

THE PRODUCER

May 2011 Issue

CALENDER OF EVENTS

MAY MEETING
TUESDAY, MAY 24TH
EMPIRE SEZCHUAN
SYOSSET
WOMEN'S HEALTH

TRI COUNTY
INSTALLATION
JUNE 2ND
JERICHO TERRACE
MINEOLA

SUFFOLK COUNTY
INSTALLATION
JUNE 8TH
WATERMILL
SMITHTOWN, NY

WINLI
INSTALLATION
WEDNESDAY,
JUNE 29TH
VERDI'S
WESTBURY

A MESSAGE FROM YOUR PRESIDENT

We are back from Saratoga and congratulations to the planning committee for a job well done. I am pleased to report that Convention was a grand success and from all of the feedback, a good time was had by all. Congratulations also to our Madonna Questel and Maria Thomas for obtaining their Federation of Insurance Professional Credentials. I am also pleased to announce that Women's Insurance Network of Long Island was awarded Association of the Year for the 24+ group.

We are winding down our year and have already started to think about next year. I am hopeful that we will gain membership and have more of you not only attending our monthly events but volunteering for the Christmas drive for the Coalition and the Charity Event. Thank you to Ricki O'Connor who has stepped up to be our photographer for the 2011-2012 year. We are in search someone who can keep our website updated and someone who can arrange speakers for our monthly events. I can promise that you will have help so give it a try.

We have added a new section to "The Producer" which will provide Insurance Tidbits and this month you will find information of Worker's Compensation for Domestic Help. Please let me know what topics you would like to see and I will do the research and add a small article each month. Please feel free to email me at mercedesbenz1128@yahoo.com.

Local associations are now starting to have their Installations and the dates have been included. We do carpool so if you would like to attend let me know and we make meeting arrangements.

Take good care and hope to see you soon.

Jane

2011-2012 WINLI OFFICER INSTALLATION

WINLI proudly presents its slate of officers for the upcoming term:

President – Jane Leslie Besser

Vice President – Maria Thomas, FIPC

Recording Secretary – Pat Palk, CPCU, FIPC

Corresponding Secretary – Idrise Grill, FIPC

Treasurer – Denese Thompson, AFSB, AINS, FIPC

Member-at-Large – Madonna Questel, FIPC

Please join us at the installation dinner on June 29, 2011 at Verdi's of Westbury.

About Workers Compensation Insurance

Workers compensation insurance protects the domestic employee and the employer from the expenses and liabilities associated with a work-related accident. A single accident can leave the employer liable for thousands of dollars in medical bills. Don't assume that this liability is covered under your Homeowner's Insurance Policy!

Many states require household employers to carry Workers Compensation insurance for their employees. The legal requirements for obtaining this insurance vary widely from state to state, with wages paid or hours worked usually the defining item, not job description.

Typically this insurance is available through commercial insurers. State insurance pools exist for those employers unable to obtain commercial coverage. These state pools are generally very expensive due to the higher risk levels present in the pool.

Domestic employers should discuss their requirement for this insurance with their Property/Casualty agent. You may also need to update your automobile insurance if your domestic drives your personal vehicle.

Obtaining Workers' Compensation Insurance: Commercial insurers such as State Farm or Allstate are a good place to start. Bear in mind that they will generally require you to have other insurance such as homeowners, renters or automobile insurance with them to issue the workers' compensation policy. Where the insurance is legally mandated, a state fund exists as the provider of last resort. This is typically the most expensive method of obtaining coverage, as the fund must insure all applicants, regardless of risk.

"If you hire someone to work in your home or in your yard, you may be required by your state to buy workers' compensation insurance:

WORKERS' COMPENSATION REQUIRED FOR FULL-TIME DOMESTIC EMPLOYEES: Colorado, Illinois, Kentucky, Michigan, New Jersey, New York, Utah, Washington

WORKERS' COMPENSATION REQUIRED FOR FULL- AND PART-TIME DOMESTIC EMPLOYEES: Alaska, California, Connecticut, Delaware, District of Columbia, Hawaii, Iowa, Kansas, Maryland, Massachusetts, Minnesota, New Hampshire, Ohio, Oklahoma, South Dakota.
In other states, workers' compensation is not required for people who work in and around the home."

Beat the Heat with Red Cross Safety Tips

As the sweltering summer heat sweeps the nation, the American Red Cross reminds everyone to take precautions against heat related incidents. So many simple measures can be taken to significantly reduce the chance of getting heat exhaustion and heat stroke. The Red Cross encourages drinking plenty of water and taking frequent breaks while working outside. Staying inside and avoiding strenuous activity is also recommended.

According to the Centers for Disease Control and Prevention, approximately 400 Americans die each year due to summer's sweltering heat. Furthermore, the National Weather Service asserts that excessive heat was the number one weather-related killer, causing more fatalities per year than floods, lightning, tornadoes, hurricanes, winter storms and extreme cold from 1994 to 2003.

Everyone is at risk when temperatures rise above 90 degrees but the elderly and the very young are most susceptible to heat and heat-related illnesses. Heat-related illnesses can cause serious injury and even death if unattended. Signs of heat-related illnesses include nausea, dizziness, flushed or pale skin, heavy sweating and headaches. Victims of heat-related illness should be moved to a cool place, given cool water to drink and ice packs or cool wet cloths should be applied to the skin. If a victim refuses water, vomits or loses consciousness, call 9-1-1 or your local emergency number immediately.

Red Cross Heat Safety Tips:

- ✦ **Dress for the heat.** Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy. It is also a good idea to wear hats or to use an umbrella.
- ✦ **Drink water.** Carry water or juice with you and drink continuously even if you do not feel thirsty. Avoid alcohol and caffeine, which dehydrate the body. Avoid using salt tablets unless directed to do so by a physician.
- ✦ **Eat small meals and eat more often.** Avoid high-protein foods, which increase metabolic heat.
- ✦ **Slow down. Avoid strenuous activity.** If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning between 4 and 7 a.m.
- ✦ **Stay indoors when possible.** If air-conditioning is not available, stay on the lowest floor out of the sunshine. Remember that electric fans do not cool, they simply circulate the air.
- ✦ **Be a good neighbor.** During heat waves, check in on elderly residents in your neighborhood and those who do not have air conditioning.
- ✦ **Learn Red Cross first aid and CPR.**

✦

Know What These Heat-Related Terms Mean:

- ✦ **Heat cramps:** Heat cramps are muscular pains and spasms due to heavy exertion. Although heat cramps are the least severe, they are an early signal that the body is having trouble with the heat.
- ✦ **Heat exhaustion:** Heat exhaustion typically occurs when people exercise heavily or work in a hot, humid place where body fluids are lost through heavy sweating. Blood flow to the skin increases, causing blood flow to decrease to the vital organs. This results in a form of mild shock. If not treated, the victim may suffer heat stroke. Signals of heat exhaustion include cool, moist, pale flushed or red skin; heavy sweating; headache; nausea or vomiting; dizziness; and exhaustion. Body temperature will be near normal.
- ✦ **Heat stroke:** Also known as sunstroke, heat stroke is life-threatening. The victim's temperature control system, which produces sweating to cool the body, stops working. The body temperature can rise so high that brain damage and death may result if the body is not cooled quickly. Signals include hot, red and dry skin; changes in consciousness; rapid, weak pulse; and rapid, shallow breathing. Body temperature can be very high—sometimes as high as 105 degrees.

General Care for Heat Emergencies:

- ✦ **Heat cramps or heat exhaustion:** Get the person to a cooler place and have him or her rest in a comfortable position. If the person is fully awake and alert, give half a glass of cool water every 15 minutes. Do not let him or her drink too quickly. Do not give liquids that contain alcohol or caffeine. Remove or loosen tight clothing and apply cool, wet cloths, such as towels or sheets. Call 9-1-1 or the local emergency number if the person refuses water, vomits or loses consciousness.
- ✦ **Heat stroke:** Heat stroke is a life-threatening situation! Help is needed fast. Call 9-1-1 or your local emergency number. Move the person to a cooler place. Quickly cool the body. Immerse victim in a cool bath, or wrap wet sheets around the body and fan it. Watch for signals of breathing problems. Keep the person lying down and continue to cool the body any way you can. If the victim refuses water or is vomiting or there are changes in the level of consciousness, do not give anything to eat or drink.

**WOMEN'S INSURANCE NETWORK
OF LONG ISLAND, INC.**



MAY MEETING

**Put yourself first for a change and
Come Join Us for this Important
And Interesting Topic**

***“WOMEN'S HEALTH”
Nutrition, Coverages, and Attitude***

**Presenters: Jessica Alfaro, Health Coach
and
Frank Capece, NY Life**

Date: Tuesday, May 24th

Time: 6:00 p.m.

**Place: Empire Schezuan Restaurant
6600 Jericho Turnpike
Syosset, NY**

Cost: \$35 per person

Reservation Form

Name: _____ No. Attending _____

Agency/Co: _____

Please RSVP by email to Idrise@optonline.net and mail your WINLI check to:
WINLI c/o Idrise Grill, 33 Ryan Street, West Islip, NY 11795

WOMEN'S INSURANCE NETWORK OF LONG ISLAND

CORDIALLY INVITES YOU TO OUR

54th ANNUAL INSTALLATION DINNER

Wednesday, June 29, 2011

At

**Verdi's of Westbury
680 Old Country Road
Westbury, NY**

6:00 P.M. Cocktails(Open Bar)

7:00 p.m. Dinner & Installation

Tickets - \$65 per person

Our Incoming Officers for the 2011 – 2012 Term

President – Jane Leslie Besser

Vice President – Maria Thomas, FIPC

Recording Secretary – Pat M. Palk, CPCU, FIPC

Corresponding Secretary – Idrise Grill, FIPC

Treasurer – Denese Thompson, AFSB, FIPC

Member At Large – Madonna Questel, FIPC

Reservation Form

Enclosed is my check in the amount of \$ _____ for _____ reservations.

Please make check payable to WINLI

Name: _____

Agency/Company: _____ Phone: _____

If you wish to reserve a table, please include all names.

Send to: Idrise Grill c/o WINLI, 33 Ryan Street, West Islip, NY 11795



OF GREAT NECK/PORT WASHINGTON

"UNDERSTANDING MOLD"

BACK BY POPULAR DEMAND!

Who cares about the credit? If you have anything to do with *property insurance or property management* this **3 credit class*** is for you.

JUNE 1, 2011

9-12 pm (we start on time and end on time)

Location: Margolin, Weiner & Evans

400 Garden City Plaza, Garden City, NY 11530

New York Approval: NYCRCR-216961 Credit Hours: 3

Approved for the following licenses: PC, BR, C3

****SEATING IS LIMITED****



The Independent Insurance Agents & Brokers of Suffolk County, Inc.



Reserve Now for Our Annual Installation Dinner on
Wednesday - June 8, 2011
at

Watermill Caterers

711 Smithtown Bypass
Smithtown, NY

Join your friends and associates for a very special evening!
Welcome in the new IIA/BSC Board of Directors!

Time:

6:00 - Cocktail Party
7:00 - Brief Program & Dinner
Open Bar & "Keyboard" All Evening

Cost:

\$60.00 Per Person
Tables of 8 = \$440, Tables of 9 = \$495, Tables of 10 = \$550

If Registering On Our Website, Please Email Names At Tables To
Jeanne Abatelli at injeanious1@verizon.net

Reservations Are Required And Must Be In By June 1st

Register on-line or fill out this form then mail it!

To register on-line. Go to our web site: www.suffolkagents.com

Find 'Installation Dinner' on the home page and 'Click Here To Register'

To register by mail: Complete this form

Reservation for June 8, 2011 (use separate sheet for added names)

NAME(S) _____

BUSINESS NAME: _____ TEL: _____

EMAIL: _____ FAX: _____

Please make check payable to: IIA/BSC and mail with this form to:

Jeanne Abatelli
150 Dartmouth Dr
Hicksville, NY 11801

For Sponsor Information Contact:
Jeanne Abatelli 516-681-6265
E-mail: injeanious1@verizon.net



TRICOUNTY
INDEPENDENT INSURANCE AGENTS ASSOCIATION



PLEASE JOIN US FOR AN INSTALLATION DINNER PARTY
THURSDAY - JUNE 2, 2011



TO CELEBRATE THE INSTALLATION OF OUR 50TH ASSOCIATION PRESIDENT
ALONG WITH OTHER OFFICERS AND DIRECTORS FOR THE NEW TERM.

JERICHO TERRACE
249 JERICHO TURNPIKE, MINEOLA, NY



TIME:

6:00 – 6:30 COCKTAIL PARTY RECEPTION.
FOLLOWED BY A BRIEF INSTALLATION & AWARDS CEREMONY.
AND

FUN-FILLED EVENTS WITH OPEN BAR AND A FABULOUS BUFFET ALL EVENING!
ALL RESERVED SEATING. RESERVATIONS ARE REQUIRED.

COST:

\$75.00 PER PERSON
TABLES OF 9 - \$630, TABLES OF 10 - \$700, TABLES OF 11 - \$770



IF REGISTERING ON OUR WEBSITE, PLEASE FAX OR EMAIL NAMES AT TABLES TO
PAT CALVERT - 516-484-9051 OR CALVERTPC@AOL.COM

RESERVATIONS ARE REQUIRED AND MUST BE IN BY MAY 20

PLEASE USE THE RESERVATION FORM BELOW OR REGISTER ON-LINE AT TRICOUNTYAGENTS.COM

RESERVATION FOR JUNE 2, 2011 (ADD SEPARATE SHEET FOR ADDITIONAL NAMES)

NAME(S) _____

BUSINESS NAME: _____ TEL: _____

EMAIL ADDRESS: _____ FAX: _____

PLEASE MAKE CHECK PAYABLE TO TRICOUNTY IIAA AND MAIL WITH THIS FORM TO:

TRICOUNTY IIAA
PO BOX 316
ALBERTSON, N Y 11507-0316

FOR MORE INFORMATION, CONTACT
PAT CALVERT AT 516-621-2209
E-MAIL: CALVERTPC@AOL.COM



**QUEENS COUNTY INSURANCE PROFESSIONALS
CORDIALLY INVITES YOU TO JOIN US
IN CELEBRATING OUR
38TH ANNUAL INSTALLATION CEREMONY
THURSDAY JUNE 2ND, 2011**

AT

**VERDI'S OF WHITESTONE
149-58 CROSS ISLAND PARKWAY
WHITESTONE, NY 11357
718/746-6000**

**COCKTAIL HOUR AT 6:00 P. M.
INSTALLATION DINNER AT 7:00 PM
TICKETS \$ 65.00 PER PERSON OR \$ 125.00 FOR 2 TICKETS**

INCOMING OFFICERS 2011-2012

**PRESIDENT: LAURIE BOEHM
VICE PRESIDENT: JIMM PAULL
TREASURER: KAREN MOSS
SECRETARY: ELEANOR MC COY
DIRECTOR 2011-2012: JUDITH WHYTE
DIRECTOR 2011-2012: ROBERT SCARPA
DIRECTOR 2011-2012: AMY J. PRESS
DIRECTOR 2011-2012: FLORENCE RICHMOND**

**RSVP BY MAY 31, 2011
FLORENCE RICHMOND
88-39 74 AVENUE
GLENDALE, NY 11385
718/275-8666**