

INSURANCE PROFESSIONALS OF SUSSEX COUNTY

The Voice

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Greetings All-

I'm back from a week in Florida and feeling the chill.

My golf clubs have vanished! We gave the Marriott two cartons of clubs and one (we presume mine at this point) has vanished. It was logged in and out but UPS has no record of receiving them. Stay tuned for updates!

Eva has called for an all hands on deck meeting Monday night at the Blue Ribbon. She wants to plan a wine and cheese party for all of the local agencies at the November meeting so join us and help us plan the event!

Hope to see everyone Monday night and THINK PINK!

Donna Wiik—Editor



We are now NAIW (International) dba

International Association of Insurance Professionals

A Year of Caring

By Diana Garrera, CPCU, CIC, AU, ARM, AAI, CPIW, AIS, API

Thanks to all who were able to contribute at our October meeting. We collected 3 pairs of PJs, McDonald gift cards, and lots of school supplies.

For November our suggestion is hygiene supplies. This can be in the form of children's toothbrushes, toothpaste, hand soap, shampoos, cleansing lotions, wash cloths and hand towels and any other item that you feel fits the category.

DYFS appreciates whatever your heart feels you can contribute.





by Tom Tate

Woolly Worm's Winter Prognostication



A great friend from NC, Bob Bradsher, called recently to pass along the woolly worm's forecast for the 2009 - 10 winter. You are most likely familiar with the woolly worm or woolly bear, the fuzzy black and brown denizen of autumn whose markings predict the type of winter ahead, right? If not, here's a primer. The worm is the caterpillar or larvae stage of the Isabella tiger moth. The worm consists of 13 segments (one for each week of

winter, oddly enough), three sets of legs and tiny eyes. Legend has it that the more black the worm has, the more severe the winter. Over the last twenty years, the woolly worm has maintained an accuracy rate of 80 - 85%!

With that cheerful rejoinder, here's the woolly bear forecast for NC. We can examine the evidence of the local worms and compare. Handle these little forecasters with care as their wool can be a bit prickly.

- Week 1 - Flurries
- Week 2 - Cold With Flurries
- Week 3 - Snow
- Week 4 - Flurries
- Week 5 - Cold
- Week 6 - Cold
- Week 7 - Cold
- Week 8 - Light Flurries
- Week 9 - Below Average Cold
- Week 10 - Below Average Cold
- Week 11 - Snow
- Week 12 - Flurries
- Week 13 - Flurries

Learn more about the woolly worm here: <http://www.allaboutworms.com/how-to-care-for-woolly-worms> or visit the Banner Elk Woolly Worm Festival here: <http://woollyworm.com/>

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Texting while driving laws

Thirty-four states plus the District of Columbia have text-messaging bans. In 31 states and D.C., it is a primary offense, meaning drivers can be pulled over specifically for texting.

Source: Governors Highway Safety Association

Police nationwide are issuing a growing number of tickets for texting while driving as more states make the practice a primary offense and become aggressive in cracking down.

Governors Highway Safety Association (GHSA) spokesman Jonathan Adkins says 31 of the 34 states with text messaging bans, as well as Washington, D.C., have made texting while driving a primary offense, allowing police to pull drivers over for that specific offense. California and [New York](#) are among them, as is Maine, where the law went into effect last month.

Nine states made texting while driving a primary offense in 2010, and four more have done so this year, including Nevada, which will issue warnings until the law is in full-effect Jan. 1, 2012, Adkins said.

"With any highway safety law, primary is the most effective," Adkins said.

Adkins says there isn't a national database on texting citations, but many states and counties keep track. [Chris Murphy](#), director of the California Office of Traffic Safety, said California had 7,924 texting convictions in 2010 — almost tripling the 2,845 citations issued in 2009, the year it made texting and driving a primary offense.

Chris Cochran, assistant director of marketing and public affairs for the California agency, said that increase was probably due to the law being in its second year and more law enforcement agencies becoming aware of and active in enforcement.

He said he wouldn't be surprised if 2011 saw even greater growth, due to statewide enforcement and a public awareness campaign that kicked off in April.

New York made texting and driving a primary offense in July. The [Department of Motor Vehicles](#) reports it had issued 4,634 tickets this year through mid-September, exceeding the 3,248 issued in all of 2010.

"When the seat-belt laws first went into effect, very few people actually buckled up. Now seat belt compliance is over 90%," New York DMV spokeswoman Jackie McGinnis said. "With increased education and enforcement, we look forward to the day when compliance with the hand-held device laws will be at the same level as seat belt use."

Washington, the first state to enact a texting-while-driving law in January 2008, according to Adkins, reported 857 tickets in 2010, the first year it was a primary offense, up from 507 in 2009 and 242 in 2008.

Lt. Marcia Harnden of Washington's Bellevue Police Department called texting law enforcement a "transition."

"We actually put ourselves in close proximity to the cars," Harnden said. "A lot of times [the phone is] down on their lap or down on the steering wheel ... people are so distracted that they don't even realize we are right there."

A study released in July by the National Highway Traffic Safety Administration showed texting while driving decreased in Hartford, Conn., and Syracuse, N.Y., with increased education and enforcement from April 2010 to April 2011.





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2011 NJ Council of NAIW Fall Award Winners

Rookie of the Year

Ginger O'Neal

NAIW of Atlantic County

Claims Professional of the Year

Janet Gomes

NAIW of Atlantic County

Insurance Professional of the Year

Rose M. Palasciano ASCR, CPIW

Insurance Women of Mercer County

State Council Day First Timer

Regina Kustowski, CIC

NAIW of Central NJ

State Council Day – Veteran

Rose Palasciano, ACSR, CPIW

Insurance Women of Mercer County

Regional – First Timer

Jennifer Modica

NAIW of Atlantic County

Regional – Veteran

Joanne Adams

NAIW of Atlantic County

Johl & Company Educational Scholarship

Diana Garrera, CPCU, CIC, AAI, CPIW, AU, ARM, API, AIS

Insurance Professionals of Sussex County

Congratulations to.....

Bonnie Adams our new Council Director Elect., Rose Palasciano our new Public Relations Chair, Maryanne Lyman, Membership Development, Denise Beardsley, Delegate to the Regional Nominating Committee and Dottie Matyka, Alternate to the Regional Nominating Committee.

Brothers Charged with Stealing Pennsylvania Bridge

October 17, 2011



Two brothers have been charged with stealing a western Pennsylvania bridge and selling the 15 1/2 tons of scrap metal for more than \$5,000. Police say 24-year-old Benjamin Arthur Jones and 25-year-old Alexander Williams Jones of New Castle used a blowtorch to break up the bridge in late September or early October. They face felony charges of criminal mischief, theft, receiving stolen property and conspiracy.

Authorities say Alexander Jones told a recycling company employee that he had permission to carve the bridge for scrap and showed the employee cellphone photos of the bridge. The recycling company called police.

The 50-foot (15-meter)-long by 20-foot (6-meter)-wide Covert's Crossing Bridge was in a wooded area about 60 miles (100 kilometers) north of Pittsburgh.

The brothers' phone numbers weren't listed, and it's unclear whether they have attorneys.

5 Things You Never Knew Your Cell Phone Could Do

There are a few things that can be done in times of grave emergencies. Your mobile phone can actually be a life saver or an emergency tool for survival. Check out the things that you can do with it:

FIRST (Emergency)

The Emergency Number worldwide for Mobile is 112. If you find yourself out of the coverage area of your mobile network and there is an Emergency, dial 112 and the mobile will search any existing network to establish the emergency number for you, and interestingly, this number 112 can be dialed even if the keypad is locked. Try it out.

SECOND (Locked Keys in Car)

Have you locked your keys in the car? Does your car have remote keyless entry? This may come in handy someday. Good reason to own a cell phone:

If you lock your keys in the car and the spare keys are at home, call someone at home on their cell phone from your cell phone. Hold your cell phone about a foot from your car door and have the person at your home press the unlock button, holding it near the mobile phone on their end. Your car will unlock. Saves someone from having to drive your keys to you. Distance is no object. You could be hundreds of miles away, and if you can reach someone who has the other 'remote' for your car, you can unlock the doors (or the trunk).

Editor's Note: It works fine! We tried it out and it unlocked our car over a cell phone!

THIRD (Hidden Battery Power)

Imagine your cell battery is very low. To activate, press the keys *3370#. Your cell phone will restart with this reserve and the instrument will show a 50% increase in battery. This reserve will get charged when you charge your cell phone next time.

FOURTH (How to disable a STOLEN mobile phone?)

To check your Mobile phone's serial number, key in the following Digits on your phone:

***#06#** .

A 15-digit code will appear on the screen. This number is unique to your handset. Write it down and keep it somewhere safe.

If your phone is stolen, you can phone your service provider and give them this code. They will then be able to block your handset so even if the thief changes the SIM card, your phone will be totally useless.. You probably won't get your phone back, but at least you know that whoever stole it can't use/sell it either. If everybody does this, there would be no point in people stealing mobile phones.

And Finally....

FIFTH (Free Directory Service for Cells)

Cell phone companies are charging us \$1.00 to \$1.75 or more for 411 information calls when they don't have to. Most of us do not carry a telephone directory in our vehicle, which makes this situation even more of a problem. When you need to use the 411 information option, simply dial:

(800) FREE411 or **(800) 373-3411**

without incurring any charge at all. Program this into your cell phone now.

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31 Myths and Truths

Myth #1: Monthly breast self-exams save lives

Myth #2: Mammograms can only help and not harm you

Myth #3: MRI is better than mammography because it finds more cancer

Truth #4: When breast cancer shows up on a mammogram, it may have been in your body for 6-10 years

Truth #5: Breast cancer mortality rates are declining

Myth #6: Mammograms prevent breast cancer

Truth #7: We don't know how to prevent breast cancer

Myth #8: Most women with breast cancer have a family history of the disease

Myth #9: Men don't get breast cancer

Truth #10: Risk of breast cancer increases with age; 50% of breast cancer occurs among women aged 62 years or older

Truth #11: Most people think they have a higher risk of breast cancer than they actually do

Myth #12: Everyone's breast cancer is the same

Myth #13: Everyone who has a positive BRCA 1 or BRCA 2 test result will get breast cancer

Truth #14: The mortality rate from breast cancer is higher for African American women than for Caucasian women

Myth #15: In terms of survival, removing the entire breast is better than just cutting the cancer out and getting radiation

Myth #16: There are drugs that can prevent breast cancer

Myth #17: Once diagnosed with breast cancer, it's very important to make treatment decisions immediately

Myth #18: Second opinions are only for treatment options. Once I know I have breast cancer, I can get a second opinion on how to treat the disease

Truth #19: Hormone replacement therapy (HRT) increases your risk of breast cancer

Myth #20: With new treatments we can now cure breast cancer

Truth #21: You should question your doctor

Myth #22: If I am not a scientist, then I won't be able to understand breast cancer research

Truth #23: Your tax dollars fund a significant amount of breast cancer research

Myth #24: My Senators and Members of Congress have no role in what happens in breast cancer

Myth #25: The media accurately reports breast cancer science

Myth #26: All breast cancer research is good because it moves us toward prevention and a cure

Myth #27: Breast cancer survivors are too close to the issue to participate in how research money is spent

Truth #28: Less than 3% of adult cancer patients participate in clinical trials

Truth #29: I can educate myself

Truth #30: I can influence what happens in Washington D.C. about breast cancer

Truth #31: I can make a difference

Learn from the Past
Live for Today
Hope for Tomorrow

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Please join us on
October 24th
at the



For a Special Meeting to discuss the future of IPSC

Please RSVP to
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