



# GOTCHA Covered....

Volume 20 Issue 6

February 6, 2011

## Leadership

### President

Barbara A. Kressler  
CPCU, CIC, CPIW, DAE

### Vice President

Jeannie Upright

### Secretary

Brenda Weaver, ACSR,  
CPIW, DAE

### Treasurer

Pam Stetler, MBA

### Board of Directors

Carla Buma  
Gail Bradley, AAI  
CPIW, DAE  
Cindy Kline  
Patsy Lachat, AAI, CPIW

### WEB-SITE

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

### Inside this issue:

Legislation	3
Education	6
Safety	5
Program & Menu	4
Membership	6
Misc	6

## Presidents Message....Barbara A. Kressler

I don't know about you but I am praying that Punxatawny Phil's prediction for an early spring is accurate! I can't tell you how many people I spoke to that were without power or couldn't get to work for icy road conditions. In fact, we have been trying to have a board meeting and have had to be rescheduled two or three times already. Hopefully this week we can get that done!

Thank you to everyone that brought items for the Red Cross Disaster relief to the meeting. We had a very large box (or boxes?) full to send along with Rita. And thank you Brenda for inviting Carrie Chapman and her husband, Adam, to the meeting. It was very interesting to learn about their experiences with raising their daughter with Cystic Fibrosis. There will be a Cystic Fibrosis Walk in April that we have already committed to participate in, details to follow.

With the holidays behind us, it is now a time to set new goals and resolutions for the upcoming year. It is time to start planning for the **2011 Region I Conference, at the Crowne Plaza Hotel in King of Prussia, PA from April 7 – 10, 2011.** Registration materials have already been distributed by e-mail. Let me know if you have any questions.

We will be having our February Meeting at the Pine Barn Inn and Pam has invited Dr. Kimberly Skelding, a top heart doctor at Geisinger Medical Center to be our speaker. She will concentrate on women and heart disease. Please feel free to invite guests as this will be a very interesting speaker.

Congratulations go out to Gail on her retirement!

Hope that this nasty winter weather is behind us and we will see you all at upcoming meeting!

## Secretary Minutes....Brenda Weaver

### Association Monthly Meeting Regular Monthly Meeting 01/19/2011

The regular meeting of the IPSV was held at The Links, Bloomsburg, PA. on 01/19/2011. Members in attendance were Brenda Weaver, Barbara Kressler, Pamela Stetler, Jeannie Upright, Patsy Lachat, Charlotte Stetler, Donna Coombs, Gail Bradley and Erica Grimm. Guest in attendance were Carrie & Adam Chapman and Rita Inklovich.

## Secretary Minutes Continued from Page 1

President Barbara Kressler called the meeting to order at 6:15 PM.

Pam Stetler read the Collect.

Donna Coombs introduced Rita Inklovich from The American Red Cross.

Brenda Weaver introduced the program speakers, Carrie and Adam Chapman, who presented a program on Living with a Child That Has Cystic Fibrosis.

Carrie and Adam Chapman showed a video of how their daughter Nola lives with CF. They discussed how it affects the family's lives and what new medicines are being developed to slow down the disease. They discussed raising funds for CF research. Every year a walk is held at the Bloomsburg Town Park. The name of the walk is "Great Strides". The walk this year is on April 16<sup>th</sup> with registration at 9AM and the walk starts at 10AM. For more information log onto [www.cff.org](http://www.cff.org) and look for the link to Great Strides.

Secretary's minutes were approved as written

Treasurer's Report -Pam Stetler, it was explained IPSV wrote a check for \$300 to the American Red Cross and Carolyn Ritter paid her monies in a separate check. The report was filed for audit.

Membership/ Public Relations – Jeannie Upright presented Erica Grimm with her official name badge.

Safety - Carla Buma no report

Education – Gail Bradley & Barbara Kressler co-announced INS 23 Commercial Insurance will be coming in the spring. The course will last for 10 weeks.

Horizon/Bylaws- Cindy Kline no report.

Legislative – Patsy Lachat will be contacting the members for information so she can fill out the Legislative Award forms.

New Business:

The 50/50 raffle was drawn after dinner. Pam Stetler was the winner of eight dollars and she donated the money back into the general fund. The basket raffle was won by Gail Bradley. The basket was donated by Erica Grimm.

It was announced that the award forms will be completed and submitted for the Regional Conference.

A board meeting will be held on January 26, 2011 at Stetler Ins Assoc at 6PM.

It was discussed the contact name in the Press Enterprise is still Donna Coombs. Jeannie Upright will call the Press and have that amended to her name and phone number.

Pam Stetler suggested making a donation in the amount of \$100 to Great Strides in honor of Team Nola. Brenda Weaver made a motion to donate the amount of \$100, and Charlotte Stetler seconded the motion, motion was passed.

Gail Bradley announced Maureen McHenry contacted her about another fund raiser from The Bon Ton stores being held in February. Gail will get the books and pass them out at the board meeting on 1/26/11.

Old Business:

Gail Bradley & Jeannie Upright said they have put together a tentative budget for Mini Boards that will be held in July 2011, Williamsport, PA. More information to follow after the Regional Conference this spring in King of Prussia, PA.

For The Good of the Cause was stated by all present.

Meeting was adjourned at 8:05 PM.  
Respectfully submitted,

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

Dates for voters, candidates to mark for 2011 elections:

The two most important dates are May 17 and November 8, which are the primary and general elections for 2011.

April 18 marks the deadline for registering to vote in the primary.

The last day to apply for a civilian absentee ballot is May 10 with May 13 being the final day for the county board of elections to receive voted civilian absentee ballots.

The following dates are important for primary candidates:

- February 15 – first day to circulate and file nomination petitions
- March 8 – last day to circulate and file nomination petitions
- March 9 – first day to circulate and file nomination paper
- March 23 – last day for withdrawal by candidates who filed nomination petitions

Important post primary dates for voters and candidates are:

- May 18 – first day to register after the primary
- May 24 – last day for county board of elections to receive voted military and overseas absentee ballots
- August 1 – last day to circulate and file nomination papers
- August 8 – last day for withdrawal by candidates nominated by nomination papers
- August 15 – last day for withdrawal by candidates nominated at the primary
- October 11 – last day to register before the November election
- November 1 – last day to apply for a civilian absentee ballot
- November 4 – last day for county board of elections to receive voted civilian absentee ballots
- November 9 – first day to register after the election
- November 15 – last day for the county board of elections to receive voted military and overseas ballots

All new members of congress have been sworn in. The contact information for your PA Legislators can be found at [www.legis.state.pa.us](http://www.legis.state.pa.us). The US Representative information at [www.house.gov](http://www.house.gov) and Senators at [www.senate.gov](http://www.senate.gov).

### Charity Up Date

**We have elected The American Red Cross, Disaster Relief, as our Charity. The proceeds from our Chinese Auction will be donated to them, as well as other donations as we decide through this year.**

---

### Upcoming Events....

February 16	Association Meeting
March 16	Association Meeting
April 7-10	Region 1 Conference
April 20	Association Meeting

---

### Program & Menu....

The February Dinner Meeting will be held at The Pine Barn Inn, Danville, 6PM

Please e-mail Jeannie at [ottiss98@yahoo.com](mailto:ottiss98@yahoo.com) to make your reservations by February 13th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343. Call for directions:570-473-2814

---

### Birthdays....

February 19	Cindy Dietterick
March 30	Patsy Lachat

---

### 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
  - Bring your Christmas cards to the meeting to donate.
- 

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](mailto:JoinNAIW@NAIW.org)  
 Website: [www.naiw.org](http://www.naiw.org)

Local Association President  
 Barbara A. Kressler  
 570-473-2814  
 Newsletter Editor  
 Barbara A. Kressler  
 570-473-2814  
[bkressler@keystoneinsgrp.com](mailto: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)



## Education....Gail Bradley

New Compensation Schemes for Brokers and Their Implications for Agents, Employers and Insurers

This is the name of a 60 minute webinar scheduled for February 23rd at 1:00 PM followed by a 30 minute question and answer session.

You will get answers to these and others questions that are critical to agents, employers and insurers:

Will employers be willing to compensate brokers and agents if the commission percentage isn't included in the premium? What steps can be taken by insurers and agents to make this more likely?

What changes have insurers already made to commission structures? What other compensation plans are we likely to see this year .....and what are their pros and cons for agents?

What can brokers do to ensure employers understand the value of their services?

What new services can agents and brokers offer to their clients to protect their bottom line and ensure that enrollees understand their coverage?

How will brokers be compensated through state insurance exchanges once they become operational?

For more information on this webinar you can call 1-800-521-4323

Visit AISEducation.com for more news and strategic information for today's business leaders.

FYI - Stay tuned for future registration information for IPSV sponsored INS23 class coming soon!!

---

## Membership....Jeannie Upright

Are you tired of snow yet? Me too!

What a great meeting we had in January. Our speakers were very good ambassadors for Cystic Fibrosis. Our association has decided to make a donation to the spring walk they will participate in.

We again showed our generosity to the American Red Cross Disaster Program when our members filled a box full of personal and household products for disaster victims along with our check and presented it to Rita at the meeting. If you were unable to be at the meeting and would like to make a donation, we will see that the Red

Cross gets those items. Thank you to all!

I would like to extend a big "CONGRATULATIONS" to Gail Bradley as she has retired from Millville Mutual Ins. Co. after many years of dedication as an underwriter! Gail now says, "Every day is like Saturday"! Way to go Gail! Please remember to ask your co-workers and other insurance professionals to come to a meeting. We are 20 strong, but we could be stronger! We started this year with great promise of things to come, invite someone to come and see what we can accomplish together!

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

---

## Safety....Carla Buma

With at least a few inches of snow under Pennsylvanians' belts, PennDOT is reminding motorists of not only how it tackles winter storms, but also what homeowners and drivers can do to help ensure that they're fully prepared. This information and more can be found on PennDOT's winter website, [www.dot.state.pa.us/Winter](http://www.dot.state.pa.us/Winter).

As Pennsylvania's weather is varied, especially when it comes to winter, PennDOT takes a systematic approach to each individual storm, no matter what the region. Detailed descriptions of storm types as well as the equipment and manpower at its disposal are just some of the topics found in PennDOT's new Winter Services Guide, accessible on the website.

With more than 2200 trucks, plows and salt spreaders, 5400 licensed department operators ready for action and 400 rented trucks and operators, there is no question that PennDOT is prepared to tackle what winter brings. PennDOT receives orders of salt throughout the winter which helps ensure that supplies are well stocked.

To help homeowners and drivers be ready, PennDOT offers preparedness tips, guides and other information on the "Get Ready for Winter" section of the winter website. Visitors to the site will find out how to prepare vehicles for winter travel, illustrations of how to keep driveways from being "plowed in" and even plans for building a mailbox that won't get plowed over. Another website resource is the Winter Driving Guide, a quick reference on tips for packing an emergency kit, how to drive in wintry conditions and other information.

Motorists are reminded that during winter weather events, the department's primary goal is to keep roads passable, not completely free of ice and snow. PennDOT will continue to treat roadways throughout the storm until after precipitation stops and roads are clear. To help see what roadway conditions one might be facing, motorists can check road conditions on more than 2900 miles of state roads by calling [511](tel:511) or visiting [www.511PA.com](http://www.511PA.com). This website is free and available 24 hours a day, provides traffic delay warnings, weather forecasts, average traffic speeds on urban interstates and access to more than 500 traffic cameras.

Last winter, there were 370 crashes resulting in three fatalities and 215 injuries on snowy, slushy or ice-covered roadways where aggressive driving behaviors - such as speeding or making careless lane changes - led to the crash. If motorists are well-prepared for winter driving, including what to expect of their vehicles and expectations of PennDOT's operations, this season will be safer for everyone.

Information taken from the E-PennDOT.DIGEST web site.