

**APPROVED MINUTES: OSEA
FALL MEETING, NOVEMBER 6, 2011
SIERRA ROOM, STROUD BEST WESTERN**

The meeting was called to order at 1:30 by OSEA President Vicki Sue Loehrs.

Attendees: Members Vicki Sue Loehrs, Traci Albert, Deana Mitchell, Nancy Casteel, Peggy Dohlman, Susan Goodman, Patty Peters, Carol Anwar, Norma White, and visitor Barbara Klein

Education Program: "Transgender 101" by Laura Arrowsmith, D.O. The doctor gave a very informative talk with detailed handouts, definitions, and photographs. Dr. Arrowsmith is Director of Transgender Programs at Oklahomans for Equality, located in Tulsa; a member of WPATH, World Professional Assoc for Transgender Health; and is on the Board of Directors for the National Center for Transgender Equality, in Washington D.C. She encourages interested transgendered persons, as well as Electrologists, to attend group meetings at the Equality center, located at 621 E. 4th St, Tulsa. The phone number is 918-743-4297. She has a private practice as a radiologist and is one of the few doctors in the area to provide hormone treatment to the transgendered. Electrologists received 2.5 education hours.

Approval of Minutes: Peggy Dohlman moved to approve the April 10, 2011 minutes with a 2nd by Patty Peters. The motion passed.

Treasurer Report: Nancy Casteel reported the April 31, 2011 beginning balance of \$4,383.25, and ending balance October 31, 2011 of \$4,699.28.

Expenses: \$200 to speaker Denna Romaro; \$193.27; reimbursement to Vicki Sue Loehrs for postage and personal payment of spring OSEA Stroud meeting; \$24.75 for new checks; \$15.95 reimbursement to Carol Anwar for OSEA domain name. Total expenses: \$433.97

Income: \$650 from membership dues, \$100 for visitor CEU credits. Total income: \$750
Nancy also reported the 2010 IRS tax post card was completed and filed in a timely manner.

Advisory Board Report: Board Member Susan Goodman reported she received one training inquiry.; no action was taken.

Business:

Carol Anwar moved to pay webmaster Ed Engelke \$125 and webmaster Mike Pearson \$50, with a 2nd by Susan Goodman. The motion passed.

Other Discussion: Traci Albert has an email address of jatralga@att.net.

Elections for office will be held at the spring meeting and bookkeeping papers will be available for a financial audit.

Deana Mitchell joined OSEA today and will give her website information to Carol. Use Deana's cell phone: 918-607-8856

Nancy Casteel gave information she learned first-hand about insurance coverage and practices after her office was destroyed by fire in October 2008. A brief summary is attached outside of the minutes.

Next Meeting: April 22, 2012, 1:30, at the Stroud Best Western

Adjourned: Peggy Dohlman moved to adjourn with a 2nd by Traci Albert. The motion passed and meeting adjourned at 4:25.

Respectfully submitted by Nancy Casteel, R.E., for Tina Winzler, OSEA Secretary

Nancy's brief summary of insurance experience: Marine Agency was very helpful and easy to work with regarding replacement of office contents (and lost income); a good no-nonsense attorney in OKC is C. William Threlkeld (he does have insurance specialty background); insurance companies sue each other, in the clients' names, to recover losses paid out as claims; **if something goes wrong it is somebody's fault**, regardless of extenuating circumstances; there are no accidents; (not mentioned at the meeting, but if an office is sub-leased, an agreement should be signed between the lessee and sub-lessee, don't be casual.); Electrologists' standard million dollar liability policy with Marine Agency only has \$100,000 coverage for damage to property (i.e. the building and other offices) and that may not be enough in some cases; any claims, suits, attorney involvement, and settlements are handled by the insurance company; any client with insurance coverage, when asked to give a deposition regarding his/her business in any way, should contact his/her own insurance company prior to deposing; a "demand letter" sent by a client's personal attorney can require the client's insurance company to settle within coverage limits (maybe). In this case the settlement was within the insurance coverage and is finished.