



Insurance Women of Greater Danbury

Volume 4, Issue 7

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The Association of Insurance Professionals

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2010 - 2011
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By Laws/Standing Rules: Mary Kay Andrews
Website/newsletter/Communications:
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Legislation: Nancy O'Neil
Membership/Recruitment: Tiler Regis
Public Relation/Safety: Patti Lake
Education: IWGD instructors
Horizon: Bernice Merrick
State Day: Helen Chappuis &
Mary Kay Andrews
Nominating: TBA



Thank you to our vendor/supporters!
(see our web page; iwgd.org)

Meeting Notice

IWGD March 2011

Our regular monthly meeting will be held on

March 9, 2011 at

Stony Hill Inn, Bethel

5:30 - 6 pm Social Time

6 pm Dinner

Our guest speaker is

Gladys McFarland of Amos House

She will share the efforts of this fine facility

Our dinner choices are:

8 oz Sirloin Steak

Chicken breast stuffed with cornbread stuffing

Coconut crusted tilapi

Dinner includes coleslaw, dessert, and coffee/tea

Cost is \$25.

For reservations please contact

Helen Chappuis 203-744-2886

hmhchap@aol.com by March 7th

Insurance Women of Greater Danbury
President's Message

Will we ever be done with this snow ----- ugh!!

I said this in February too??

Nancy Sugrue announced that we will not be hosting the 2014 Regional conference.

Please remember that we need people to volunteer to be officers, contact Anne Devestern if you are willing to serve. Remember because of the missed meetings we need to announce in March, Vote in April and have our Installation in May.

Helen Chappuis was voted to be our Delegate at the Regional Convention. Should you decide to attend please let Helen know as you can travel with her.

The distribution of our CT Council Day surplus funds was voted on unanimously at our February meeting. Joann Belfiore our Treasurer will be distributing.

Let's remember some dates:

April 13th is industry month and our joint meeting with Waterbury

April 7th – 10th is NAIW Region I Conference

NAIW Week is May 15th – 21st

June 5 -8th NAIW 70th Annual Convention in Las Vegas.

Let's also remember Joan Coffey who is recovering from surgery. Her home address is: 35 Reynolds Ridge, Bethel, CT 06801

In fellowship,

Kathryn Rolf AAI, CPIW, President IWGD

Education – Insurance Instructors

April 13th Safelite Auto Glass – Seven free continuing education credits

Public Relations – Safety - Patti Lake Braunwarth

Does the expiration date on a bottle of a medication mean anything? If a bottle of Tylenol, for example, says something like "Do not use after June 1998," and it is August 2002, should you take the Tylenol? Should you discard it? Can you get hurt if you take it? Will it simply have lost its potency and do you no good?

In other words, are drug manufacturers being honest with us when they put an expiration date on their medications, or is the practice of dating just another drug industry scam, to get us to buy new medications when the old ones that purportedly have "expired" are still perfectly good?

These are the pressing questions I investigated after my mother-in-law recently said to me, "It doesn't mean anything," when I pointed out that the Tylenol she was about to take had "expired" 4 years and a few months ago. I was a bit mocking in my pronouncement -- feeling superior that I had noticed the chemical corpse in her cabinet -- but she was equally adamant in her reply, and is generally very sage about medical issues.

So I gave her a glass of water with the purportedly "dead" drug, of which she took 2 capsules for a pain in the upper back. About a half hour later she reported the pain seemed to have eased up a bit. I said "You could be having a placebo effect," not wanting to simply concede she was right about the drug, and also not actually knowing what I was talking about. I was just happy to hear that her pain had eased, even before we had our evening cocktails and hot tub dip (we were in "Leisure World," near Laguna Beach, California, where the hot tub is bigger than most Manhattan apartments, and "Heaven," as generally portrayed, would be raucous by comparison).

Upon my return to NYC and high-speed connection, I immediately scoured the medical databases and general literature for the answer to my question about drug expiration labeling. And voila, no sooner than I could say "Screwed again by the pharmaceutical industry," I had my answer. Here are the simple facts:

First, the expiration date, required by law in the United States, beginning in 1979, specifies only the date the manufacturer guarantees the full potency and safety of the drug -- it does not mean how long the drug is actually "good" or safe to use.

Second, medical authorities uniformly say it is safe to take drugs past their expiration date -- no matter how "expired" the drugs purportedly are. Except for possibly the rarest of exceptions, you won't get hurt and you certainly won't get killed.

Studies show that expired drugs may lose some of their potency over time, from as little as 5% or less to 50% or more (though usually much less than the latter). Even 10 years after the "expiration date," most drugs have a good deal of their original potency. So wisdom dictates that if your life does depend on an expired drug, and you must have 100% or so of its original strength, you should probably toss it and get a refill, "If your life does not depend on an expired drug -- such as that for headache, hay fever, or menstrual cramps -- take it and see what happens.

One of the largest studies ever conducted that supports the above points about "expired drug" labeling was done by the US military 15 years ago, according to a feature story in the Wall Street Journal (March 29, 2000), reported by Laurie P. Cohen. The military was sitting on a \$1 billion stockpile of drugs and facing the daunting process of destroying and replacing its supply every 2 to 3 years, so it began a testing program to see if it could extend the life of its inventory. The testing, conducted by the US Food and Drug Administration (FDA), ultimately covered more than 100 drugs, prescription and over-the-counter. The results showed that about 90% of them were safe and effective as far as 15 years past their original expiration date.

In light of these results, a former director of the testing program, Francis Flaherty, said he concluded that expiration dates put on by manufacturers typically have no bearing on whether a drug is usable for longer. Mr. Flaherty noted that a drug maker is required to prove only that a drug is still good on whatever expiration date the company chooses to set. The expiration date doesn't mean, or even suggest, that the drug will stop neither being effective after that, nor that it will become harmful. "Manufacturers put expiration dates on for marketing, rather than scientific, reasons," said Mr. Flaherty, a pharmacist at the FDA until his retirement in 1999. "It's not profitable for them to have products on a shelf for 10 years. They want turnover."

The FDA cautioned there isn't enough evidence from the program, which is weighted toward drugs used during combat, to conclude most drugs in consumers' medicine cabinets are potent beyond the expimilitary. "Most drugs degrade very slowly," he said. "In all likelihood, you can take a product you have at home and keep it for many years." Consider aspirin. Bayer AG puts 2-year or 3-year dates on aspirin and says that it should be discarded after that. However, Chris Allen, a vice president at the Bayer unit that makes aspirin, said the dating is "pretty conservative"; when Bayer has tested 4-year-old aspirin, it remained 100% effective, he said. So why doesn't Bayer set a 4-year expiration date?

Because the company often changes packaging, and it undertakes "continuous improvement programs," Mr. Allen said. Each change triggers a need for more expiration-date testing, and testing each time for a 4-year life would be impractical. Bayer has never tested aspirin beyond 4 years, Mr.

Allen said. But Jens Carstensen has. Dr. Carstensen, professor emeritus at the University of Wisconsin's pharmacy school, who wrote what is considered the main text on drug stability, said, "I did a study of different aspirins, and after 5 years, Bayer was still excellent. Aspirin, if made correctly, is very stable.

Birthdays

March

No Birthdays

