

SCAA

October 2006

Vol. 34 No. 2

Seattle Claims Adjusters Association

Celebrating over 75 years of service to the claims community — Founded in 1930

“A professional organization dedicated to the ongoing education of the claims community.

Providing an arena for member interaction and the sharing of resources.”

JULZ JEWELS

— by **Julie Benedict**, President



Thanks to all of you who attended our first meeting in September. It was great to see everyone again! Our new RSVP process worked well, and we appreciate our member’s and vendor’s acceptance of this change. We understand that emergencies will come up at times, so if you find you will be unable to attend the meeting after sending an RSVP, just drop me an email or give me a call on or before the morning of the meeting and we will not enforce the charge for the cost of the lunch.

I was pleased to welcome Susan Dibble, executive director and Susan Waller, development coordinator of Page Ahead to our meeting. Susan Waller spoke about the many benefits of being read to as a child and how Page Ahead works to put new books into the hands of at-risk children in Washington. We are planning a book drive in connection with our Holiday Party this year, and will be looking into sponsoring a table at Page Ahead’s Annual Lunch this spring. We will look for other opportunities to support Page Ahead as the year progresses.

Our annual Holiday Party will be held on December 1 at the Swedish Club. Remember, you must be a paid member or advertiser to attend. Please see the registration form in this month’s newsletter. As we did last year, we will not be accepting payment at the door, you must be

(See Julz Jewels... continued on page 3)

Next Meeting of the SCAA

October 20, 2006

The Swedish Club, 1920 Dexter Ave North, Seattle, WA

Program

**To be announced
on our website**

Cost

\$13 Members

\$20 Non-Members

Time

11:30 a.m.

It is now important for you to RSVP if you are going to attend our luncheon meetings. Do so through our website or contact Julie Benedict at julie.benedict@grange.com. Thank you!

In This Issue...

Officers & Department Heads	2
On the Docket — Meeting Calendar	2
September Winners.....	4
PageAhead Wish List	4
Medical Notes.....	5
Employment Opportunity.....	6
SCAA Membership Application	6



ON THE DOCKET

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CRDN Email: shelleyb_prestige@msn.com

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JMW Settlements Inc. Office: 425/396-4344
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James Gomez..... Website Coordinator
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Date	Speaker/Topic
Oct 20	SCAA Meeting (See our website for speaker & topic) Vendor of the Month: Smith Freed & Eberhard Menu: Chicken Rosemary Lasagna
Nov 17	SCAA Meeting
Dec 1	SCAA Annual Holiday Party Swedish Club See registration flyer on page 13
March 23	SCAA/TCAA Spring Seminar & Vendor Fair Please note NEW DATE!

Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to SCAA) ready. We appreciate your cooperation and assistance.




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Julz Jewels... *(Continued from front page)*

pre-registered to attend. There is a registration deadline, so please get your form completed and mailed in early to assure that you will be able to enjoy this popular event. If you are not sure of your membership status, check the SCAA website which will have a current membership list posted. Please consider participating in our Holiday Party book drive, either by purchasing and donating a book, or donating cash and letting SCAA do the shopping. If you want to purchase a book, but don't know what to choose, check out Page Ahead's wish list in this month's newsletter.

I had occasion to attend a career presentation at my office regarding claims adjusting in which a couple of our claims employee's talked about how they came to work as claims adjusters. I was reminded again of the number of claims adjusters I know who ended up in claims by various routes. I thought it would be interesting to know how some of our SCAA members began their insurance careers. If you would be interested in sharing your story, please drop me an email. We will put the stories in an article for a future newsletter.

See you at the meeting on October 20. ❖



Advertising Opportunities Always Available!

For rates and sizes contact
Barb Tyler / Alquemie Publishing
 541/937-2611 or npassist@msn.com

SCAA Website
www.seattleadjuster.org

Employers, let us post your job openings on our website. Email your text to npassist@msn.com. Members, to make sure we have rec'd your dues, check your membership status on our website.

SCAA Vendor Dessert Menu

Ice Cream Sundaes with Cookie	\$2.65
Decadent Chocolate Cake	\$3.00
Apple Pie ala mode	\$3.50
Assorted Small Cookies and Bars Platters	\$2.25
Cranberry Walnut Pie with Whipped Cream	\$3.50
Pumpkin Pie	\$3.50
Turtle Bar Deluxe	\$3.00
Apple Crisp with Whipped Cream	\$3.00
After School Cookie Platters	\$1.75
Old Fashioned Bread Pudding with Vanilla Sauce	\$3.75
Lemon Meringue Pie	\$3.50
Warm Peach Cobbler with Ice Cream	\$3.95
Orangecicle Cheesecake with Chocolate Sauce	\$4.95
NY Style Cheesecake with Berry Sauce	\$4.95

The Fine Print:
 Prices listed are per person. Final bill will also include 18% service charge and 9.3% sales tax.

ORDERS MUST BE PLACED AT LEAST 7 DAYS PRIOR TO EVENT DATE

Time to Renew Your Dues!

We can't say enough about the advantages of membership in the Seattle Claims Adjusters Association. The benefits are numerous, for example:

- **Newsletter** — Receive a copy of the SCAA newsletter September through June, packed full of educational articles and other information of interest to adjusters. It is also a resource guide to goods and services provided by our industry vendors — who also support our Association.
- **Monthly Meetings** — Attend these meetings to hear local presenters on topics that are pertinent to today's adjuster — always educational and sometimes entertaining!
- **Spring Seminar & Vendor Fair** — An entire year's worth of work goes into planning and hosting this annual educational event held in the spring — touching on all the hot topics and providing you an opportunity to meet with industry vendors face-to-face outside of your office.
- **Golf** — Not much educational about golf, but what adjuster today doesn't need a little relaxation and fun — held in the summer each year.
- **Website** — Stay in touch with local happenings and other claims associations in the Pacific Northwest. Open a web version of our newsletter. Find contact information for SCAA board and committee members. Or find a new job from the employment listings. And there's more.....

Membership in SCAA is open to all claims adjusters, and should be a priority on your list of things to do! Print the application from our website.

RENEW TODAY!

www.seattleadjuster.org

September Winners

The September meeting was a success! A special thanks to everyone who communicated their RSVP. I am sure you found the process painless. The purpose of the RSVP is to assist SCAA in keeping their checkbook in “check” (out of the red!).

We had two \$25 drawings at the meeting. The winners were two past presidents: **C. Annette Grace** with Insurance Overload Staffing Systems; and **Nancy Bryant** - retired. Congratulations are in order!

Our “Blue Bucket” candidate was **Fred Biehl**. Unfortunately Fred was not present at the time of the drawing. Sorry Fred, I understand you have to be present to win. The winnings roll over into the next drawing.

A special thanks and recognition to our vendors who provided door prizes, i.e. gift baskets. **Kathleen Green** received a gift basket from **Maxcare of Washington**. **Sue Dahlin**, another past president, received a gift basket from **Paul Davis Restoration**. **Rich Ehlinger** received a gift basket from **MCN**. Thanks again Vendors!

At the end of our September meeting, several vendors communicated an interest in sponsoring dessert at a future meeting. Any vendor who is interested in buying dessert for the meeting, please see the dessert selection and prices on page 21. Let an SCAA officer know in advance the dessert you have selected and that your firm will be buying the dessert for the meeting. Your interest will be communicated directly to the caterer. After the meeting we should know the total charge from the caterer, since the fare is based on actual headcount.

See everyone at the October meeting! ❖

— James K. Gomez, Secretary

Advertiser of the Month

Smith Freed & Eberhard P.C.

www.smithfreed.com

Page Ahead Book Drive Wish List

Note: Please select a book from the list below and bring as a donation to Page Ahead to our annual Holiday Party on December 1. For more information about Page Ahead, visit our website and click on the link provided.

Board Books

Black on White and White on Black by Tana Hoban
Maisy Books by Lucy Cousins
I See and I Touch by Helen Oxenbury
Where's the Baby? by Cheryl Christian
Whistle for Willie by Ezra Jack Keats
Wrapping Paper Romp by Patricia Hubbell

Picture Books

Alphabet Adventure by Audrey Woods
Anansi the Spider by Gerald McDermott
Boat Alphabet Book by Jerry Pallotta
Bug Faces by Darlyne Murawski
Chicka Chicka Boom Boom by Bill Martin
Clamshell Boy: A Makah Legend by Terri Cohlene
Click Clack Moo by Doreen Cronin
Dinosaur Roar! by Paul Stickland
Firefighters A to Z by Chris Demarest
Grapes of Math by Greg Tang
How Do Dinosaurs Say Good Night? by Jane Yolen
Jumanji by Chris Van Allsburg
Mabela the Clever by Margaret Read MacDonald
"More, More, More" Said the Baby by Vera Williams
Mrs. Chicken & the Hungry Crocodile by Won-Ldy Paye
Red Eyed Tree Frog by Joy Cowley
Scranimals by Jack Prelutsky
Snakey Riddles by Katy Hall
Take Me Out of the Bathtub by Alan Katz
Very Hungry Caterpillar by Eric Carle
Where's My Teddy? by Jez Alborough
Yoko by Rosemary Wells

Chapter Books

A to Z Mysteries by Ron Roy
At the Plate with Ichiro by Glenn Stout
Because of Winn Dixie by Kate DiCamillo
Charlie and the Chocolate Factory by Roald Dahl
Esperanza Rising by Pam Munoz Ryan
Frindle by Andrew Clements
Girls of Many Lands series (by assorted authors)
Gloria Rising by Ann Cameron
Granny Torrelli Makes Soup by Sharon Creech
Honus and Me by Dan Gutman
Indian Shoes by Cynthia Leitich Smith

(See Book List... continued on page 5)



Medical Notes

Vertebral Bodies and Discs

Article provided by Health Cost Management

The cervical spine (neck) has seven vertebral bodies (segments). The top two segments are unique:

- The first cervical segment is a ring that does not have a vertebral body. This vertebra has a projection bone through the ring of the first cervical segment creating a pivot point in the location where most of the rotation of the neck occurs.
- The remaining five cervical vertebral segments have points of articulation (joints) between the vertebral bodies at the disc and with each of the paired facet joints in the back of the vertebra.

The thoracic spine (upper back) has twelve vertebral bodies. These structures have very little motion because they are firmly attached to the ribs and sternum (breastbone). Because there is little motion, this region of the spine is not usually a source of pain.

The lumbar spine (lower back) has five vertebral bodies that extend from the lower thoracic spine (chest) to the sacrum (bottom of the spine). The vertebral bodies are stacked on top of each other with a disc in between each one.

All of the vertebral bodies act as a support column to hold up the spine. This column supports about half of the weight of the body, with the other half supported by the muscles.

The posterior aspect of the vertebra consists of a bony arch attached to the vertebral bodies. It is through this opening that the spinal column and nerve root pass. The arch is comprised of the paired facet joints, which in combination with the disc, allow for movement. The facet joints have cartilage on each surface and a capsule around them. The cartilage can degenerate as one ages, and lead to degenerative arthritis.

The combination of the various joints at each vertebral segment allows for motion in flexion, extension, rotation, and lateral bending.

Fifty percent of flexion (bending forward) occurs at the hips, and fifty percent occurs at the lower (lumbar) spine. The motion is divided between the five motion segments in the lumbar spine, although a disproportionate amount of the motion is at L4-L5 (lumbar segment 4 and 5) and L3-L4 (lumbar segment 3 and 4). Consequently, these two segments are the most likely to break down with degeneration. As these segments break down they can become unstable with an excess of motion creating pain.

The vertebral disc is an interesting and unique structure. Its primary purpose is to act as a shock absorber. Discs are actually composed of two parts: a tough outer core and a soft inner core and the configuration has been likened to a jelly doughnut.

At birth, eighty percent of the disc is composed of water. With age, the discs dehydrate and become stiffer. This is a natural aging process, although in some individuals, as the disc degenerates it can become painful.

Sometimes a twisting injury damages the disc and starts a cascade of events that leads to degeneration. The disc itself has very few nerve endings and no blood supply. Without a blood supply the disc does not have a way to repair itself, and pain created by the damaged disc can last for years. In general, as we age there are less inflammatory proteins in the disc space. ❖



DON'T FORGET TO RSVP!

Please let us know you will be attending our next meeting by submitting an RSVP at our website:
www.seattleadjuster.org

Book List... *(Continued from page 4)*

Judy Moody series by Megan McDonald
 Magic School Bus Chapters series (assorted authors)
 Magic Tree House series by Mary Pope Osborn)
 Redwall series by Brian Jacques
 Regarding the Fountain by Kate Klise
 Secrets of Droon series by Tony Abbott
 Series of Unfortunate Events by Lemony Snicket
 Whipping Boy by Sid Fleischman

Employment Opportunity**COUNTRY Insurance & Financial Services****Claims Specialist**

Seeking candidates for this key specialist position in our Arlington office. Will be primarily responsible for claim determinations involving theft or total damage loss of vehicles. Experience with homeowners property, and with casualty claims issues will also be helpful, as this position is multi-line in scope. Applicants must have extensive estimating experience, and proven expertise in handling claims to total loss. We offer a competitive salary and benefits package, and the use of a company vehicle.

To apply, please send cover letter and resume to Human Resources, COUNTRY, P.O. Box 14151, Salem, OR 97309-5069, fax to (503) 375-2797, or send via email to troy.naylor@countryfinancial.com. EOE

Membership Application for 2006-2007**SCAA Annual Membership Application**

Membership Dues for the year September 1, 2006 to August 31, 2007

DUES ARE NOT PRO-RATED

Please print neatly, one application per person

Applicant _____ Company _____

Mailing Address _____ City _____ State _____ Zip+4 (Required) _____

Phone _____ Email _____

Check the appropriate boxes: Renewal, year first joined _____ Change of Address New

Active Member — Adjusters & Claims Persons **\$20 Due** Life Member — Past President or Retired **No Money Due**

Associate Member — Member of Defense Bar or Former Claims Person **\$20 Due** Corporate Sponsor — Legal Firms **\$120 Due**

Send payment and completed application to: **The Seattle Claims Adjusters Association**
Barb Tyler—Alquemie Publishing
PO Box 87
Dexter, OR 97431

If you have any questions on type of membership or membership status, contact Barb Tyler at 541/937-2611, or Dean West at 425/522-4625.
Email: npassist@msn.com



“What has two legs and can be seen running fast every third Friday of the month? An adjuster on their way to an SCAA meeting!”

October 20 — Be there!

**DON'T FORGET TO RSVP!**

Please let us know you will be attending our next meeting by submitting an RSVP at our website:
www.seattleadjuster.org