



Trails 'n Tales

Brandywine Valley Ski Association

PO Box 549 Downingtown, PA 19335 www.brandywinevalleyski.com

Prez Sez Here are some fun facts to ponder...

- If you are right handed, you will tend to chew your food on your right side. If you are left handed, you will tend to chew your food on your left side.
- Chewing gum while peeling onions will keep you from crying.
- The Titanic was the first ship to use the SOS signal.
- The pupil of the eye expands as much as 45 %when a person looks at something pleasing.
- Laughing lowers levels of stress hormones and strengthens the immune system. Six-year-olds laugh an average of 300 times a day. Adults only laugh 15 to 100 times a day.
- The roar that we hear when we place a seashell next to our ear is not the ocean, but rather the sound of blood surging through the veins in the ear.
- Dalmaitians are born without spots.
- Bats always turn left when exiting a cave.
- The reason honey is so easy to digest is that it's already been digested by a bee.
- The color blue has a calming effect. It causes the brain to realease calming hormones.
- Every time you sneeze some of your brain cells die.
- When hippos are upset, their sweat turns red.
- The attachment of the human ski to muscles is what causes dimples.
- The sound you hear when you crack your knuckles is actually the sound of nitrogen gas bubbles bursting.
- Human hair and fingernails continue to grow after death.
- The plastic things on the end of shoelaces are called aglets.
- The only part of the body that has no blood supply is the cornea in the eye. It takes in oxygen directly from the air.
- Every day 200 million couples make love, 400,000 babies are born, and 140,000 people die.
- Intelligent people have more zinc and copper in their hair.
- Women blink nearly twice as much as men.
- In a statue in the park of a person on a horse has both front legs in the air, the person died in battle: if the horse has one front leg in the air, the person died as a result of wounds received in battle; if the horse has all four legs on the ground, the person died of natural causes.

Rose Stancato, President

JULY/AUGUST 2009

Calendar of BVSA Events

*Tubing on the Brandywine River
July 12th*

*Pool Party at Alan & Susan's July
25th*

*Camping at Ray Dion's Aug
14-16*

*Kayak Paddle Wednesday
Eves*

Information Inside

*HOLIDAY PARTY DECEMBER
4TH*

*Ski Trips for 2010
January- Steamboat CO
February- Whitefish MT
March-Sunday River ME*

WELCOME NEW MEMBERS

Zach Bare
Tara Capoferri
Diana Hart
Mary McSurdy
Joan Hubsch
Skip Best
Nancy DeBruyn



BVSA 2009-2010 Officers

Rose Stancato, Pres. (610) 696-5949
rose@firstmortgagehomeloans.com

Dave Mertz, Vice Pres. (717) 786-0878
dmertz000@comcast.net

Jeff Evons, Treasurer (610) 518-1021(H)
jrevons@netzero.net

Barbara Cropper, Recording Secretary
Barb@AnsteyTeam.com (610) 436-8909

Marie Riley, Newsletter Editor
memiller1208@juno.com (484) 340-3444

Activities Committee

Jeff Lucas—Chairman 610-255-5749
jlucas1313b@aol.com

Alan Andersen 610-701-0696
willowsprings@earthlink.net

Dan Dacey 610-458-2483
Dan_the_fireman@hotmail.com

Michele Grant 610-905-2666
ntlmichele@juno.com

Tim Noonan 484-680-8435
nim@ccil.org

Cindy Long 610-873-7359
cazlong@verizon.net

Sophie Minisi 610-529-1944
Sofia@minisi.com

Tom Ward 610-384-0883
wardtl@comcast.net

EPSC Representative & BVSA Webmaster

Frank Dulin 610-696-0789
fdul@ccil.org

Advertising in BVSA Newsletter Business Card Size Only

Ads to be submitted copy ready
basis \$15 per ad, per issue.

Paid in advance by 15th of the
month.

Great opportunity to reach our
members for minimum invest-
ment.

Email your BVSA news articles & photos
to memiller1208@juno.com by 17th of
the month. Depending on available
space, we will try to include your informa-
tion.

**BVSA meetings are held the first
Wednesday of each month at 8:00 pm
September through May at Ruffini's,
Valley Run Shoppes,
43 North Bailey Road ~ Thorndale,**

BVSA HAPPY HOURS at 6 P.M.

July 10th Flanigan's Boathouse
16 Great valley Pkwy, Malvern
610-251-0207

July 31st Large Deck for dining and bar
McKenzie Brew House
Rt 30, one mile west of Rt 29, Malvern
610-296-2222
New Larger Rear Deck/bar

August 7th The Paddock at Devon
629 W. Lancaster Ave
Wayne 610-687-3533
Joint HH w/ KOP, Merck, Main Line
www.devonpaddock.com

August 28th Ruffinis
43 N Bailey Rd
Thorndale 610-384-6560
www.ruffinisrestaurant.com

LANCASTER COUNTY WINE TASTING



POLICIES AND PROCEDURES CANCELLATION POLICY

There will be a \$75.00 CANCELLATION FEE FOR ANY CANCELLATION RECEIVED PRIOR TO 30 DAYS OF THE DEPARTURE DATE or prior to the trip commitment date, which ever comes first. No refunds will be made after 30 days prior to departure date or after the trip commitment date, whichever comes first, unless the space is resold. If the space is resold, all monies, less a \$75.00 cancellation fee will be refunded. The trip commitment date is defined as the date the club has to commit funds to the trip. Trip provider cancellation policies supersede BVSA trip cancellation policy.

BVSA TRIP RECIPROCITY POLICY

Brandywine Valley Ski Association has a Trip Reciprocity Policy to promote Inter-Council (EPSC) member participation on ski trips without requiring membership in BVSA. Members from other EPSC Clubs with Trip Reciprocity Policies may participate in BVSA trips, when spots are made available, without having to pay guest fees or additional membership fees. All participants must comply with the policies established by BVSA.

JULY 2009

			1	2	3	4
5	6	7	8	9	10 HH Flanigan's Boathouse, 16 Great Valley Pkwy, Malvern Large Deck 6PM	11
12 Tubing Brandywine	13	14	15	16	17	18
19	20	21	22	23	24	25 Pool Party 1PM at Susa and Alan's Trip Sign Up
26	27	28	29	30	31 HH McKenzie Brew House, Rt 30 west of Rt 29, Malvern, Large Deck	

AUGUST 2009

Sun Mon Tue Wed Thu Fri Sat

						1
2	3	4	5	6	7 HH The Paddock at Devon, Wayne Joint HH w/KOP, Merck & Main Line 610-687-3533	8
9	10	11	12	13	14 Camping at Ray Dion's MD Weekend through August 18th.	15 Ray Dion's
16 Ray Dion's	17	18	19	20	21	22
23/30	24/31	25	26	27	28 HH Ruffinis Thorndale 6PM 610-384-6560	29

CONOWINGO RETREAT 8/14-8/16 Our members Ray and Rhett's have once again offered up their Conowingo Retreat to our club for a weekend of Camping, Kayaking, Hiking, Biking, Cooking, Cavorting and just about anything else you can think you would like to do on 20 wilderness acres within spittin' distance of the Susquehanna River. You might think you are out in the wilderness given the maze of hiking trails, waterfalls, and views of the river; but you are really at Rays' house, so we have a nice covered deck, hot tub, and real life appliances for cooking 'n stuff. Arrive Friday night August 14th or on Saturday if you need to and join the group for some water adventures along the Susquehanna River. We'll be heading to the Susquehanna State Park which offers lots of alternative activities for those who don't like to get wet. Saturday evening usually involves a group meal and a bon fire. Sunday is for more of the same or chillin out taking it all in. Just a short ride down Route 1 to 63 Desire Drive gets to the retreat. Come for the weekend, come for the day, just come on down. To reserve a camping spot get in touch with Ray. rdion@ccps.org More details to follow.

WEEKDAY AFTERNOON GOLF BVSA will venture out several times this summer to play a casual round of golf at several of the areas most accommodating and modestly priced courses in Chester County. We are looking to kick off the season sometime in May, and will have additional events in July and September. So as to not end up getting struck by lightning, dates and times will be announced several days in advance. Tee times will be made in the mid-late afternoon. I suck, so if you suck too – we can play together. Shoot me an e-mail or give me a call if you would like to be included in the group of potential players. Accepting suggestions for preferred days of the week, times, and courses. Tim Noonan 484-680-8435

The 2nd Annual Skipjack Bike Tour – Saturday September 12th This event is organized by our member Eileen Cross and is in support of the Deal Island/Chance Volunteer Fire Company. 15, 30, & 60 mile rides

TRAIL RIDE Yep, that means horses. BVSA is going to explore the fall foliage with the help of some four legged friends. Tentative date is October 24th with a rain date of October 25th. I think it would be wonderful if we could get a small group together to check out some local terrain during the peak fall foliage. Cost will run around \$50 and will include a 1-2 hour ride. Location is yet to be determined but they all say they have horses for all levels of experience, including never evers like yours truly. Mark your calendars, then let me know you did so I can keep you in the loop. Tim Noonan 484-680-8435

KAYAKING This group paddles on Marsh Creek Lake Wednesday evenings in the summer (weather permitting) & organizes full moon paddles and trips to other lakes and flat water rivers throughout the summer. Paddling is social with all levels of skills welcome. If you are interested in paddling, and not already on the paddling e-mail list, send an e-mail to Ian Plane at plane@comcast.net and he will notify you via e-mail when paddling starts and about paddling plans

HOLD THE DATE

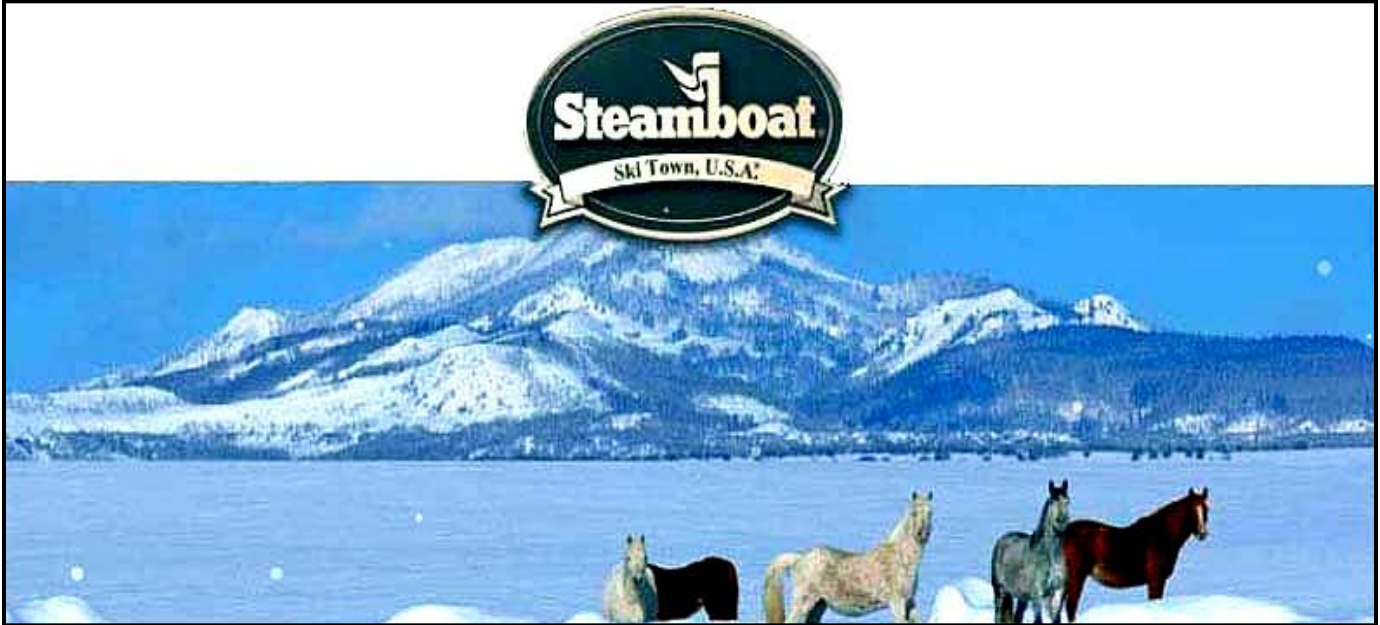
HOLIDAY PARTY DECEMBER 4TH

Downingtown Country Club

Details to follow in next newsletter

STEAMBOAT

BRANDYWINE VALLEY SKI CLUB ***** JANUARY 16-23, 2010



COST PER PERSON: \$1289 (sale begins 7-25-09 for BVSA members)

PACKAGE INCLUDES:

ROUND TRIP NON STOP AIR FROM NEWARK NJ / HAYDEN ON CONTINENTAL
ROUND TRIP MOTOR COACH TRANSFERS TO/FROM NEWARK AIRPORT; NO PARKING FEES
ROUND TRIP GROUND TRANSFERS TO/FROM HAYDEN AND STEAMBOAT
7 NIGHTS LODGING AT DELUXE SKI IN/WALK OUT KUTUK LODGE CONDOMINIUMS; CABLE, HIGH SPEED INTERNET, TWO OUTDOOR HOT TUBS, COMPLIMENTARY MTN. TOURS, FREE CITY BUS ACCESS. *For additional info., Steamboat Reservations: 877-783-2628*

5 OF 7 DAY LIFT PASS

TRIP KICK OFF PARTY!

MID-WEEK PIZZA PARTY/GAME NIGHT

WELCOME WINE/CHEESE RECEPTION AND WESTERN WELCOME ORIENTATION

ROUND TRIP BAGGAGE HANDLING AT KUTUK

ADDITIONAL SKI DAY CAN BE PREPAID WITH FINAL PAYMENT: \$40.00 ADD ON.

NON SKIER REDUCTION MAY BE PROVIDED UPON REQUEST

Trip cancellation/interruption insurance is recommended and can be obtained at www.skijptours.com

MOUNTAIN RESORT INFORMATION Snowfall: 300 to 500 inches of "champagne powder", Base Elevation: 6,900 feet, Christie Peak Elevation: 6,900 feet, Mid-Mountain Elevation: 9,080 feet, Summit/Mt. Werner Elevation: 10,568 feet, Vertical Rise: 3,668 feet. 165 Trails; 27 Green, 56 Blue, 10 Blue/Black, 61 Black, 7 Double Black, 6 Terrain Parks.

CONTACT INFORMATION: PLEASE MAKE ALL CHECKS PAYABLE TO: BVSA

MAIL TO: Sofie Minisi 139 Woodgate Lane, Paoli, PA 19301 C: 610-529-1944

Cindy Long 1003 Chiswell Drive, Downingtown, PA 19335 C: 215-806-1565

Please Note: All participants must be a BVSA member or a member of ESPC club with reciprocal agreement. Membership is \$30 for single, \$35 for a couple.

PAYMENT SCHEDULE:

Initial Deposit: \$350

2ND Deposit: \$400 by 9-10-09

3RD Deposit: \$400 by 10-20-09

Balance Due: \$139 by 12-2-09

CANCELLATION POLICY

\$75 Non-Refundable Deposit

Up to \$950 Non-Refundable 11-11-09 TO 12-9-09

Up to \$1289 Non-Refundable from 12-10-09

(See trip leader for re-sale of trip and additional fees)

Brandywine Tubing Trip Sunday July 12 11:30 at Northbrook Canoe Co. (Located near West Chester) Rain Date Sun. Aug 30th

When the weather is HOT! Tubing hits the SPOT!!!

Tube down the Brandywine River. Must be over age 10 & over 4 ft tall. \$17.00 pp for 2 + hour trip including tube & transportation. We will end back at our cars so leave a towel & change of clothes in your car. There is a changing area for our use.

Send your \$17.00 check made out to "Northbrook Canoe Co." to Michele Grant 44 Rossiter Ave. Phoenixville, PA 19460 Ph 610-905-2666 or ntlmichele@juno.com

If it's Sum Sum Summertime - it's Pool Party time!!!

Susan and Alan have again invited BVSA to Willow Springs for some good friends, good food, good drink and of course a dip in the pool.

**Saturday, July 25th 1pm-8pm
795 W. Strasburg Rd. West Chester**

We've scheduled **only 1 pool party this summer** so don't miss out.

Bring your checkbook! This date will kick-off the Members Only sign-up for the 2010 ski trips & December 4th Holiday Party.

Burgers, Dogs, Beer, Wine, Water, Soda & fixing's provided by BVSA - \$10.pp. **Contribute an appetizer, salad, or desert to share.**

BYOC - bring your own chair. Rain date is Sunday, July 26th.

Check your e-mail for last minute weather related changes.

Their home is on the corner of Strasburg & Highland Rds. Please park only on the west side of Highland Road (across Rt. 162 from house).

Please DO NOT PARK on Strasburg Rd or the east portions of Highland Rd. Exercise caution while crossing Strasburg Rd/Rt. 162

Big Mountain Montana/**FERNIE**



KANDAHAR
at Whitefish Mountain Resort

The Lodge

(800) 862-6094
info@kandaharlodge.com

Whitefish Ski Resort

February 20 to 27, 2010 - \$1295

- **Air: Roundtrip Philly to Kalispell - Delta**
(Limited: Only 30 seats)
- **Ground transportation & Baggage handling**
- **7 nights Kandahar Lodge, Ski in / Walk out**
Hotel Rooms: 2 Per Room / 2 Queen Size Beds, Kitchenette w/ Sm. Frig, Microwave, Coffee Maker, Wireless Internet (free)
- **Includes Daily Breakfast**
- **Wine & Cheese Welcome Party**
- **Big Mountain Lift Ticket: 4 of 6 days**
- **Fernie BC Canada Ski Lift Ticket : 1 day**
- **Day Trip to Fernie Ski Resort (Charter Bus)**

Additional Benefits included and Info

- **Midweek Group party(pizza)**
- **Trip Kickoff Party**
- Large outside Hot Tub and Spa
- Resort is less than 20 miles from airport
- (6) land packages are available at \$895
- Non Skier – Deduct \$220
- Free shuttle to town of Whitefish
- Close to Glacier National Park
- Complimentary Mt tours
- Kandahar Lodge is a non smoking facility
- **Passport required for Fernie Canada**
- **BVSA Membership or reciprocal agreement with other EPSC club required**

Whitefish (Big Mountain) Resort Statistics

*Average Snowfall: 300 inches annually. *Vertical Drop: 2353 ft *Longest Run: 3.3 miles (Hellfire). *Terrain: 3000 acres,
*94 Marked Trails, with vast amts of bowl and tree skiing. *Summit Elevation: 6817 ft. Base Elevation: 4464 ft.
*Terrain Difficulty: 20% beginner, 50% Intermediate, 30% Advanced/Expert. *Average High 32 deg. F. *Average Low 17 deg. F.

Fernie British Columbia Resort Statistics

*Average Snowfall: 350 inches annually. *Vertical Drop: 2816 ft *Longest Run: 3.1 miles. *Terrain: 2500 acres,
*107 Marked Trails, with 5 alpine bowls and acres of tree skiing. *Summit Elevation: 6615 ft. *Base Elevation: 3500 ft
*Terrain Difficulty: 30% beginner, 40% Intermediate, 30% Advanced/Expert.

Tom Ward wardtl77@verizon.net **Jeff Lucas** JLucas1313b@aol.com
(H) 610-384-0883 (H)610-255-5749
(C) 484-340-0883 (C)610-322-0932

Trip Insurance encouraged
Trip begins selling on 7/25/09
Trip Opens to EPSC Clubs after 9/2

Checks Payable to: **BVSA**

Mail to: Tom Ward, 19 Reason Lane, Coatesville, Pa 19320

Payment Schedule

\$325 Due at trip sign up
\$325 Due Sept. 2, 2009
\$325 Due Oct. 7, 2009
\$320 Due Nov 4, 2009

Trip Provider Cancellation Policy - Non-Refundable

\$75 from day of first deposit
Up to \$520 from Nov. 11 until Dec. 10 (if not resold)
Up to \$1020 from Dec. 11 until Jan. 6 (if not resold)
Up to Total trip Price after Jan. 6 (If not resold)

If trip is resold, the trip resale price will be refunded, less the \$75 cancellation fee and any fees added by the trip provider or trip agents.

Brandywine Valley Ski Association



Join BVSA in Sunday River Maine for Spring Skiing at it's very best!! March 25-28th 2010



**3 Days Skiing
Just \$510**



Your Deluxe Package Includes

- * 3 Day Lift Ticket
- *3 Nights at the Grand Summit Resort
 - *Ski-in/Ski-out slope side rooms
 - Outdoor / Indoor connected Pools
 - Outdoor Jacuzzi - Health Club - Sauna
 - Steam Room - Wireless Internet
 - (2) In-hotel Restaurants - Spa
- * Round Trip Motor Coach w/food&bev
- *Gourmet Breakfast Buffet

Sunday River has something for everyone

- The most dependable snow in New England**
- November - Late April Season
- 25% more terrain now on 8 peaks
- 18 Lifts servicing 131 Trails
- 67% Expert and Intermediate terrain
- 2340' Vertical at 3140' Elevation
- New 'Chondola' makes the top in 7 min.
- Night Skiing - trails groomed 5pm
- \$14,000,000 recent investment 2008-2009
- Snowboarders welcome

Payment \$510 dbl occupancy \$485 Junior Rate
\$100 due at sign-up. \$200 due 10/7, Balance due 12/2

\$75 FEE FOR ANY CANCELLATION RECEIVED
PRIOR TO 30 DAYS OF THE DEPARTURE DATE,
or prior to the trip commitment date, whichever comes
first. No refunds will be made after 30 days prior to
departure date or after trip commitment date, whichever
comes first, unless the space is resold. If space is resold,
all monies, less \$75 cancellation fee will be refunded.



SundayRiver.com

For more information please contact

Alan Andersen 610-701-0696
Alan @ AndersenAndStauffer.com
Tim Noonan 484-680-8435 Nim@ccil.org

Reserve your spot starting 7/25/2009
Payment to BVSA. mail c/o Alan Andersen
795 W. Strasburg Rd. West Chester, PA 19382

KOPSC/BVSA Flotilla Day -June 6—We started out w/ overcast skies, but no rain. The lake was very high due to the recent rains. Joyce and Dave unload tables, food, games, etc. Dave picked up the grill at Larry's home. By 10: AM, 30 people had arrived.

By noon, the weather cleared. Dave had the hamburgers and hot dogs cooking; there were plenty of appetizers, side dishes and desserts on the tables. We had a flotilla with the large number of canoes, wind surfers & kayaks. The water had a bit of wind, waves and calm during the day. Murray brought his wind surfers and he was training people on how to use them.

There were shifts of people that playing volleyball. We also got some laughs from shots hit across the net. The traditional balloon toss was watch as well as play. Quite a few caught them without breaking. The kids also got a laugh when they threw the extra balloons at each other. Leigh Davis & Mike Servey won the toss, and Jim and Kate Schroeder received second place.

We had folks showing up towards late afternoon into early evening. We had a total of 130 people, making this one of the best flotillas ever. We hope to have the 2 clubs do it again for next year. Special thanks go out to the following people who volunteered their time to help out with this event.

Joyce Molinaro and Karen Hanson for getting the food, ice and drinks, and making sure that everything was organized, Larry Helbers for use of his grill, Jen and Peter Kruczynski for keeping things picked up and cooking, Michele Grant and Wayne Halbsgut for set up & clean up, Wayne Kirchgasser for set up & trash collection, Marie Riley assist w/ trash, Chris Weth for clean up, & Roseanne Turczyn, Cindy Long, Jackie McAllistar, Dot Roantree, Jeff Lucas & Elaine Pringle for helping w/ signing the release forms.

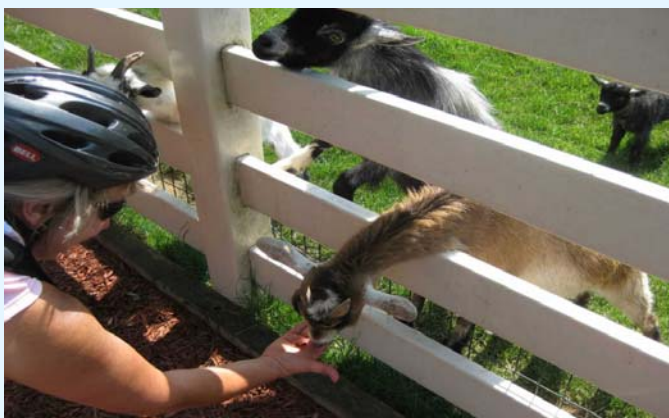
Until next year, Dave Mertz and Joyce Molinaro



BICYCLING If you are interested in participating in weekday bike rides starting early May, contact Carole Hamill at cvhclay@verizon.net and she will add your name to distribution e-mail list.

Tuesday (6/2/09) starts the Eagleview Summer Concerts on the Square. Many BVSA club members enjoy this free Tuesday night Concert, So bring a picnic, favorite drink & lawn chair/blanket. [See schedule file: Eagleview Events.doc](#)

Sunday Adventures in Lancaster County



BVSA MEMBERSHIP BENEFITS

If you are a new or returning member for the beginning of the 2009-2010 calendar years and upon receiving payment, please pick up your membership card at any of our events or at the general meetings. Otherwise and upon request, your membership card will be mailed to you. If you are a new member who joined during or towards the end of the calendar year, you will receive a temporary membership card through the email. To receive your regular card, please pick it up at any of our club events or meetings. Otherwise and upon request, your regular membership card will be mailed to you.

As a Brandywine Valley Ski Association (BVSA) member, you can join our email list serve keeping you up to date on current activities and events. To do this, please visit our website at www.brandywinevalleyski.com, look for, "Sign up for Yahoo groups," click on the window and register your information by following the steps, it is that easy. You also have the choice of receiving our monthly newsletter (via email or hard copy) to stay informed of current club events and activities.

Did you know that your membership card entitles you to the following benefits?

-discount lift tickets through the Eastern PA Ski Council(EPSC) to various ski resorts in PA, NY, New England and out West. Go to, www.easternpaskicouncil.org

-discount rates on EPSC council cup races and lift tickets at Blue Mountain. Go to the EPSC website.

-announced discounts on recreational group insurance, etc., through the National Ski Council Federation (NSCF). Go to the EPSC website and click on, skicouncilfederation, or www.skifederation.org

-discounts through Eastern Mountain Sports (EMS), 15% off full price items. www.ems.com

-discounts through Buckmans Ski Shop, 10% off non-sale items. www.buckmans.com

-discounts at Bear Creek Mountain Resort, \$15 lift tickets on club days every Wednesday. www.skibearcreek.com

-discounts at Pottstown and Allentown Bike Lines/Stowe ski shops, 10% off all items including sale items, 20% off on club days on non sale items only. Discounts are not retroactive. www.bikeline.com

Other stores throughout the area may offer discounts on ski and bike items, but might not advertise their items; all you have to do is ask if they offer any discounts and show them your membership card. Should you have any additional questions please contact me thanks,

Dave Mertz
Dmertz000@comcast.net

DO YOU REALLY KNOW IF YOU HAVE THE RIGHT AUTO INSURANCE COVERAGE?

Many car owners, including believe it or not many BVSA members, don't have a clue as to the types of auto insurance coverage they possess. Do You? Our choices are often based on cost alone assuming we will never be involved in an accident. Cutting costs by a few dollars, however, may be a recipe for disaster.

Reducing or giving up ***UNINSURED*** or ***UNDERINSURED*** motorist coverages are two examples of where people are penny-wise and pound-foolish. One should think very seriously before either reducing or waiving either of these two coverages.

UNINSURED coverage is in reality a policy within a policy. It provides coverage if the person who causes your injury does not possess any insurance. If that person has no insurance, he or she is also likely not to have any assets. Unfortunately, it is a fact of life that there are many reckless drivers on our roads who don't bother to get insurance. In Philadelphia it has been reported to be as high as 24% of drivers. Fortunately, however, our well informed BVSA members who do possess uninsured coverage are still protected since they can bring their claim for injuries against their own insurance company. You can purchase as much of this coverage as you possess in liability coverage. This coverage is very inexpensive, but extremely important to protect you.

Dust off your policy and see if you have it. Call our agent to find out how little it does cost.

UNDERINSURED coverage is the same as underinsured coverage except it provides coverage for you if the other driver at fault does not have enough insurance to cover the amount of your losses. In Pennsylvania, drivers are allowed to maintain as little as \$15,000. in liability coverage. Anyone who sustains serious injury, could easily incur losses far in excess of \$15,000. With underinsured coverage, you can look to your own company for the difference. Again, you can purchase as much of this coverage as you possess in liability coverage. This insurance is also very inexpensive.

Under PA law, you are automatically given both ***UNDERINSURED*** and ***UNINSURED*** coverage equal to your liability coverage unless you take specific steps to sign a written waiver either reducing or waiving these coverages. Think carefully before undertaking such an imprudent act.

*Check out Peter's new website for more legal tips and interesting home town legal stories here in Chester County.
www.karphart.com*

Peter J. Hart, Esquire
KARP & HART, Law Offices
Practice limited to Personal Injury cases
Embassy Court – 27 Turner Lane
West Chester, PA 19380
610-430-2200
Phart@KarpHart.com

Brandywine Valley Ski Association
PO Box 549
Downingtown, PA 19335
www.brandywinevalleyski.com



SKIING,
BIKING,
CAMPING,
POOL PARTIES,
EXOTIC TRIPS,
HAPPY HOURS,
KAYAKING,
RAFTING,
HIKING,
SAILING

Ruffini's

*"Our goal is that
you have the best
dining experience
at an affordable
price."*

Restaurant Lounge & Banquet Room

Newly Remodeled

**Open Mic Night:
Tuesdays 8-12**

**Texas Hold'Em
Sundays 5:30 sign in**

**Happy Hour:
Mon-Fri 4:30-6:30**

**\$1 off all drinks
www.ruffinis.com**

43 North Bailey Road, Thorndale, PA 19372
(behind K Mart on Rt. 30) ~ 610-384-6560



**FUN AT THE
FLOTILLA**

