoming Events....

<b>Association Meeting</b>	<b>September 23, 2009</b>
<b>Annual PA State Council Meeting</b>	<b>October 16-18, 2009</b>
<b>Association Meeting</b>	<b>October 21, 2009</b>

## Program & Menu....

Sept 23, 2009 dinner meeting to be held at Portabella Catering with dinner being served at 6:00 PM.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by Sept 29. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

## Birthdays....

**September 9/9 - Christine Gordon**  
**9/10 Cindy Kline**

**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
- **Bring in your items for the Women's Center**
- Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House