



# GOTCHA Covered....

Volume 19 Issue 8

April 5, 2010

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

### Happy Easter to everyone!!

I want to begin by thanking Donna for stepping in for me at last month's meeting. I hear it was a very good meeting and Vince didn't want to stop!

I feel like whenever I miss a meeting I get so out of the loop.

We will be having a guest from Camp Victory at our April meeting and Pam is getting someone from the Census to present our program at the meeting.

We will be electing our new officers for the upcoming year at our meeting so please try to attend if at all possible. We will install them at the May meeting and our Council Director, Peggy Zanotto, will preside over the installation as well as speaking to us about what is happening at National.

Renewal applications have arrived and you will soon be getting them from Donna. If you are not at the next meeting she will be mailing them to you. Please remember to get them in by the end of July to avoid having a lapse in your membership.

PLEASE REMEMBER THAT APRIL'S MEETING IS ON THURSDAY APRIL 22 - DUE TO A FULL HOUSE ON WEDNESDAY EVENING AT THE PINE BARN.

Remember to bring a friend along to a meeting so that we can spread the NAIW word.

Gail Bradley, President

### " Everything begins with an idea"

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

### Association Monthly Meeting March 17, 2010

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Pine Barn Inn in Danville on 03/17/2010. Barbara Kressler introduced her guest, Cindy Dieterick from Keystone Risk Managers.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Barbara Kressler, Carla Buma, Charlotte Stetler, Pam Stetler, Jenny Stuart, Cindy Kline, Brenda Weaver and Debra Musgrave.

Vice President Donna called the meeting to order at 6:05 and read the collect.

The secretary's report of the January meeting, as printed in the newsletter, was reviewed and accepted. Pam handed out the Treasurers report, it was reviewed, and we discussed the CD maturing in April. Patsy made a motion for Pam to check the best rate before rolling it over, Brenda seconded and the motion was passed. The report will be filed for audit.

## 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)

### Inside this issue:

Legislation	3
Education	
Safety	4
Program & Menu	6
Membership	3
Misc	6

## Secretary Minutes Continued from Page 1

Jeannie advised the membership that there was no meeting room available on Wednesday April 21. Barbara made a motion to change the meeting to Thursday, April 22, Brenda seconded and the motion was passed.

Business Meeting: Committee Reports:

Membership – Donna, Membership/Public Relations Chair advised that she received a check from Serve Pro and we now have 4 website sponsors and she is still trying to get Enterprise. Pam will send out bills for next year to Diamond and 1<sup>st</sup> General. Vince Phillips does a CE class in lieu of his fee. Donna asked if everyone saw the member spotlight on Christine and will send a questionnaire to Pat Mackey Strock for her next member spotlight.

Education – Dee, Education Chair advised that the INS22 class in Personal Lines starts April 5, with 3 students and Pam will be helping Barbara teach. She also advised of a Serve Pro class on 4/19 at their new office in Hemlock Creek/Sweet Valley - \$25 for 4 credits.

Safety – Carla, Safety Chair handed out a laminated Home Safe Home information sheet and reminded everyone that the 3<sup>rd</sup> week in March is Poison control safety week.

Legislative – Patsy, Legislative Chair, advised that the Primary Election is on May 18, reminded everyone of the importance of completing your Census form and to contact your legislator about the Health Care bill. Also information will be emailed shortly on the May 4<sup>th</sup> Day on Capitol Hill.

Vince Phillips advised us of the following before he gave his CE class on Understanding the Uninsured (health reform): 1. the Senate passed a bill (SB237) re a suitability test in order to sell annuities. 2. House Bill 1251 was passed and sent on to the Senate – establishes a complaint and grievance system for long-term car insurance consumers against insurers. 3. No final form has been seen on the new regulatory license cycle for month of birth. 4. Continuing Ed regulation changes – 3 hr Flood training through NFIP every license renewal period for recertification for selling flood insurance. 5. Long-term care producers will need 8 hours of specific training (not necessarily CE's) in order to sell LTC. He also advised us that Governor Rendell's proposed budget for the coming year contains a 4% tax on marcellas shale, an increase to 74 items that sales tax can be added to as well as a tax on all other professional services.

Sunshine – Jeannie sent a card to Gail.

Report of Nominating Committee: Patsy presented the following slate of officers and board for 2010 – 2011 to be voted on at the April meeting, as Pam made a motion, Carla seconded and the members passed to accept the slate:

President - Barbara Kressler  
Vice President – Jeannie Upright  
Secretary – Brenda Weaver  
Treasurer – Pamela Stetler  
Board – Gail Bradley, Carla Buma, Cindy Kline and Patsy Lachat

Programs – April 22 – Pam is getting a speaker on the Census and Gail is going to see if Camp Victory will send someone so we can present them with the check from the Chinese Auction. May 19 will be installation of officers by Council Director Peggy Zanotto, who will also give her report. June 16 is our annual picnic. We will contact Hero Canine Consulting LLC about doing a presentation for one of our Fall 2010 meetings.

Old Business: Fundraiser – Bon Ton Community Days – we made \$150 and Pam will double check with Betty to see if she had any more money.

New Business: Work Day at Camp Victory – Saturday, May 1, 9:00 am – Jeannie, Patsy, Gail, Barbara, Cindy Dietterick and Carla will be attending.

Also the next State Council conference call will be Thursday 3/18 at noon. Contact Gail for the number to dial in.

Vince won the 50/50 - \$13.00

Door Prize: Pam and Brenda brought the basket and tickets were sold for \$5.00 each resulting in a \$55.00 profit - Barbara won, again. Jen will be donating the prize for April.

After all present participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by Vice President Donna Coombs at 8:50.

---

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

We shine our April member “spotlight” on one of our few remaining charter members, Patricia A. (Pat) Mackey-Strock. Pat was born and raised in Quakertown, Bucks County, PA. She purchased her current home in Benton in 1978 and moved to Benton permanently in 1981. She has one grown son, Michael Mackey who also resides in Benton.

Patricia began her insurance career working for a small independent agency in Benton in 1981. She enjoyed insurance from the start and it became, and still is, an important part of her life.

When not busy with insurance, Pat enjoys working with her Bonsai trees. Always an animal lover, she takes care of various stray cats that have made their home with her, and often “dog-sits” the neighbor’s beagle, Jo-Jo. She is also enjoying her newly remodeled kitchen where she can prepare her favorite seafood dishes. Pat likes the epic classics like the novel, The Thorn Birds and the movie, Gone with the Wind.

\* \* \* \* \*

Membership renewal forms for the 2010-2011 year have arrived from national headquarters. Assuming Jean (MacDermott) and I arrive home from Italy as scheduled, I’ll pass them out at the next meeting and mail the balance.  
*Ciao!*

---

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

The PA Council of NAIW will hold a Day on Capitol Hill on Tuesday, May 4<sup>th</sup>. An email has been sent out to all members with the information and registration form. Please consider going as it is a great chance to meet with your legislators.

Please be sure to complete your census form. Census information helps determine your political representation in Washington and Harrisburg. Usually out of the national spotlight, state legislative races are taking on new prominence this year. By law, the nation’s 435 U.S. House districts must be roughly equal in population, which means some of their boundaries must be redrawn whenever the census reveals significant population shifts over the past decade. The task is done by state lawmakers and governors in most states, and the political party that controls the state legislature has the edge in drawing new boundaries. Democrats currently hold the advantage, controlling 60 of 98 state House and Senate chambers. But with the national political environment appearing to favor the GOP, Republicans predict they could capture as many as 15 of those chambers. Such a shift could lead to the creation of several new Republican-leaning U.S. House districts – shifting the balance of power as well as the electoral map going into the 2012 presidential contest. When voters are angry at government, their ire is directed at those in charge. A special burden exists for Democrats because they control more state House and Senate chambers than Republicans. There are two factors that can make a state a special target for attention from the national parties in this year’s statehouse elections: whether it is likely to gain or lose House seats because of population shifts, and whether its legislature is controlled by a narrow majority. Both circumstances magnify the changes for partisan gains in redistricting. Pennsylvania falls into both categories as it could lose on seat due to population shifts to the South and Southwest. Legislatures in growing states will largely determine the partisan composition of brand-new districts while lawmakers in states that are losing seats will determine how multiple districts were merged.

With this noted, this year’s primary election, on Tuesday, May 18, is exceptionally important. Remember last day to register to vote in April 19, 2010.

## Education....Deb Musgrave CISR, CPIW

### PA VERIFYING AGENT OR AGENCY LICENSE

How can I verify that an agent or agency is properly licensed in my state? Is there a way to find out without having to ask the person directly?

Most states now offer the ability to check if a person, individual or entity, resident or non-resident, is properly licensed and in good standing. You can go online directly and check whether the insurance producer and/or agency are properly licensed.

#### Pennsylvania

Go to the Insurance Department's Web site: [www.ins.pa.us](http://www.ins.pa.us). Under Resources for Producers, you will have access to two different databases – one for individual Licenses and one for business entities.

The database is searchable on a number of different criteria including name, type of license, location, etc.

Doing business with an unlicensed person is a violation under most, if not all, producer licensing laws. Whenever you are doing business with another producer, or entity, including when you are placing a risk through a Surplus Lines broker, make it a habit that both the individual and entity are properly licensed in the state where the license is needed.

**Reminder:**  
**April Meeting**  
**Thursday**  
**April 22**

---

## Safety ...Carla Buma

One week in April is for bicycle safety. Anyone can get hurt, it's easy to crash on a bicycle. Each year, more than half a million bicyclists visit the hospital. Injuries can happen anytime, anywhere. People often think they're safe because they "just ride around the neighborhood." Unfortunately, most serious crashes occur on quiet neighborhood streets.

While broken bones heal, a head injury can lead to death or permanent disability. Each year, nearly 70,000 bicyclists suffer serious head injuries. Many never fully recover. Every bicyclist needs the protection that a good bicycle helmet provides. Researchers say that helmets can prevent three out of four serious cycling head injuries. Helmets are cool - wear your helmet !!

The following are some safety tips we all should follow ~

- \* Always wear a helmet
- \* Obey all traffic controls
- \* Ride your bicycle near the right hand edge of the road
- \* Never carry another person on your bicycle
- \* Always use hand signals when turning or stopping
- \* Look out for cars at cross streets, driveways, and parking places
- \* Be careful when checking traffic, don't swerve when looking over your shoulder
- \* Give pedestrians the right of way
- \* Avoid busy streets
- \* Put lights on the bike
- \* Put a mirror on the handlebars
- \* Don't use music players or mobile phones while riding
- \* Keep your bicycle in good condition
- \* Always ride carefully

Now that spring has sprung, it's a great time to enjoy the outdoors. Bicycling is great exercise and at the same time you can see the world around you.

This information was obtained from the Adventure Sports Online web site.

---

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  
570-458-5621  
brado@ptd.net  
Newsletter Editor  
Barbara A. Kressler  
570-473-2814  
bkressler@keystoneinsgrp.com

We are on the web  
[www.ipsv.net](http://www.ipsv.net)

State Council on the Web  
[www.naiw-pa.com](http://www.naiw-pa.com)



## Charity Up Date

We have elected **Camp Victory** as our **Charity**. The proceeds from our **Chinese Auction** will be donated to them. We will have a representative from **Camp Victory** attend a future meeting.

## Upcoming Events....

April 8-14, 2010	Region 1 Conference, Manchester, NH
April 22, 2010	Association Meeting
June 9-12, 2010	National Conference

## Program & Menu....

The April Dinner Meeting will be held at The Pine Barn Inn, Danville.

Please e-mail Jeannie at [ottiss98@yahoo.com](mailto:ottiss98@yahoo.com) to make your reservations by April 19th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

## Birthdays....

April	- 4/21 Barbara Kressler
May	- 5/20 Carla Buma 5/24 Gail Bradley

## 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
- Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House