



# GOTCHA Covered....

Volume 20 Issue 3

November 4, 2010

## 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	3
Misc	6

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

We had a good showing at Council Day in Lancaster, and as usual it was great to get together with the Pennsylvania members and reconnect. The Delegates report will be distributed at the meeting along with the "Fun" report. Congratulations to Patsy on her election to a third term as the State Council Legislative Chair for the 2011-2012 term. Jeannie and Patsy both presented their respective committee reports, Safety and Legislation, at the business meeting.

I want to thank Carla for putting the October meeting together with the speaker from Geisinger Medical Center, Dr. Marloo. His presentation about live organ donation was very interesting. The upcoming meeting will be presented by Pam Stetler. She is putting together a program titled NAIW 101. Be sure to plan on attending, it is sure to be very informative! Also, a reminder that our Web Site administrator, Austin Robbins, will be at the meeting to take new photos of the officers and board for the web site.

As an association, we are now 20 strong! Our newest member, Maureen McHenry has re-joined after being away for a year or so. Welcome back!

If anyone is planning to submit an application for an individual Regional Award, Claims, Rookie, Risk Management, Underwriter or Insurance Professional, those must be submitted by November 15th, no exceptions. The application and rules are available on the National web site, [www.naiw.org](http://www.naiw.org). I would like to remind you all that there is a ton of information on the website for our members, including many educational opportunities. They are now offering many of the CPIW and DAE qualifying courses on-line, for a nominal fee.

Hope to see all on you at the meeting, November 17.

## Secretary Minutes....Brenda Weaver

### Association Monthly Meeting

October 20, 2010

The regular meeting of the IPSV was held at Pine Barn Inn, Danville, PA. on 10/20/2010. Members in attendance were Brenda Weaver, Barbara Kressler, Pamela Stetler, Jeannie Upright, Charlotte Stetler, Jenny Stuart, Cindy Kline, Gail Bradley, Dee Musgrave, Cindy Dietterick and Carla Buma

## Secretary Minutes Continued from Page 1

President Barbara Kressler called the meeting to order at 6:07 PM.

Carl Buma introduced our guest speaker Dr. Marloo from Geisinger Medical Center. His specialty is in the field of Kidneys, Liver, Pancreas, Renal and hepatobiliary transplant operations.

Membership/ Public Relations – Jeannie Upright presented Cindy Dietterick with her name badge. Maureen McHenry rejoined Insurance Professionals of Susq Vly.

Safety - Carla Buma passed out flyers on Carbon Monoxide, Candle, Dryer and Hotel / Motel safety.

Jeannie Upright passed out Breast Cancer awareness mints, book marks and calendars. Pam Stetler, Carla Buma, and Jeannie Upright will have the items available in their offices

The Treasurer's Report was reviewed and filed for audit. Brenda Weaver relayed a message for Donna Coombs that Re-builders decided they will be a sponsor on our web site.

Education – Gail Bradley asked if there will be an INS class held in the Spring. Barbara Kressler said there would be but had no details to report. Gail also asked that all members please send her their education or self help information as soon as they complete the course.

Horizon/Bylaws- A copy of the By-Laws was passed out to all present.

Legislative – Patsy Lachat reminded everyone to go and vote on November 2, 2010. Patsy asked you to let her know if we voted or if we helped out any other way at the election polls. She also said not much is happening on the house floor currently.

Sunshine- An E-card was sent to Barbara Karchner for her birthday. A monetary donation was made in memory of Barbara Kressler's father.

New Business – No new business brought to the floor.

Barbara Kressler announced the dates for the Regional Conference April 7-10<sup>th</sup> in Valley Forge PA.

Under Old Business- Gail Bradley reported that flyers will be passed out at State Council Day.

Charlotte Stetler won the 50/50 raffle in the amount of \$13. Cindy Dietterick won the basket raffle.

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

Meeting was adjourned at 8:30 PM.

Respectfully submitted,

Brenda Weaver, Secretary

---

## Membership....Jeannie Upright

I was able to attend the State Council Conference in Lancaster with several other members last month and got a renewed "passion" for NAIW.

I networked with members from other local associations; renewed friendships, met new "first timers", and exchanged ideas with them on membership and fund raising. I talked to a vendor for water restoration who had participated in an Extreme Makeover Show! I watched their short video and how exciting to hear them describe the adventure of the project! You see, it's not all "boring" meetings and long trips!!

If any member has the opportunity to attend any of the conferences, you should.

Be grateful for the fellowship, the laughter, the programs, and for the support of each member.

**Be who you are and say what you feel...because those that matter...don't mind...and those**

---

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

Well as you read this the election is over. I don't know about you but I was disappointed in both parties this year for the excessively negative campaigns.

The following was taken from Time Magazine:

### After Election, Priority for Both Parties is Image Repair

The mid term election is the battle; but the real challenge for elected officials begins the night of November 2, when both the White House and the ascendant Republican leaders step onto the stage to define themselves for the American people. Neither side will emerge from the campaign in a particularly strong position: Barack Obama has lost ground all year, and Republicans will snatch up dozens of seats despite - rather than because of - their standing with the electorate.

In order to help move the country forward, both sides must first gain control of their tattered public images. Bill Clinton survived and then thrived after the GOP's 1994 midterm landslide by re-engineering his persona, shifting to the center, transcending both parties, and portraying Newt Gingrich and Co. as the love children of Ebenezer Scrooge and Monty Burns. But the nation also got a balanced budget and welfare reform in the bargain.

The best outcome for the country now is for both sides to regroup, build themselves up, engage in the requisite jousting - and then come together to address America's problems. The alternative is mutual political weakness and two years of gridlock.

Let's hope that both the federal government and the State can come together for everyone's sake.

As pending bills from the PA legislature move forward you can keep track of them at [www.legis.state.pa.us](http://www.legis.state.pa.us)

---

## 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.**

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  
Barbara A. Kressler  
570-473-2814  
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)




---

### Upcoming Events....

November 17	Association Meeting, Pine Barn Inn
December 15	Association Meeting, Christmas Auction Pine Barn Inn, 6PM
December 18	Christmas Community Meal
January 19	Association Meeting

---

### Program & Menu....

The November 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 November 15th. 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....

December 3	Dee Musgrave
January 13	Brenda Weaver
30	Kathryn Caputo

---

### 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
-

## Safety...Carla Buma

### SAFETY TIPS ON WINTER SPORTS

Winter wonderland means fun for millions, but also means serious sports related injuries. The Consumer Product Safety Commission estimates that 84,000 skiers, 30,000 skaters, 30,000 hockey players, 20,000 sledders and tobogganers, and 19,000 snowmobilers will require hospital emergency room treatment for injuries this year. Proper and well-fitting equipment, physical conditioning, common sense, and good sportsmanship could eliminate some accidents.

Injuries from skiing accidents occurred when bindings did not release and when the skier was going too fast, lost control, or hit a mogul. Below are some safety tips.

1. Take lessons from an expert. Studies show that beginners are hurt more frequently.
2. Use good quality equipment that fits well.
3. Be sure equipment is clean - no dirt or salt between boots, bindings, and binding mechanisms.
4. Approach tow lifts with caution. Beware of long scarves that could become entangled in the tow rope.
5. Never tackle a slope that is obviously beyond personal skiing abilities.

Some recommendations for skaters:

1. Never skate alone. Always skate with a friend or in a group.
2. Never skate on lakes, ponds, or rivers until the ice has been tested by a local official.
3. Never build fires on ice. Avoid driving cars on ice.

In case of a fall into icy water:

1. Try to keep calm. Do not thrash around. Extend arms over the edge of the ice and kick vigorously to propel yourself onto the ice.

A pocket knife, belt buckle, or keys might help to get a grasp. Once onto the ice, roll gently away from the break and do not stand up until on a firm surface.

2. To rescue others, do not walk up to the break. Move slowly and carefully and lie down flat on the ice to distribute weight. Use a reaching aid, such as a rope, board, blanket, sled, or jacket. If possible, form a human chain, each person holding onto the heels of the next person.

More than 2.5 million snowmobiles will hit the open country this winter. Majority of snowmobile accidents involve collisions with fixed or moving objects such as fence posts, barbed wire, trees, cars, and other snowmobiles. Fatalities have resulted from riding on thin ice, freezing when stranded after a breakdown, and decapitation by running through a barbed wire fence. Always follow local regulations and operation instructions. Wear goggles, helmets with chin straps, and protective clothing. Avoid driving at night and in bad weather. A single strand of barbed wire is hard to see. Never drink intoxicating beverages and drive at the same time.

Info taken from the Consumer Product Safety Commission

## Education....Gail Bradley

### Update from The Institues

A new AINS Designation is now available to those who are taking the INS classes.

AINS builds upon the proven knowledge of the INS certificate program. It adds additional flexibility for individuals to complete the designation with the option of an elective that complements their chosen career path. AINS provides you with a comprehensive knowledge of insurance principles, practices, policies, and coverages.

To earn the Associate in General Insurance ( AINS) designation, you must:

Satisfy the ethics requirement by successfully completing the free Ethical Guidelines for Insurance Professionals ( Ethics 311) AND

Pass exams for INS21, INS 22, and INS 23 OR

Pass exams for INS21 and INS 22 plus pass the exam for a qualifying elective course OR

Pass exams for INS 21 and INS 23 plus pass the exam for a qualifying elective course.

For more details on qualifying elective courses and receiving your designation see <http://www.TheInstitutes.org/AINS>

Taken from The Institues bulletin

Remember that IPSV will be holding another INS class in the Spring of 2011 to help you qual-

---

### **To all the “Phenomenal” Women:**

**An English professor wrote the words. “a woman without her man is nothing” on the blackboard and directed the students to punctuate it correctly.**

**The men wrote: “A woman, without her man, is nothing.”**

**The women write: “A woman: without her, man is nothing”.**

**Punctuation is everything! Share this with other Phenomenal women today!**

---