



Happy 2007 From KRA



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Keystone Rental Association  
Serving Central and Eastern Pennsylvania  
President - Lisa Webb  
Vice President - Charles Killian  
Treasurer - Mike Miller  
Secretary, John Haedo



## KRA Welcomes 2007

by Lisa Webb

The KRA had a planning meeting December 4 at RSS. The meeting was attended by Hank Dermer, Lisa Webb, Mike Miller, John Haedo, Willie Stolfus, and a new member, Pete Quinn from Cleveland Brothers, Lancaster Branch. We discussed a number of topics for meetings and meeting locations. **See tentative calendar of events on page 12. We are still looking for people willing to host a meeting.**

We are also working on another idea for a meeting. We had discussed staffing and succession planning as meeting topics. Our concern with this was, both of these

topics could be a full meeting in themselves, but at the same time they are related.

We think these are very important issues and we are concerned that a normal Tuesday KRA meeting would not be able to do these topics justice. We are considering having a meeting at a hotel with meeting space that would start late Tuesday afternoon followed by a "working dinner". We would

then have another meeting on Wednesday morning. The meeting would be over before lunch on Wednesday. This could also be a meeting where we bring in an outside speaker.

We would like to have the members' feedback on this idea.



New KRA P resident,  
Lisa Webb

# KRA Holiday Celebration • 12/12/2006

KRA held the annual holiday celebration on November 12 at the Revere Tavern in Gap. Over 30 persons attended the event. The accommodations were spacious and the food was very good. KRA thanks Lisa Webb for once again choosing a great venue for the holiday party. After dinner, the Chinese Auction took place and the festivities ended around 9:00 PM.



Mary Wolfe places her gift along with the others



Guests chat before dinner

# KRA Holiday Celebration · 12/12/2006



Jay and Mary Ann Harvey and Glen Wagner



Hank Dermer draws gourmet coffee



Lisa Webb decides what gift to choose

# KRA Holiday Celebration · 12/12/2006



The evening was not without some suspense and drama. Here, Russ Wolfe appears to have found a new friend - he vows not to part with it....



... but this young lady had other ideas. It was later confirmed that Russ did not sustain any injuries.

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**The Purple Dunk Tank is back!**  
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**Stake puller  
attachments for  
skid/mini skid loaders**

A brick wall graphic for National Insurance Specialists. The wall is red brick and features the NIS logo (a shield with 'NIS' and 'ON THE CUTTING EDGE') and the text 'NATIONAL INSURANCE SPECIALISTS'. A photo of John Haedo is overlaid on the bottom right. The text 'Call John Haedo For Your Insurance Needs 800.556.9288' is written on the wall. A 'HAPPY NEW YEAR' banner with yellow stars is also present. A window on the wall shows a Christmas tree. A nutcracker is on the roof, and a candy cane is hanging from it. A vertical banner on the right says 'Thank You for Your Support!'.

# What is the ARA Foundation, Anyway?

*Nancy Vokorokos*

- Have you ever needed to hire good quality people?
- Have you ever needed good quality advice from someone who understands the rental industry?
- Have you ever felt our industry needs to be prepared to aid rental stores hit by a disaster?

The ARA Foundation is busy providing solutions to these challenges. The Foundation is a separate entity from the ARA; however, the staff at ARA is committed to the Foundation's mission and provides staffing for administration purposes. The Foundation's mission is threefold – scholarships, REAP advisors, and Disaster Relief.

The most recent emphasis that excites me as a rental owner is the promotion of our industry as a career. Did you know that invitations to Career Day, Feb 9<sup>th</sup> at The Rental Show, were sent to schools within a 50 mile radius of Atlanta? Students attending vo-techs, high schools, hospitality schools, colleges and community colleges have been invited to attend the 8 AM Career Day seminar and to visit the trade floor with volunteers from the rental industry. If you see a group of students visiting the floor, please extend a warm welcome to them and if you can, engage in conversation sharing your excitement of this varied, interesting industry.

Come attend the Live Equipment Auction on Thursday, February 8, to be held at the Georgia Convention Center. Ritchie Bros. Auctioneers will be auctioning rental equipment donated by our vendors. The event is to raise funds for the Foundation's three programs. Come prepared to bid high and contribute to your industry through these programs. A financial company will be present to provide 6 months free financing. There will also be a Silent Auction held in the convention center, too. Look for those items. It surely will be an exciting event!

At any time, donations may be made to the Foundation. Another way to assist the Foundation with its mission is to order the scale model 1956 Ford pick up truck, the "Rental Reflections" limited-edition print or the matted/framed artist's proof of "Rental Reflections".

There is much to learn about the efforts the Foundation is making on your behalf. Stop by the ARA Foundation booth on the Trade Floor and see what they are doing for you!

Nancy Vokorokos, is owner of Reading Rentals and a Foundation Trustee. For more information, you may contact Nancy at 610/376-3896 and she'll be happy to tell you more. The following page was copied from the ARA Foundation website.

The ARA Foundation was established in 1976 as the Rental Equipment Industry Foundation to provide educational resources that benefit the entire rental industry. As a public charitable foundation, the ARA Foundation continues to exemplify the broad definition of a 501(c)(3) organizations with its industry-focused programs.

The vision of the ARA Foundation is to make a positive difference in the rental equipment industry as the recognized leader for philanthropic support. Its mission is to develop and implement programs that create educational opportunities, build relationships and aid the industry.

The current Foundation programs are:

- **Scholarship Program**  
The Foundation is awarding \$27,000 in scholarships for the 2007/2008 academic year. **Applications now available!**
- **Rental Executive Advisory Program (REAP)**  
This one-on-one mentoring program connects rental owners seeking advice on any aspect of their businesses with a REAP Advisor, an experienced rental professional.
- **Rental Industry Disaster Relief Program**  
This one-of-a-kind rental self-help fund distributed \$190,000 in grants to rental businesses that incurred severe damage from the devastation of Hurricane Katrina and Hurricane Rita.

These programs are provided as a resource for the entire rental industry. Membership in ARA is not a requirement to benefit from the Foundation programs. Additional program information is available through the links above.

## **LATEST NEWS**

**[Family ties remain strong for newest ARA Foundation scholarship recipients](#)**

**[ARA Foundation grants \\$190,000 to rental equipment stores hurt by hurricanes](#)**

## **WHAT ARE THE BENEFITS OF GIVING?**

As the ARA Foundation looks to the future, the backing of those within the rental industry is central to its success. Your tax-deductible donation is essential to the ARA Foundation's continued growth and to the success. Your gift is appreciated and will be used productively to further the ARA Foundation's mission of supporting the rental industry.

To make your tax-deductible donation today, click on the **[Make a Gift](#)** link above.

Contact us:  
**ARA Foundation**  
1900 19th St.  
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E-Mail: **[Annette.Hughes@ararental.org](mailto:Annette.Hughes@ararental.org)**



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*January 16 KRA Meeting  
at RentalZone - Lancaster*

*Topic - Insurance & Rental  
Speakers from insurance vendors*

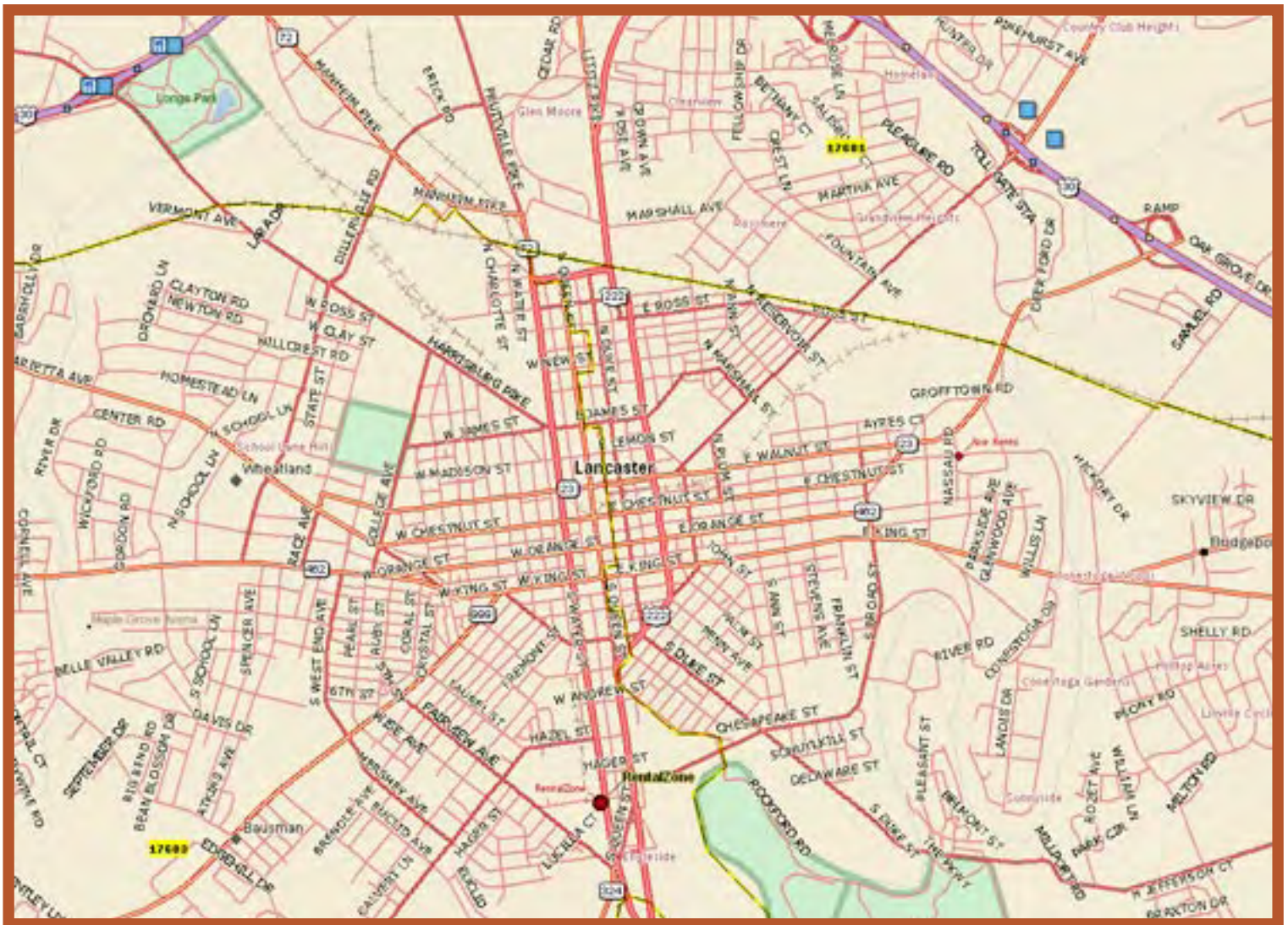
*— ARA, USI & NIS —*

*Dinner at 7:00 PM*

*Business Meeting at 8:00 PM*

*RSVP Hank Dermer at*

*(717) 397-7368*



RentalZone is located at 122 Seymour Street, Lancaster, PA 17603.

Call Hank at (717) 397-7368 for better directions

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# Tentative 2007 KRA Calendar of Events

<p><b>January</b></p> <p><b>Tuesday - 16</b></p> <p><b>Insurance Loss Prevention &amp; Risk Manage- ment</b></p> <p><b>RentalZone</b></p>	<p>February</p> <p>No Meeting ARA Show Orlando FL</p>	<p>March</p> <p>Tuesday - 20</p> <p>Marketing Your Business</p> <p>Location: Ark Rentals Orwigsburg</p>	<p>April</p> <p>Tuesday - 17</p> <p>Party Planning</p> <p>Location: Leiser's Rental Bethlehem</p>
<p>May</p> <p>Tuesday - 15</p> <p>Contamination Control</p> <p>Location: Cleveland Brothers Lancaster</p>	<p>June</p> <p>Tuesday - 19</p> <p>Credit Card Fraud &amp; Processing</p> <p>Location: Gap Power</p>	<p>July</p> <p>Sunday - 17</p> <p>KRA Summer Social Event</p> <p>Suggestions Welcome</p>	<p>August</p> <p>Tuesday - 21</p> <p>No meeting? (Summer break)</p> <p>Suggestions Welcome</p>
<p>September</p> <p>Tuesday - 18</p> <p>Scratch n' Dent Sale Party Trends in 2007</p> <p>Location: RSS Equipment</p>	<p>October</p> <p>Tuesday - 16</p> <p>Health Insurance</p> <p>Location: Undertermined</p>	<p>November</p> <p>Tuesday - 20</p> <p>Staffing &amp; Succes- sion Planning</p> <p>Location: Undetermined</p>	<p>December</p> <p>Tuesday - 18</p> <p>KRA Annual Holiday Celebration</p> <p>Location: Undetermined</p>

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I thought the following article from a professional insurance publication would be interesting to KRA members. I have found over the years that some people who carry high liability limits for their business do not do the same for their own personal exposure as individual homeowners. Personal Umbrellas are quite affordable - you should consult your personal insurance agent if you do not have one. Although this article refers to the exposure incurred from serving alcoholic beverages during the holidays (*something which very few of us, if any, do*), there are many other reasons for carrying a personal Umbrella, such as owning a swimming pool, recreational vehicles, or to just boost auto liability limits.

## 28.5 Million Holiday Party Hosts Likely Underinsured, Study Says

December 28, 2006

Most of the 28.5 million Americans who plan to host a party between Thanksgiving and the Super Bowl are underinsured, according to a new study by Trusted Choice.

Of those 28.5 million party hosts, 21.3 million do not have a personal umbrella insurance policy, leaving themselves open to potential lawsuits and facing financial ruin, should the worst occur. The remaining 7.2 million hosts say they don't know what coverage they have, leaving them vulnerable too, according to the Trusted Choice's release.

If a party guest drinks, drives and causes an accident, the hosts can be held responsible in more than 30 states. In fact, a majority (53 percent) of party hosts believe they should be held responsible, but despite this, most haven't taken steps to protect themselves.

A personal umbrella insurance policy goes above and beyond homeowners insurance and gives hosts extra liability coverage. Purchasing a personal umbrella policy, providing \$1 million or more in additional liability coverage over the limit of a standard homeowners' or renters' policy, is a prudent move for the frequent party host, and can cost as little as \$150 a year.

"A majority of people (56 percent) planning to host parties do not have a personal umbrella policy," says Madelyn Flannagan, Trusted Choice. "People don't buy umbrella policies because they think they have enough coverage from their homeowner and auto policies but they don't. The high dollar value of jury awards coupled with skyrocketing health care costs means one lawsuit can easily exceed the liability limits on the average policy.

"Protecting yourself and your family by having the proper coverage is critical," continues Flannagan. "While you'll never be able to entirely eliminate risks, planning ahead and learning your responsibilities as a host is the best defense. There are several ways to protect yourself and reduce risk while hosting a party."

For example, 84 percent of those surveyed say they would stop serving party guests if they'd had too much to drink. However, only 35 percent of these respondents had ever actually done so.

"Asking guests to stop drinking at your holiday party can be very awkward," says Flannagan. "However protecting your family and your guests is more important than an uncomfortable exchange at the neighborhood party. If you host a party and your over-served guest drives away and gets in an accident, you can be held responsible."

How to prevent holiday party accidents and protect yourself or your business:

- 📌 Limit your guest list to those you know.
- 📌 Host your party at a restaurant or bar that has a liquor license, rather than in a home or office.
- 📌 Provide filling food for guests and alternative non-alcoholic beverages.
- 📌 Schedule entertainment or activities that do not involve alcohol.
- 📌 Arrange transportation or overnight accommodations for those who should not drive.
- 📌 Stop serving alcohol at least one hour before the party is scheduled to end.
- 📌 Do not serve guests who are visibly intoxicated.
- 📌 Consider hiring an off-duty police officer to discreetly monitor guests' sobriety or handle any alcohol-related problems as guests leave.
- 📌 Stay alert, always remembering your responsibilities as a host.
- 📌 Review your insurance policy with your agent before the event to ensure that you have the proper liability coverage.

Trusted Choice® agencies are a network of insurance and financial services firms. They represent multiple insurance companies, offering individuals and business owners a variety of coverage choices, customized insurance plans to meet specialized needs as well as advocacy support.

Source: Trusted Choice

**Find this article at:**

<http://www.insurancejournal.com/news/national/2006/12/28/75480.htm>



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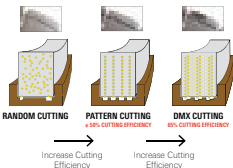
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