



THE PAR-PLAN NEWS

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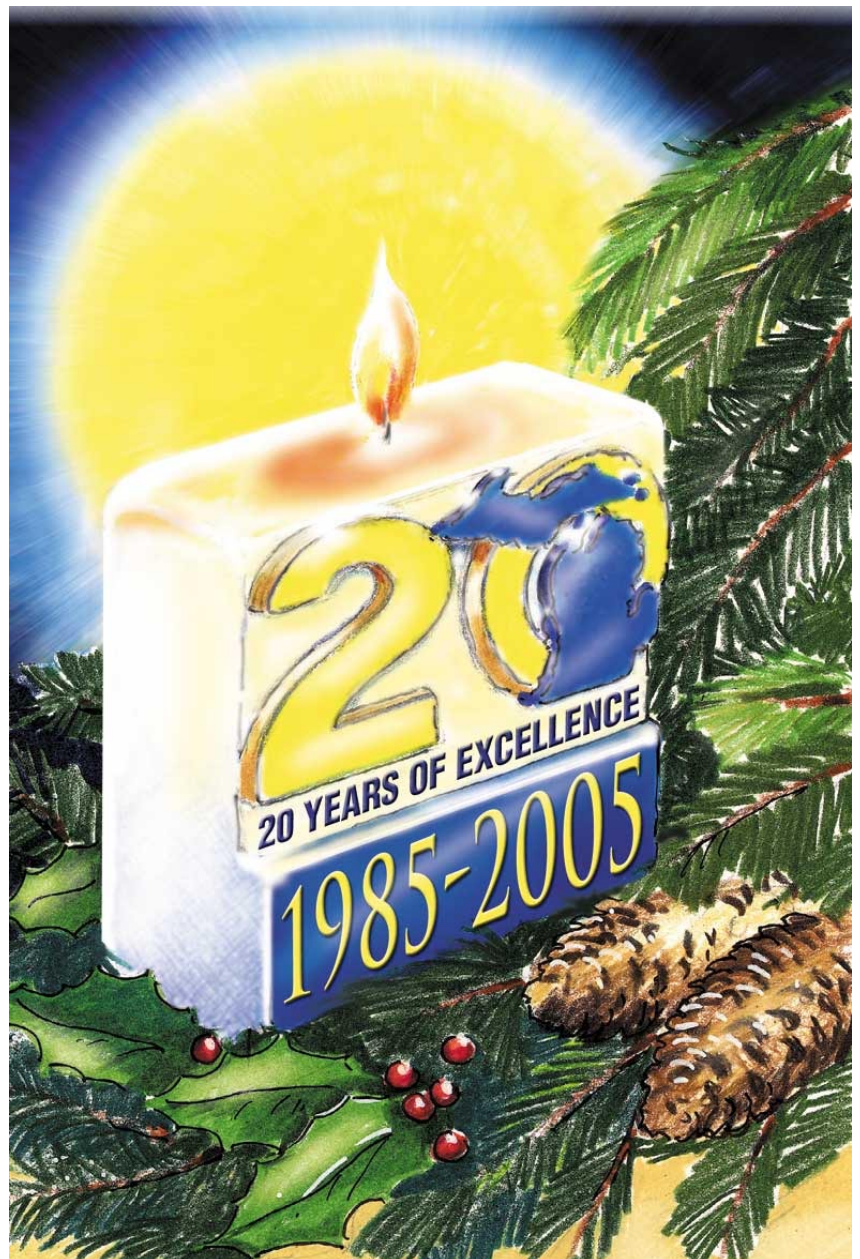
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*This Special Holiday Season,
We Thank You For Your Continued Support*

Par-Plan Supports 51st Annual MTA Educational Conference January 27-30 2004

The Par-Plan continues this year as a *PLATINUM SPONSOR* of MTA's educational conference. The following is the summary of how the Par-Plan felt it could best assist MTA in having another terrific program:

- Banquet Entertainment
- Big Screen's for all Events
- Delegate Bags
- Sponsorship of President's Reception
- Day Planners and Pen's
- Exhibit Space
- Ice Cream for Everyone

We look forward to seeing all of you in January!

NOTICE OF QUARTERLY BOARD MEETING

The next quarterly board of directors meeting of the Michigan Township Participating Plan is being held at the Law Office of Miller, Canfield, Paddock & Stone. Par-Plan's legal counsel. Miller, Canfield is located at One Michigan Avenue, Suite 900, Lansing, Michigan.

The meeting is scheduled for Thursday, January 29, 2003 and scheduled to begin at 3:00 p.m.. Members are in invited to attend.

HELP WANTED: The Michigan Township Participating Plan's Law Enforcement Committee is seeking law enforcement professionals as committee members. The MTPP Law Enforcement Committee meets quarterly to discuss liability exposures in daily agency operations, in addition to developing policies and procedure resources for Par-Plan members.

Interested individuals should contact Rita Evans of the Risk Control Department at 1-800-783-1370 Ext. 3657 for further details.

Winter Safe Driving Tips, 2004

Our winter driving season is rapidly approaching. It's amazing how many of us quickly forget our winter driving skills. For example, we all should know that you cannot stop as fast on an icy or snow-covered road as you can on dry pavement, and that often the most slippery surfaces do not appear hazardous, like on bridges, overpasses, and underpasses. At intersections, the moisture emitting from the exhaust of cars waiting at a traffic light quickly freezes on the pavement and can be especially hazardous. And don't be overly confident if your vehicle has anti-lock brakes; they are no substitute for using caution when traveling on slippery roads.

Just as important as good driving skills, however, are some common sense issues that could save your life in the event your vehicle breaks down and leaves you stranded. A good place to start is with some "preventive maintenance."

Make sure your car is in good mechanical condition. Extreme temperatures always bring out the worst in your car, like soft tires, gasoline freeze, and carburetor and heating problems. Make sure that your antifreeze is at the proper level, your wiper blades are new and your windshield washer reservoir is full. Cold weather is especially hard on your battery. Take time to keep the battery terminals clean. If the battery is more than three years old, take it to a qualified technician and have it load tested before it gets really cold this winter. Also, don't assume your tires will make it another winter. Here's a good tip, take a penny and stick it into the tread (head first), if you can see Lincoln's head, it's time to invest in new tires. At the very least, get your tires checked at a reputable tire dealer.

Have you washed your windshield lately? ---and I don't mean with the wipers. Take the time to hand wash your windshield, windows all the way around, mirrors and lights. Keep an extra bottle of washer solvent in the trunk just in case you happen to run out. Driving down the highway with your head out the window will cause your lips to chap. Remember that an ounce of prevention will go a long way on a cold winter's night.

Prepare an emergency kit for your car. Include things that prepare you for the unexpected -- what would you need if you found yourself stranded miles from help during a snowstorm? Include things like warm clothing, boots, stocking cap, gloves or mittens, flashlight with fresh batteries, flares, small shovel, sand or kitty litter, blankets, and fresh first-aid supplies. You may also want to include candy bars or other nutritious snacks, as well as a supply of small candles and matches to light them with. A single lit candle in your vehicle can provide warmth that will help you survive for many hours and, with precautions, is much safer than letting the engine run.

Don't forget the cure for a frozen lock. Carefully heating the end of a key with a match or a lighter will work most of the time. A squirt of De-icer spray that you can purchase at most gas stations is another quick method.

During inclement weather let people know where you are going, your route of travel, and when you expect to arrive. Cell phones are a great safety insurance against breakdowns and getting stranded -- but they do little good if you don't know where you are! Stay alert and know precisely where you are at all times in the event you need to call for help. Watch for road signs and landmarks.

There are almost as many opinions as to how to drive safely on ice or snow as there are automobiles. Most crashes occur when you don't expect the surface of the road to be slippery. Many people get into trouble by assuming the roads will not be slippery unless the temperature is freezing or below. Ice can form on road surfaces anytime the air temperature drops to 40 degrees or less, especially when it is windy. Bridges and underpasses can be especially hazardous, but these are not the only locations "black ice" can form. Any low or shaded area, surrounded by landscape, or areas that have a source of water running over the pavement can also be quick to form ice. Early morning hours are especially dangerous, as the moisture has had an opportunity to sit on the cold pavement and freeze.

Others find themselves in trouble during the winter while driving on roads seemingly clear or only slightly wet. They try to stop at an intersection only to discover that it is ice-covered and slippery. This is caused by the moisture emitting from the exhaust of cars waiting at a busy intersection and quickly freezing on the pavement. Always approach intersections cautiously.

Some other basic safety tips for winter driving include allowing extra time to arrive at your destination. Slow down and be alert for other vehicles around you that may lose control, and allow at least 4 seconds between vehicles. It is also recommended that you allow no less than a car-length in front of you when you are stopped behind another vehicle at a slippery intersection, and then watch your rear-view mirror for cars that may approach you too fast from behind. Often this extra margin of safety will allow you to pull forward in the event that an approaching vehicle begins to slide. If the intersection is slippery you can signal other drivers to the danger by turning on your hazard flashers.

If you find yourself beginning to slide on snow or ice, DON'T PANIC. Take your foot off the gas and DO NOT hit the brakes. Steer the front of your vehicle **into the skid** (the same direction you are sliding). This technique is used in both front- and rear-wheel-drive vehicles. If you must use the brakes, do not allow them to lock up. Gently pump the brake pedal, unless your car is equipped with anti-lock brakes. If your car has anti-lock brakes, use a firm, steady pressure WITHOUT pumping. The grinding noise you hear and the surging you feel in the pedal is normal and indicates the brakes are working properly, allowing you to continue to steer and control the vehicle. And for you 4-wheel-drive enthusiasts, always remember that a 4-wheel-drive vehicle provides additional traction that is useful for going through deep snow, but it **does not** stop your vehicle any faster.

Never ever start your car in a closed garage or idle your engine with the windows closed. Carbon monoxide, which is present in exhaust fumes, is almost impossible to detect and can be fatal. Remember to always keep the air moving.

THE PROGRAM OF CHOICE

20 years of service, over 1,500 satisfied member municipalities and a 99% retention rate speaks volumes about how the Par-Plan has consistently provided a positive and successful formula for protecting Michigan Public entities. After 20 years we're still providing tailored coverage, local representation, risk control services, claims handling and international financial strength.

It was in April of 1985 that the Par-Plan was established under the enabling legislation known as Public Act 138. This act presented an opportunity to provide a much needed stable market of providing property and casualty protection to small and middle sized public entities across Michigan without paying exorbitant prices for coverage and enduring unwarranted cancellations. This unique concept, included that the Plan be run and controlled by elected township officials across Michigan forming a nine member board of directors. Directors are elected from the Par-Plan membership and broken down into nine "zones". Membership is limited to townships, villages, cities and other governmental entities that are small in size.

In order to provide the most comprehensive service to the membership the Par-Plan began its affiliation with Kenrick Corporation in April of 1985 to handle the day to day needs of the membership by providing individual services such as underwriting, risk control and claims handling that go on long after becoming a member of the program. Kenrick Corporation continues to act under contract as the Plan's program administrator.

A member, once accepted into the Plan, assumes the responsibility for maintaining that entities continued acceptance into the plan. All members contribute to keeping costs competitive by following risk and loss control measures as prescribed by the program. Excessive risk exposures are reviewed and underwritten on a cases by case basis. Limiting risk exposure is an important and unique function of the plan.

Today, as was in 1985, the Par-Plan continues with the original concept of being a purchasing group. The program holds no risk and is not a pool. Benefits are shared by every member, the Michigan Township Participating Plan is clearly the leader in providing economical and comprehensive protection to its membership. Like you, we're in it for the long run.

If you are a newly elected official and desire more complete information regarding the Par-Plan we welcome you to contact any director listed on page 2 of this publication to answer any questions you might have.



PAR-PLAN 2005 CONVENTION HIGHLIGHTS January 25-27– Detroit Marriott Renaissance Center

The January MTA Convention isn't very far off and your Par-Plan Convention Committee has been hard at work making sure that our involvement in this year's convention will be the best ever!

The Par-Plan is proud to continue its support in assisting the MTA in providing the finest in educational programming and networking events for township officials throughout the state. The Par-Plan will be sponsoring the delegate bags, projection screens (in conjunction with Burnham & Flower Agency) that will be used during the Opening Session and Annual Banquet. Additionally, the Plan will be sponsoring the MTA banquet entertainment, Phil Dirt and the Dozers.

In celebration of the **Par-Plan's 20th Anniversary**, entertainment by the only musical group that could out shine the Elvis Review will be providing your entertainment pleasure. Imagine, you joining us on a magical mystery tour, a trip down Penny Lane, to a ride in a yellow submarine. The fun begins Wednesday, January 26, 2005 at 7:00 pm. Join us in the Renaissance Ballroom, Level 4. Enjoy hosted beverages and hors d'oeuvres and , of course birthday cake!

Be sure to check your delegate bag for your tickets to see-BEATLEMANIA LIVE!!!!!!

Stop by the Par-Plan booth to check out our new look and have an ice cream bar. The Par-Plan hospitality suite will be open Tuesday evening at 8:00 pm. and Wednesday night after the big party!