



IPOC CONNECTION

Fall 2018

IPOC Newsletter is published on a quarterly basis

Editor: Regina Lemanowicz

INSURANCE PROFESSIONALS OF ORANGE COUNTY (IPOC)

WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

President's Message

Freedra B. Koopmans, AU, AAI



BUILDING FOR THE FUTURE

First I would like to extend my sincerest, heartfelt condolences to our member, Carola Erb, for the loss of her beloved father last month and also to Dawn Manzano (San Diego Insurance Assn.) for the loss of her husband, Donald. Our thoughts and prayers go out to you and your families.

We are having a different kind of program for our October 3rd meeting – a BUSINESS EXPO – where members, guests and companies can reach out, exchange ideas and network and hopefully bring in new members and contacts. Please see our flier attached.

The California State Council is just 2 weeks away, October 11 & 12, 2018. The host association, Insurance Associates of Fresno, have lots of fun things planned for the Friday Night welcome party! We are looking forward to see Christine Chandler-Tillet in action as this is her first council meeting as California State Director. IPOC will be represented with Freedra Koopmans, President, as our Delegate and Deanna LeDoux as Alternate Delegate. If you have not signed up, there is still time but you need to hurry. The meeting is being held in Fresno.

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<http://www.internationalinsuranceprofessionals.org>

2018-2019 Leadership Team

President: Freeda Koopmans, AU, AAI – freedasba@netzero.net – 714-671-1930

Treasurer: Carolyn Espinoza – cmespinoza@roadrunner.com - 714-545-1826

Secretary: Deanna DeLoux - Deanna.Jedoux@gmail.com 623-738-7106

Our Mission Statement

- IAIP-IPOC serves its members by providing professional education and an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience within the insurance industry.
- IAIP-IPOC's membership is open to all insurance professionals and risk management industries who strive for and practice professionalism, regardless of their career level.
- IAIP-IPOC fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.
- IAIP-IPOC promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- IAIP-IPOC's governance and the operational management exist to enable the association to carry out its mission
- **We meet on the 1st Wednesday of every month at the Doubletree Club Hotel - 7 Hutton Centre Drive, Santa Ana, CA 92707. Members and guest are welcome.**
- Helpful Links:
 - California Council (CACIAIP) - www.caciaip.org
 - Region VII - www.iaipregion7.org
 - International (IAIP) - www.internationalinsuranceprofessionals.org
- Region VII consists of:
 - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington



Carolyn Espinoza
Regina Lemanowicz
Nancy Dunning

October 10
October 21
December 7

Welcome!

Welcome New Members:

Veronica G Gonzalez, AINS

Meg Lenihan

Nancy Dunning, CISR, CPIW

Membership

MEMBER BENEFITS AND DISCOUNTS

AMERICAN INSTITUTE FOR CPCU & INSURANCE INSTITUTE OF AMERICA

The Institutes' knowledge solutions are brought to you as a member benefit. Institute programs will help you prepare for a successful insurance career. We offer a wide range of knowledge solutions to meet your unique needs. Take a moment to look over the courses and programs below and get started today.

Course and Programs Available:

Introductory Courses to property-casualty insurance and risk management.

COMET Online Learning is a convenient and cost-effective way to fill knowledge gaps.

The CPCU Program is the property-casualty industry's premier professional credential.

The Institutes' course materials are eligible for a 10% discount. USE PROMO CODE: IAIP13

Please note that the 10% discount does not apply to exam fees, Institutes online solutions, or to CEU.com courses

CLICK HERE to receive your discount and learn more about the courses and programs available.

INTERNATIONAL RISK MANAGEMENT INSTITUTE

IAIP members receive a 10% discount on all Management Liability Insurance Specialist (MLIS) continuing education (CE) courses. Simply enter the special discount code **H268907** when asked upon checkout.

Management Liability Insurance Specialist

PROFESSIONAL CAREER INSTITUTE

Through a joint partnership with Professional Career Institute (PCI) IAIP members now have the opportunity to: Receive a new industry designation – Certified Professional in Insurance (CPII). Raise funds for Locals, Councils and Regionals by offering the modules to their members and the local insurance industry. Use this new designation as a CPIW/M, CIIP, and DAE qualifier.

The modules are/or will be filed in all states and qualify for 8 hours of continuing education credit. Each module is one day of classroom lecture/question/answers followed by a test. At the end of the day you will know whether you have passed/failed as the tests are graded while you are in class.

For additional information, contact Sylvia Robinson, PCI Representative: sam_dave2008@comcast.net or visit the **PCI website**.

ENTERPRISE RENT-A-CAR

Check out exclusive IAIP discounts from our Corporate Partner, Enterprise Rent-A-Car.

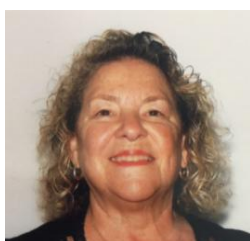
IPOC Member Recognition

We are very proud to announce our local award winners for 2018.



IPOC Member of the Year- Deanna LeDouz , CPCU, CPIW

Purpose: To give recognition to an individual who has shown outstanding personal achievement, leadership abilities, and dedication to the local association, their state council, Region VII and IAIP, which surpasses the accomplishments of other members of the state.



IPOC Gayle Reskin Angel Award –Carola Erb

The Gayle Reskin Angel Award shall be presented at the California Council of IAIP Annual Meeting to a member who has been inspirational and who embodies the spirit of IAIP. This award is designed to honor those who may not choose to be in the forefront, but who support the organization not only through their actions, but through their attitude, dedication and support of IAIP and California Council members.



IPOC Mentor of the Year- Annette Ing-Firmeza

Purpose: To give recognition to an individual who has been inspirational as a mentor, dedicated to the core values and mission of IAIP, and who has demonstrated a willingness to coach, teach and help others. An effective mentor possesses characteristics such as patience, understanding and expertise within the industry and the organization.

The award winners will be announced at the 2018 CA Council Meeting October 12-13 in Fresno!





2018 CA Council Meeting – October 12 - 13, 2018

Hotel Piccadilly – 2305 W. Shaw Ave. – Fresno, CA 93711

Host: Insurance Associates of Fresno

Registration Form – HARVESTING IN 2018

Registrant Information (Please Type or Print CLEARLY) – Attach your Business Card, if applicable.

Name			
Name for Badge			
Employer / Job Title			
Mailing Address			<input type="checkbox"/> Work <input type="checkbox"/> Home
Phone Number	<input type="checkbox"/> Cell <input type="checkbox"/> Other		
E-Mail Address			<input type="checkbox"/> Work <input type="checkbox"/> Home
Emergency Contact			
Insurance Lic # *Need for CE	State Licensed:	IAIP Member #	
State and Local Association			
Designations			
Guest Name /and for badge			
Any dietary / ADA restrictions?			

Ribbons (Select ALL that Apply)

<input type="checkbox"/>	Delegate	<input type="checkbox"/>	Alternate Delegate	<input type="checkbox"/>	International Officer	<input type="checkbox"/>	Current RVP
<input type="checkbox"/>	Council Director	<input type="checkbox"/>	Gold Timer	<input type="checkbox"/>	YNP	<input type="checkbox"/>	First Timer (members only)
<input type="checkbox"/>	Assistant	<input type="checkbox"/>	Past International Officer	<input type="checkbox"/>	Regional Director	<input type="checkbox"/>	Past Council Director
<input type="checkbox"/>	Local President	<input type="checkbox"/>	CWC Contestant	<input type="checkbox"/>	Past Regional Officer	<input type="checkbox"/>	Guest
<input type="checkbox"/>	CPIW/CPIM/CIIP	<input type="checkbox"/>	DAE	<input type="checkbox"/>	CLP	<input type="checkbox"/>	Speaker
<input type="checkbox"/>	Exhibitor/Vendor	<input type="checkbox"/>	MAL	<input type="checkbox"/>	Instructor	<input type="checkbox"/>	

Registration Fee and Event Fees:

Description	Cost	Quantity	Total Price
Registration per person – Due by 10/01/2018	\$147.00		
"Education Day Only Registration" – Please contact Robin Souza	\$ 30.00		
Exhibitor Table	\$ 25.00		
Fundraising Table (IAIP Members only)	\$ 10.00		
Make your own sandwich lunch buffet – for Friday only (subject to 25 minimum participants)	\$ 20.00		
Additional Guest – Welcome Party on Friday Night - Oktoberfest	\$ 35.00		
Additional Guest – Saturday Luncheon (including Silent Auction)	\$ 25.00		
Additional Guest – Award Dinner on Saturday Night	\$ 50.00		
Total All			\$

Full Member Registration includes your entry to Education Classes (*CLP extra) and all Conference Events: Friday Welcome Party, Saturday Silent Auction Luncheon, and Awards Dinner on Saturday Evening. Additional event tickets are available for guests at an additional cost. Breakfast is included for hotel guests only.

Payment Methods

Check (w/copy of registration form) made payable to **"Insurance Associates of Fresno"** and **Mail to:** P.O. Box 25276, Fresno, CA 93729-5276. **NOTE: A \$25 FEE WILL BE CHARGED FOR ALL RETURNED CHECKS**

REFUND POLICY: No Refunds or cancellation after 10/01/2018. To receive a full refund, the request must be in writing and received on or before 10/01/2018.

Questions: Contact Kim Combs at Kim.Combs@dibu.com or email at insassocfresno@yahoo.com



In the Spirit of Giving Back to



Foster Kinship Care Education Program

- There is an Average of over 1,500 children residing in Foster Care in Fresno County ages of 14-21.
- Age out children most often end up Homeless once they age out of care.
- Foster Kinship Care Education Program provides workshops and community experience to learn financial literacy, employability, education and daily living skills.
- Funding provides basic necessities when they are in crises such as meal cards, bus tokens and emergency housing assistance.
- Funding is placed in an account through State Center Community College District and all Support goes directly to the individual in need.
- Insurance Associates of Fresno will be collecting donations (cash & checks made payable to: SCCCDC Foster Kinship Care Education Program) at the CA Council Meeting October 12th – 13th, 2018. Donations are tax deductible – Identification # 77-0190269.

*Your Contribution can make a difference in their lives.
Let's show them how IAIP can make a difference.*





INSURANCE PROFESSIONALS OF ORANGE COUNTY

A local Chapter of the International Association of Insurance Professionals

Cordially invites you to our October 3, 2018 Dinner Meeting

PROGRAM: BUSINESS EXPO

Do you own your own business? Do you work for a company or agency? Would you like the opportunity to promote what you do? This meeting is a chance to introduce Members & Guests to your company/agency and the services you provide, exchange business cards, give handouts/promotional items and network with other insurance professionals.

5:30 p.m. Registration & Networking – 6:10 p.m. Dinner

DoubleTree Club Hotel, 7 Hutton Centre Dr., Santa Ana, Ca.

Cost: \$30.00 with RSVP by Friday Sept 28, 2018; \$32 if by PayPal – *visit our Website at:*

<http://www.insuranceprofessionalsoforangecounty.org>

Includes Dinner & Complimentary Self-Parking

-----RSVP BY FRIDAY, Sept. 28, 2018-----

Name/Title_____Company Name_____

Contact e-mail_____Phone _____

Address_____City, State, Zip_____

of Attendees_____Total Amount Enclosed \$_____

RSVP TO: Carolyn Espinoza at cmespinoza@roadrunner.com

Make Checks Payable to: IPOC, P. O. Box 1264, Tustin, Ca. 92781

Note: Cancellations received on or after Monday Oct. 1, 2018 may be billed for dinner

“OPPORTUNITY DRAWING PRIZES GREATLY APPRECIATED”



**Please join us at the SOUTHERN CALIFORNIA INTER-COORDINATING
COUNCIL MEETING (ICC)**

Saturday, January 26, 2019

9 AM to 3:00 PM

Registration begins at 8:30 a.m.

Location: DoubleTree Club Hotel, 7 Hutton Centre Dr., Santa Ana, Ca.

Limited Continental Breakfast & Buffet Lunch included in registration

Name: _____

E-mail: _____ **Phone #** _____

Association: _____

COST; \$40.00 per person. We accept checks, **made payable to IPOC**; Cash or Check at the door or you can pay via this link:
<http://www.insuranceprofessionalsoforangecounty.org> (PayPal fee applies) or,

Please RSVP to: Carolyn Espinoza by January 20th at cmespinoza@roadrunner.com

or by mail to: P. O. box 1264, Tustin, Calif. 92781.

Free fundraising tables available for associations hosting future meetings or conferences.

Please check box if you need a table. ☐

HOSTED BY: INSURANCE PROFESSIONALS OF ORANGE COUNTY

YOUNG/NEW PROFESSIONALS

California Council Young New Professionals Liaison

Christina Hernandez, CIC, AAI



Christina began her insurance career at Snapp & Associates eighteen years ago and is currently their Marketing Manager. Her career with Snapp & Associates started as a File clerk. She then held the position of receptionist, Personal lines assistant CSR, Commercial lines marketing assistant, commercial lines marketing assistant manager & Commercial lines marketing manager.

Over the years she has earned her Accredited Advisor in Insurance and Certified Insurance Counselor designations. Christina has been a member of the San Diego Association of Insurance Professionals (SDAIP) since 2015 and has been the Young New Professionals Chair since 2017 as well as serving on the golf event committee's since 2016. The first year she became a member of SDAIP, she volunteered on their golf committee and assisted any way she could. Last year she took advantage of

the CWC course and competed on the local level and even though she didn't win, she felt it was an amazing experience and has helped her a lot on both a professional and personal level.

She enjoys volunteering her time about once a month at Rachel's Women Center in San Diego serving lunch to the ladies in the shelter. She also organizes clothing & toiletry drives within my agency throughout the year, as a way to help bolster efforts of her local association. She has also participated in a blood drive campaign as part of an IAIP national event.

Christina has been honored at IDay with the Emerging Agent Award.

When she is not at work she can be found debating the latest episode of VICE with her 17 year old son, texting her college attending step-daughters, or outside loving nature & snapping pictures.

SAFETY



Regina Lemanowicz - Safety Co-Chair



October is National Cyber Security Month



Helpful tips for helping to keep your identity, personal information and data secure. More information on these topics and more can be found on the pages linked at the bottom of the page.

Phishing Emails

- Never respond to requests for personal information via email. Businesses will never ask for personal information in an email.
- Do not enter personal information in a pop-up screen.
- Do not click on any links listed in an e-mail message. Copy and paste the URL into your browser.
- Use anti-virus and anti-spyware software and update them regularly.

Dispose of Information Properly

- Destroy/shred hard copy confidential documents that contain personal information such as social security numbers, credit card numbers, bank account numbers, health records.
- Ensure you are using the right tools when destroying and disposing of personal information or media storage from your computer and mobile devices.

Ethics - Be a good cyber citizen

- Do not engage in inappropriate conduct, such as cyberbullying, cyberstalking or rude and offensive behavior.
- Do not do something in cyberspace that you would consider wrong or illegal in everyday life.
- Do not impersonate someone else. It is wrong to create sites, pages, or posts that seem to come from someone else.
- Adhere to copyright restrictions when downloading material from the Internet.
- Do not use someone else's password or other identifying information.

Lock it when you leave

- It takes only a few seconds to secure your computer and help protect it from unauthorized access. Lock down your computer every time you leave your desk.
- Set up a screen-saver that will lock your computer after a pre-set amount of time and require a password to log back in.
- If your computer is used by more than one person, your may want to create individual accounts, with unique login and passwords for each user.
- Choose a strong password. A good password should always include upper and lowercase letters, numbers, and at least one special character. Do not set the option that allows a computer to remember any password.

Protect data on mobile devices

- Ask yourself "Is it really necessary that I transport this sensitive information?" If the answer is no, then do not copy the information.
- Choose a strong password. A good password should always include upper and lowercase letters, numbers, and at least one special character. Never use the same password for multiple devices or accounts.
- Store your portable devices securely. When not in use, store devices out of sight and when possible in a locked drawer or cabinet.

Protect mobile devices

- Password-protect your portable device.
- Be sure all critical information is backed up.
- Disable Bluetooth when not required.
- Make sure your firewall and anti-virus are up-to-date.
- Store your portable devices securely.
- Record identifying information such as serial number and label your equipment if possible.

LEGISLATION



Carola Erb – Legislation Chair

New California law helps utilities with wildfire lawsuits

Gov. Jerry Brown signed a measure Friday allowing utilities to bill their customers to pay for future legal settlements stemming from devastating 2017 wildfires, even if the blazes are blamed on the company's mismanagement. The bill is aimed at preventing bankruptcy or other serious financial trouble for Pacific Gas & Electric Co. The nation's largest utility by revenue faces billions of dollars in liability if investigators determine its equipment caused the Tubbs Fire that destroyed thousands of homes and killed 22 people in Santa Rosa last year. "Wildfires in California aren't going away, and we have to do everything possible to prevent them," Brown said in a statement. "This bill is complex and requires investment - but it's absolutely necessary." Critics call it a bailout for PG&E investors. The bill creates a special process for the 2017 fires, which caused more than \$10 billion in insured losses, by far the most in state history. It seeks to determine how much liability the utility can absorb without triggering severe consequences like bankruptcy, and allows any additional costs to be billed to consumers. For fires sparked in the future, the bill allows the Public Utilities Commission to consider a variety of factors — including weather conditions, a utility's efforts to prevent fires and findings of mismanagement — to decide whether electric companies can pass costs to consumers. The utility protections are part of more than two dozen bills Brown signed to reduce the risk of wildfires, including efforts to make it easier to conduct controlled burns that aim to clear out dry vegetation that would fuel wildfires. PG&E is facing dozens of lawsuits from insurers, which have spent billions settling insurance claims from homeowners. Courts have ruled that utilities are entirely liable for damage caused by their equipment, even the utility followed all safety precautions. Regulators have required utility investors to shoulder the legal burden for fires caused by mismanagement of electrical equipment. Brown proposed eliminating that standard, known as inverse condemnation, but lawmakers dropped the idea amid pressure from insurers, trial lawyers and fire victims. Despite the legislation, Moody's Investors Service downgraded the credit ratings for California's three big

investor-owned utilities. PG&E and its parent company were just above junk bond status. Moody's analyst Jeff Cassella said the legislation represented "extraordinary legislative intervention" but failed to rollback inverse combination. If PG&E is blamed for the most destructive fires and passes along costs to customers, they'll appear as a surcharge on monthly utility bills for the next 20 years. The cost is unknown because it's not clear which fires will ultimately be linked to PG&E, what its final settlement will look like or how much of the burden will be placed on investors. Sen. Bill Dodd, a key negotiator, said the average residential ratepayer would pay an estimated \$5.20 extra for every \$1 billion dollars that PG&E must finance. In the second quarter of this year, PG&E spent more on lobbying in California than any other entity, records show. It dropped more than \$1.7 million, nearly three times as much as it spent the previous quarter, most of it on wildfire issues. Up from the Ashes, a group representing trial lawyers and people who lost homes in the fire, spent more than half a million dollars. The measure is the most hotly contested part of a wide-ranging plan to reduce the threat of wildfires, which have been larger and more destructive in recent years. The bill also requires investor-owned utilities — including PG&E, Southern California Edison and San Diego Gas & Electric — to harden their equipment so it's less likely to cause fires. It would make it easier, in some circumstances, to do prescribed burns, clear dead trees and brush, log trees and build fire breaks. It includes \$1 billion over the next five years for those purposes. Among the other bills Brown signed is a measure aiming to triple the amount of land in California treated with prescribed burns and to limit liability for private landowners conducting controlled burns on their property. The bill helps clarify that landowners who get a permit to conduct a prescribed burn and comply with its terms have done their due diligence. "These private landowners were afraid to get permits because they were afraid of getting sued if something happened," Sen. Hannah-Beth Jackson, a Santa Barbara Democrat who wrote the bill, told media during a conference call earlier this year. Brown also signed bills to maintain insurance coverage following disasters, improve emergency notifications and to require that garage door openers have a battery backup so people can get their cars out even if the power goes out.

Education

IAIP will continue Webinar Wednesdays in 2018 and most of these are FREE to members (Non-Members can join for a nominal fee), so be sure to take advantage of the educational opportunities.

Date	Topic	Price
October 17th	Tax Free Income- Roth IRA	No charge for IAIP Members; \$15 for Non-Members

Note: The Association Leadership Webinars will focus on ways to grow and maintain your chapters, they are highly recommended for all members. Remember – You get out of the association, what you put into it. Be part of the growth and success of IAIP!!

Full details and links to register can be found here: <http://www.internationalinsuranceprofessionals.org/page/eLearning>

BENEFITS OF MEMBERSHIP

Membership is an investment in your career! Insurance Professionals offer a community of industry professionals, professional education, and leadership development so members can gain industry knowledge, leadership skills and the confidence to successfully advance in the industry. Insurance Professionals strive to be known as the premier provider of leadership development education to its members.

As a member of IAIP, you will have incredible opportunities to make business contacts with insurance professionals in all lines of insurance throughout the country.

Industry Connections and Mentoring – Scholarships & Awards – Industry Publications –Career Center –Global Community –Professional Development – Certified Leadership Program –Professional Education Programs –Professional Designations – Online Education – Online CE Program

SPONSORS

As a Not - for - Profit organization, it is critical that we have financial and in-kind support from fabulous sponsors. We encourage you to visit their websites and learn more about their services.

A huge THANK YOU to our sponsors! (Click on image to redirect and connect to their website.)



For inquiries about sponsoring an event or advertising on our website, please email us at freedasba@netzero.net or brookeipoc@gmail.com.

INSURANCE PROFESSIONALS of ORANGE COUNTY P. O. Box 1264 Tustin, CA 92781 ipoc2013@gmail.com

Sponsorship runs from July 1st through June 30th of each year. Payment is accepted by check or paypal. We will need your logo in jpg format & your website address. For additional information, please contact Freeda Koopmans at freedasba@netzero.net or Brooke Lesniak at brookeipoc@gmail.com.



WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

IPOC MEMBER SPOTLIGHT



Carola Erb

Carola started her insurance career 40 years ago in Scottsdale, AZ. She will be the first one to tell you that the insurance industry is a great career choice and joining IAIP was one of the best decisions she has made during her career.

She enjoys attending as many meetings and conferences as she can. In fact, the last conference she spent overnight in a cold cramped airport on a bench while flight after flight was cancelled. She was determined to get there but the fog said otherwise and she was forced to go home. A lot of members would have given up after the first flight was cancelled but not Carola. She has a spirit about her that no one else can match.

Whenever asked to chair a committee Carola accepts with much grace and confidence. She was the co-chair of registration when we hosted the 2017 Regional. She never missed a planning meeting and gladly helped whenever she was asked. She made handmade scarves for fund raising, and everyone remembers her skit at the Motown Welcome Party at Regional "Don't Let Him Shop Around". She always gets into the theme and has fun with it.

When asked what her membership means to her: Over the years, my precious IAIP membership has progressed from new

President's Message Cont'd

We hope to have an informative meeting in November for our meeting with Healthcare as our topic. It is that time of year to select your company of choice for all your healthcare needs, and you need to be informed, as October through December are the months to make a change.

As is our custom, we will have our Community Outreach program in December, so if you have any items of clothing or personal hygiene you would like to donate to Mary's Kitchen please bring to the December meeting. Mary's Kitchen is a 53c charity manned by volunteers who feed and clothe the homeless in Orange County. We also collect gently used/newer clothing for WHW/M (Women Helping Women & Men) in Orange County. WHW has a facility that trains people on computers, helps with interviews and resumes as well as

ideas, educated communication and increased enthusiasm to building, learning, sharing, and nurturing. In between, I personally experienced helping, teaching, supporting and mentoring (both ways) with my industry colleagues and fellow members. In reality, it is a "pay it forward" kind of deal ...expressed perfectly by President Linda Luka and the latest GO ALL IN theme: culminating in updated and seasoned knowledge plus motivated blending of new and old with fellowship worldwide.

Carola has a true volunteer spirit and has walked for Human Trafficking, Leukemia Awareness, Breast Cancer Awareness and visited senior centers with roses for Valentine's Day and stuffed animals for Easter. She also volunteers her time at a local theater.

Carola enjoys spending time with her son, daughter in law and four beautiful grandchildren. She talks about her association of choice every chance she gets. And her excitement about IAIP is still evident and highly contagious! Carola is a very loyal, supportive member with incredible talent.

dresses them for the job! In addition, we promote education to the Center for Insurance Studies, Cal State Fullerton with scholarships each year. This association was very busy in September co-hosting a golf tournament with the South Bay Association of Insurance Professionals. This was a fund raiser for IPOC for our Community Outreach projects, and for South Bay to earn monies as they will be hosting the California State Council meeting in 20/20.

Be sure to watch for our monthly meeting fliers, and attend the meetings' your officers have worked hard to bring you interesting topics and programs

In fellowship,

Freeda Koopmans, AU, AAI

CALENDAR OF EVENTS

October	3 rd	Regular Business Meeting -Program- Business Expo
October	12-13	California Council Meeting- Fresno, CA
November	7 th	Regular Business Meeting- Details to follow
December	5 th	Holiday Meeting
January	26 th	Southern California Inter-Coordinating Council Meeting-hosted by IPOC

IPOC business meetings are held on the 1st Wednesday of the month at Doubletree Club Hotel by Hilton 7 Hutton Centre Drive Santa Ana, CA 92707 - unless otherwise noted. Board Meetings are held the 2nd Wednesday of the month at the same location, unless otherwise noted.

Join us, bring a friend, network with industry professionals and help our community!

Follow us:



THIS IS
MYIAIP



If you have job postings you would like to see in the newsletter please send to Freeda Koopmans at freedasba@netzero.net or Regina Lemanowicz at ginalem1823@gmail.com.

IPOC GIVES BACK

OUR LOCAL COMMUNITY ACTION PROGRAM INCLUDES SCHOLARSHIPS TO CAL STATE FULLERTON AS WELL AS DONATIONS TO MARY'S KITCHEN, WOMEN HELPING WOMEN AND MEN2WORK AND LONG BEACH VETERANS HOSPITAL . PLEASE SEE ONGOING LIST OF ITEMS BELOW THAT CAN BE BROUGHT TO EACH MEETING. WE APPRECIATE YOUR SUPPORT.

White Socks (new)
Underwear (new)
Back Packs
Razors
Toiletries (travel size)
Cleaning Supplies
Sleeping Bags
Jeans/Jackets/Office and Interview Attire
Bicycles
OCTA Bus Passes, preferably 30-day passes
Motel/Hotel Vouchers preferably 30-day vouchers
Cell Phones/Prepaid
Hair Accessories
Hair Brushes (Small)
Hair Care Products
Moisturizers (After Wash)
Prepaid Gift Cards and Cash Contributions



IMPORTANT INFORMATION FOR SENIORS

HOW TO KEEP THE CAR KEYS

When it comes to staying safe on the road, this is a GOOD time to be an older driver. The number of people 70 and older killed in crashes has decreased by 18% in the last 2 decades to 4792 deaths in 2016, according to the Insurance Institute for Highway Safety (IIHS). And today's older drivers are involved in fewer crashes per mile traveled than those in prior generations.

These positive trends come as the number of drivers who are 70 and older is increasing. One reason for fewer fatalities: vehicles are safer than ever. "Side airbags have been standard on the majority of new vehicles the 2008 model year and we are seeing the benefits of improved side-impact protection in the crash data, especially for older drivers," says Jessica Cicchino, IIHS vice president for research. "Today's older drivers are walking away from crashes that might have killed their grandparents."

Simply getting older shouldn't affect your safety and fitness to drive. Many older drivers enjoy better health than drivers who were the same age decades ago, so they can function more safely today, and for a longer time.

READ THE WARNING SIGNS: Still, a time may come when you'll need to consider giving up the keys. Many chronic health conditions can compromise driving skills, from the obvious culprits like cataracts, arthritis, Alzheimer's disease and sleep apnea, to the less-obvious ones (diabetes, for example, if your blood sugar levels suddenly dip).

So how do you know if it's time? **HERE ARE 5 QUESTIONS TO ASK** yourself-or a loved one you are concerned about-to assess whether it OK to stay behind the wheel:

Do you frequently have difficulty reading street signs and seeing street markings?

Does driving leave you feeling anxious and stressed?

Have friends or family members expressed concern regarding your driving, or said they don't feel safe with you behind the wheel?

Do you have difficulty with certain physical requirements of driving? For example, do you have trouble looking over your shoulder when changing lanes?

Are you currently taking medication that causes drowsiness or otherwise impedes your ability to drive?

If you answered YES to any of these questions, AND you want to keep driving, consider these steps:

RETHINK YOUR MEDS: many medications can make you drowsy or affect your concentration. Your doctor may be able to suggest a drug without those side effects. Your doctor may also give you certain driving restrictions- such as avoiding night driving or curvy country roads -that can keep you out of potentially dangerous situations. Doctors are getting some training on this topic. The National Highway Traffic Safety Administration and the American Geriatric Society teamed up to publish the *Clinician's Guide to Assessing and Counseling Older Drivers*. The study found that many older drivers successfully self-regulate their driving after it becomes clear that restrictions are warranted.

GET A CONSULTANT: They're called driver rehabilitation specialists, and they help if you're becoming anxious or uncertain about your ability to pilot a vehicle. A specialist will assess your abilities and offer advice to help you drive more safely. For example, he or she might suggest vehicle modifications that could help make your time behind the wheel less physically taxing. Many specialists offer discounts to seniors, and your health insurance may cover part or all of the evaluation.

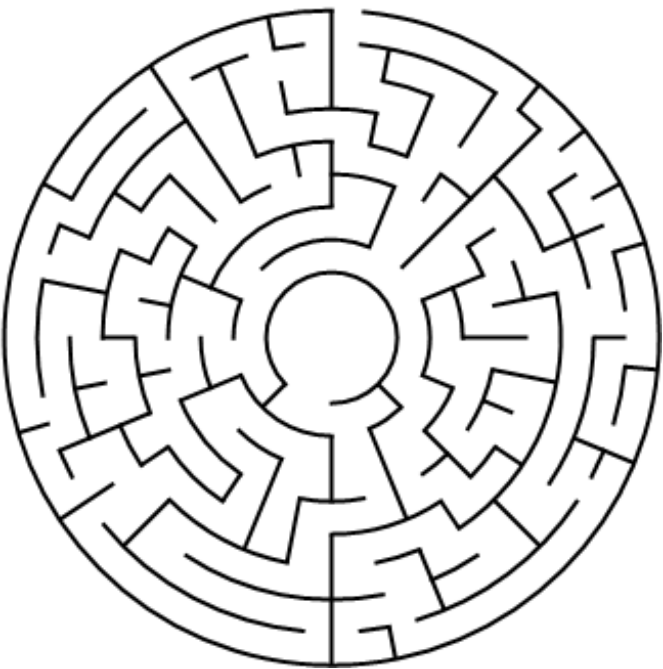
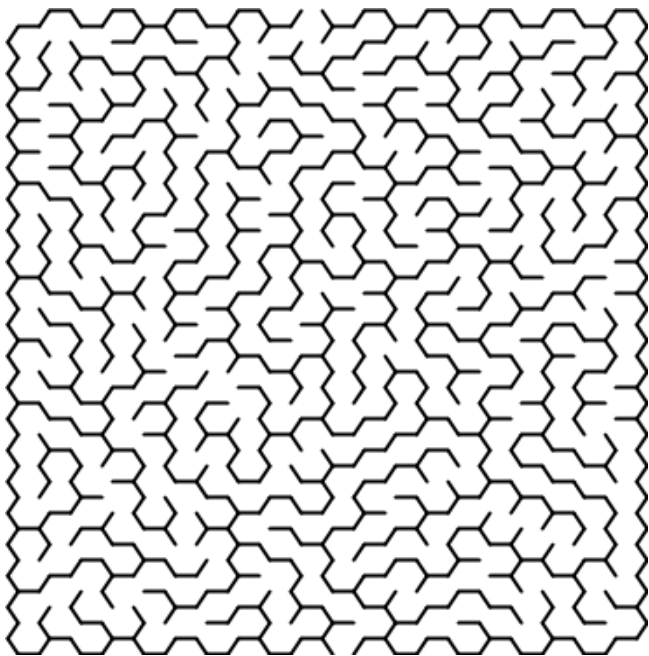
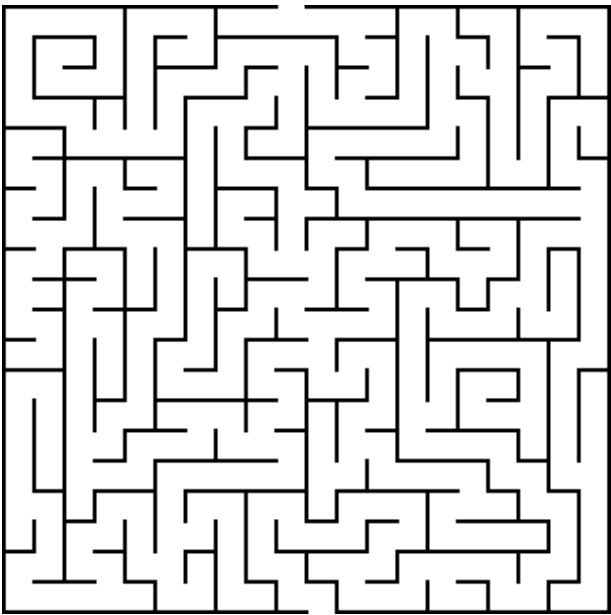
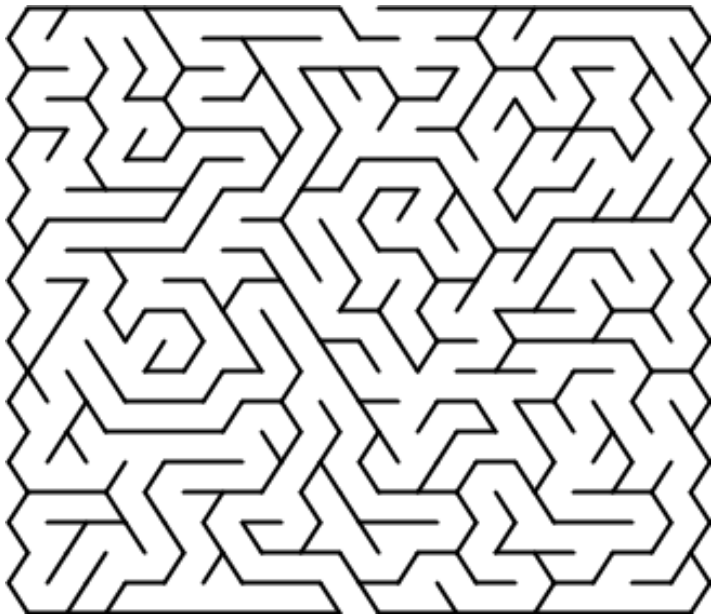
TAKE A COURSE: Today's driving environment is vastly different from when you first got licensed. New laws (such as those designed to prevent distracted driving) and new technologies are part of the equation. A course geared to older drivers can help you navigate this ever-changing landscape. AARP offers several of these courses all across the nation (aarp.org/drive). Participants in a senior driving course could qualify for a car insurance discount.

UPGRADE YOUR CAR: The IIHS has identified several technology upgrades that reduce crashes for older drivers: rearview cameras that can help drivers see while backing up; automatic emergency braking systems; collision warning systems; and blind spot and lane-departure warning systems that help avoid crashes while changing lanes.

YOUR LIFE by Warren Clarke- September 2018 AARP Bulletin

Submitted by Carola Erb

BRAIN POWER







Christmas must see movies list

1. A Christmas Story
2. Miracle on 34th St.
3. It's a Wonderful Life
4. A Charlie Brown Christmas
5. How the Grinch Stole Christmas
6. Elf
7. Rudolf The Red Nosed Reindeer
8. A Christmas Carol
9. Christmas Vacation
10. The Santa Clause
11. Jack Frost
12. The Year Without a Santa Claus
13. 'Twas the Night Before Christmas
14. Frosty The Snowman
15. Home Alone

