

NEW HORIZONS

INSURANCE PROFESSIONALS OF MID-MISSOURI FEBRUARY 2008

WWW.IPMMONLINE.COM



PRESIDENT'S MESSAGE:

Well, we have made it through the holidays and to the end of January. It seems as though spring should be here, but, no, wait, the forecast calls for 2 to 8 inches of snow.

Oh well, now is the ideal time to set your goals for the New Year. I myself just presented my first NAIW class. The topic was "Time Management". How appropriate. Those who know me best can appreciate the timing of me presenting this particular class. There are many other excellent opportunities to become involved in. One such opportunity is the "Communicate with Confidence class". It is good to help one be more polished or become more comfortable with public speaking.

We have our Regional conference in South Dakota this year. My experience is that you don't want to miss this. There is always much good information, a chance for networking with others within the industry and meeting many of the nicest insurance professionals you will ever meet. It would be well worth your while to attend.

Respectfully submitted,
Mary Gruender
President IPMM

NEXT MEETING FEBRUARY 18, 2008 6:00 PM COLUMBIA INSURANCE GROUP

The speaker for our February meeting will be John McClure of the Adult Education and Literacy program. The Adult Education and Literacy program provides assistance for adults, particularly those striving to obtain their GED. This program has been selected as a pilot group for a new Missouri literacy campaign. John will give an overview of the services the program provides, tell us about some of their success stories, and give us information about volunteer opportunities.

TREASURER'S REPORT:

FINANCIAL SUMMARY – FEBRUARY, 2008

BALANCE IN JANUARY, 2008 \$10,879.65

DEPOSITS:

01/28/2008 - Local Dues Refund \$110.00

01/28/2008 - Personal Check from Diane Kidwell \$23.22

TOTAL DEPOSITS \$133.22

BALANCE: \$11,012.87

DISBURSEMENTS:

01/24/2008 – Hoops Unlimited – Essence Knit Shirt \$23.22

TOTAL DISBURSEMENTS \$23.22

ENDING BALANCE \$10,989.65

Respectfully Submitted,
Leslie Turner, Treasurer

UPCOMING EVENTS:

February 15--Wear Your NAIW Apparel

February 18--Monthly meeting, Literacy focus

March 11- - CPCU I-Day

March 14--Wear Your NAIW Apparel

March 17--Monthly meeting, Behavioral Interviews

April 3-6, 2008--Region V Conference, Sioux Falls, SD

April 17--Wear Your NAIW Apparel

April 21--Monthly meeting

May 16--Wear Your NAIW Apparel

May 19--Monthly Meeting, Employer Appreciation Banquet

May 19-23--NAIW Week

The following is an article taken from the Insurance Loss Control Association newsletter from January. You can visit their website at www.insurancelosscontrol.org

Driving and Winter



Stay alert, slow down, and stay in control - the three key elements to safe winter driving. Drive according to current road and weather conditions. Keep a safe distance between you and the vehicle in front of you. Avoid situations where you may have to brake suddenly on a slippery surface.

Be Prepared - Driver's Checklist

- Get your vehicle winter-ready with a maintenance check-up - have your battery, belts, hoses, radiator, oil, lights, brakes, exhaust system, heater/defroster, wipers, and ignition system checked.
- Check weather and travel conditions before heading out - don't take chances if the weather is bad. Allow yourself extra time for travel, or wait until conditions improve.
- Plan your route - let someone know of your destination and expected time of arrival.
- Comfortable clothing - wear clothing that doesn't restrict movement and keep warm clothing in your vehicle.
- Clear snow & ice - all windows, lights, mirrors, and roof should be cleared.
- Mechanically ready - make sure your vehicle is winter-ready and gas tank is sufficiently full (at least half a tank is recommended).
- Windshield washer fluid - make sure the reservoir is full and rated in the -40 degrees C temperature range (keep extra jug in vehicle).
- Carry a cell phone - use only when necessary; if you need help, pull off the road to make or receive a call.

On The Road

- Visibility - it is critical for drivers to see and be seen - turn on your vehicle's full lighting system
- Spacing - leave plenty of space between you and the vehicle ahead
- Braking - make sure you know how to use your braking system in all weather & road conditions
- Skidding - it is important to regain control and steer in the right direction
- Snowy Roads - adjust your driving to road conditions & look far ahead to recognize hazards



- Ice - be careful when approaching shaded areas, bridges & overpasses (watch out for black ice)
- Stopping Distances - takes all vehicles longer to stop on snow-covered roads
- Snow Spray - large trucks & buses can blow snow onto windshield causing loss of visibility

The Unexpected

- If you get stuck or stranded, don't panic.
- Stay with your vehicle for safety & warmth.
- Wait for help to arrive.

- If you have cell phone service, call for help.
- Be careful if you have to get out of your vehicle - use door away from traffic.
- Be careful if you attempt to free your vehicle from snow - dress warmly, shovel slowly, do not overexert.
- Draw attention to your vehicle.

Winter Driving Survival Kit

It's a good idea to keep a winter survival kit in your vehicle. Having essential supplies can provide some comfort and safety for you and your passengers should you become stranded.

Recommended items:

- Ice scraper/snowbrush
- Shovel
- Sand or kitty litter
- Tow rope or chain
- Booster cables
- Road flares or warning lights
- Gas line antifreeze
- Flashlight & batteries
- First aid kit
- Fire extinguisher
- Small tool kit
- Extra clothing & footwear
- Blanket
- Non-perishable energy foods, e.g. chocolate or granola bars, juice, instant coffee, tea, soup, bottled water
- Candle & small tin can
- Matches

In blizzard conditions, especially overnight, make sure one person stays awake, because help could take some time to arrive. Maintain circulation by moving your feet, hands, and arms.

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REMINDERS:

Please bring non-perishable food items for the **Food Bank** to our monthly meetings. Contributions to this organization are an ongoing project for IPMM.

Do you have **books** you have read and are ready to pass on to someone else? Or **videos** that are collecting dust since you switched to DVDs? Why not donate them for an **IPMM fundraiser**? Donated items are displayed at each meeting for sale to members (at very low prices) and the money raised goes into our treasury.

2007-2008 OFFICERS:

President – Mary Gruender
President Elect – Arlene Schwartz
Secretary – Diane Kidwell
Treasurer – Leslie Turner

NEWSLETTER DEADLINE:

The deadline for submitting information or articles to be included in “New Horizons” is the last working day of the month.

Information for the next newsletter is due **BEFORE FEBRUARY 29, 2008**. Please send items to Christy Ford at cford@shelterinsurance.com.

