



International
Association of
**Insurance
Professionals**

Toledo
Association
of Insurance
Professionals

January 2018

*Toledo Association of
Insurance Professionals*

DESTINED FOR SUCCESS

IN THIS ISSUE
Presidents Message
Education
Community Service
Public Relations
Safety

President's Message

By Sharon Wood

Happy New year to all of you! I hope you all enjoyed your time with family and friends and hopefully took some time to relax.

Please think about bringing a guest to our meetings in 2018 to share the benefits of membership!

At our December meeting we enjoyed dinner, a tile painting craft and a gift exchange at Fleetwood's Tap Room in Hensville. It was a beautiful snowy evening and our table had a fabulous view the Christmas Tree whose lights were dancing to the music filtering through the streets. If you've never been to Hensville during the Holidays, I encourage you to attend next season. The buildings are covered in lights!

Our January meeting will be held on the 10th at Packo's at the Park in Downtown Toledo. Our speaker will be Dan Rogers from Cherry Street Mission Ministries. It is sure to be

an insightful event. See information in this bulletin. I hope to see many of you at the January meeting. Bring a guest!

If you have any questions, concerns, or ideas, please feel free to reach out to me at mswood@tdclife.com.

Education

by Beverly Hammond

The Committee is working hard on the plans for Education Night. We are planning on going to La Scola Italian Grill at 5375 Airport Highway, Toledo, Ohio. We have a two hour CE Class on Flood in the works on February 21, 2018. We are in the process of finalizing the details. We do ask all the members to help get the word out as the flyer will be out soon.

We are hoping to have a good turnout for this Class with all your help.

Community Service

by Tracy Barber

Hello everyone! Welcome to January - bbbrrrrrrr! I hope everyone had a wonderful Holiday season! We have finally found a home for the toiletries we have been collecting over the last few months. Amanda has contacted the Cherry Street Mission Ministries and we will have Dan Rogers, their President and CEO, speaking at our January meeting. Their organization is able to use these items, so we are going to get them sorted and present them to Dan at the meeting. If anyone has any extra items that have not been brought in yet, we will still be accepting them at the meeting and will add them to the collection. Also, please remember to keep saving your pop tabs. I am accepting them at every meeting. I hope everyone has a healthy and Happy New Year!

Public Relations

by Marla Wholf

I will be notifying all of the local papers and periodicals of our upcoming Education Night set for Wednesday, February 21.

Please keep Heidi Kugler of our Columbus Association in your prayers.

Upcoming Association Events:

General Meeting

January 10, 2018: Packo's at the Park
February 21, 2018: Education Night – La Scola

Board Meeting

January 24, 2018: TDC, Maumee

Regional

May 3-6, 2018: Region IV Conference
Hosted by Michigan Council
The H Hotel, Midland, Michigan

National

June 7-9, 2018: IAIP National Convention
St. Louis, Missouri

The Toledo Association of Insurance Professionals Invites you to their January Meeting:

Packo's at the Park

Wednesday, January 10th
Registration: 5:30pm
Meeting Begins: 6:00pm

Cost:
\$18.00

Guest speaker will be Dan Rogers, President and CEO of Cherry Street Mission Ministries.

Limited menu and soft drink + dessert will be included.

Winter Safety Tips

- **Drive Safely in the Snow**

Driving in the winter means changes in the way you drive. Snow, sleet and ice can lead to hazardous road conditions. Prepare your vehicle for the upcoming winter season with these helpful tips.

Check the Weather Before You Go

If the weather is frigid, you're going to want to warm up the car before you drive it. To prevent carbon monoxide poisoning, never leave a vehicle running in an enclosed area, such as a garage. In fact, the Consumer Product Safety Commission warns that a car running in an attached garage is never safe, even with the garage door open.

If the forecast looks iffy, wait out the storm if possible. But if you must travel make sure you share your travel plans and route with someone before you leave.

If you become stranded in an unfamiliar area, do not leave your car. Light flares in front and behind the car and make sure the exhaust pipe is not blocked by snow, mud or any object.

Prepare Your Car for Winter

Besides checking the weather, it's important to have a mechanic check the condition of the following vehicle systems before heading out on the road:

- Ignition
- Brakes
- Wiring
- Hoses and fan belts
- Spark plugs
- Air, fuel and emissions filters, and PCV valve
- Distributor
- Battery
- Tire wear and air pressure
- Antifreeze level and freeze line

Don't Leave Home Without These

In an emergency situation, in addition to a full tank of gas and fresh antifreeze, National Safety Council recommends having these with you at all times:

- Properly inflated spare tire, wheel wrench and tripod jack
- Shovel
- Jumper cables
- Tow and tire chains
- Bag of salt or cat litter for better tire traction or to melt snow
- Tool kit
- Flashlight and extra batteries
- Reflective triangles or flares
- Compass
- First aid kit
- Windshield cleaner
- Ice scraper and snow brush

- Matches in a waterproof container
- Scissors and string or cord
- Nonperishable, high-energy foods like unsalted, canned nuts, dried fruits and hard candy
- Blankets, mittens, socks and hats

Winter safety tips aren't just for driving...

Avoid Strain while Shoveling

Shoveling snow is a major winter activity in many parts of the United States. Taking a few precautions can help you prevent unnecessary pain and suffering.

According to Harvard Health Executive Editor Patrick J. Skerrett, "Picking up a shovel and moving hundreds of pounds of snow, particularly after doing nothing physical for several months, can put a big strain on the heart," Skerrett wrote in February 2013.

Pushing a heavy snow blower also can cause injury. And, there's the cold factor. Cold weather can increase heart rate and blood pressure. It can make blood clot more easily and constrict arteries, which decreases blood supply. This is true even in healthy people. Individuals over the age of 40 or who are relatively inactive should be particularly careful.

National Safety Council recommends the following tips to shovel safely.

- Do not shovel after eating or while smoking
- Take it slow and stretch out before you begin
- Shovel only fresh, powdery snow; it's lighter
- Push the snow rather than lifting it
- If you do lift it, use a small shovel or only partially fill the shovel
- Lift with your legs, not your back
- Do not work to the point of exhaustion

Snow Blower Safety

Be safe with these tips from the American Society for Surgery of the Hand and the American Academy of Orthopedic Surgeons:

- If the blower jams, turn it off
- Keep your hands away from the moving parts
- Do not drink alcohol and use the snow blower
- Be aware of the carbon monoxide risk of running a snow blower in an enclosed space
- Refuel your snow blower when it is off, never when it is running

*Happy 2018!!
Stay Safe & Warm!!!*