

KMIP Komments

December 2011



KMIP
Kettle Moraine Insurance Professionals

Did you know December is National Stress-Free Holiday

month? Is that possible.....stress free? You should have permission to take it easy! It sounds pretty good, doesn't it? We all look forward to the holiday season approaching, but we also try too hard to make it perfect. The perfect indoor and outdoor decorations, the perfect Christmas card, the most delicious cookies and candy, buying the perfect gifts and wrapping them so they look beautiful! I'm guilty of this as many of you probably are too!

I usually buy my Christmas cards at the end of the season for next year and have to make sure they are unique. I have cut down on my card list, so that is a start. I'm down to buying only 2 books of stamps. I've given up on making my home a "Christmas Palace" and have cut down on putting out all my decorations. I just don't have time anymore! As I get older, less is put on the tree also, only picking out all the unique, favorite, handmade ornaments.

I also make only a few kinds of cookies and candies which are family favorites and quick to make! I have found that nobody misses the new ones that I just had to try. They always want the old favorites: cut out cookies, pecan fingers, peanut butter balls and chocolate covered anything!



I've learned that the most important part of the holiday season is family and getting together to visit. I still get a little teary-eyed when I start decorating the tree. I'll put the Christmas music on and I hear that favorite holiday song that brings back memories of a loved one, or hang the ornament that belonged to Grandma. The one that each grandchild was given after she died. I bet all of you have that special family tradition and favorites that make the holiday special.

If we concentrate on what's important to us and not stressing over the material things, we can make it a stress-free December! Prioritize! Make a list early with what needs to be done and when, and get everyone in your family involved. Recognize the signs of stress which include crankiness, irritability and a change in your eating and sleeping habits. Exercise can get rid of tension and help promote relaxation. It will also give you more energy!

Also remember its okay to say "no" to invitations or requests during the holiday season. A lot of times we feel obligated to get together with the neighbors for some "holiday cheer" or your best friend wants you to go shopping next weekend with her to pick out gifts for her children. It might not work with your schedule, and squeezing it in will only put additional stress on you and/or other family members.

I wish all my KMIP friends a very Happy Holiday Season!

Karrie Isken—KMIP Secretary

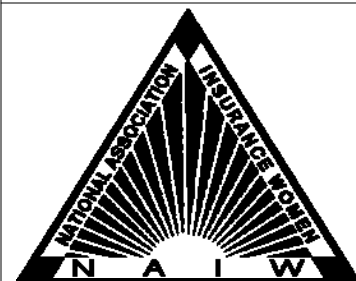
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Mailing address:
PO Box 15
West Bend, WI 53095

Newsletter Editors: Natasha Lambrecht, Andrea Wulf, and Carrie Broman

Please submit any articles of interest, classes completed or designations earned for publication in the newsletter via email to nlambrecht@wbmi.com or awulf@wbmi.com



"To provide all members with a comfortable & encouraging environment, with opportunities to learn, share, and grow through education and networking"



Calendar of Events

| | | |
|------------|--|----------------------------------|
| Dec 5 | KMIP Board Meeting | West Bend Mutual Ins. Oak 271 |
| Dec 7 | Monthly Mtg—Christmas Party Young Professionals Meeting | Riverside Brewery |
| January 3 | KMIP Board Meeting | West Bend Mutual Ins. Oak 271 |
| January 18 | Monthly Mtg—Fraud | West Bend Mutual Ins. |

MERRY CHRISTMAS

& HAPPY NEW YEAR!!



Happy Birthday!!

| | |
|------------------|-------|
| MeriLou Chambers | 12/1 |
| Jessica Jordan | 12/1 |
| Laurie Justman | 12/1 |
| Janine Prusow | 12/18 |
| Wendy Beck | 12/22 |
| Sue Meyer | 12/23 |

Officers 2011-2012

- President: Joan Kuhn
JKuhn@wbmi.com
- Vice President: Jen Weiterman
JWeiterman@wbmi.com
- Treasurer: Jessica Greisch
JGreisch@wbmi.com
- Secretary: Karrie Isken
KIsken@wbmi.com
- Board Members: Laura Brown
Cherie Vita-Lenk
Mary Wittmann

“Christmas waves a magic wand over this world, and behold, everything is softer and more beautiful.”

~Norman Vincent Peale





DECEMBER KMIP MEETING

HOSTED BY THE YOUNG PROFESSIONALS

JOIN US FOR MESSAGES, WINE RAFFLE, BEER TASTING, UGLY SWEATERS AND FUN!!

Place: Riverside Brewery www.riversidebreweryandrestaurant.com
255 South Main St (downtown West Bend) phone: 262-334-2739

When: Wednesday, December 7, 2011
5:00 pm - Networking (cash bar) & complimentary chair massages
(Courtesy of Healing Elements Day Spa, first come first serve)

Dinner: 5:45 pm
Beer Cheese Soup
Brew Chips
Choice of Entrée - Please indicate when sending your RSVP
Southwest Chicken Salad Prime Rib Sandwich
Tuscan Chicken Panini Turkey Bacon Ranch Wrap
Portabella Panini

Cost: \$18 dinner- Payment by check (to KMIP) or exact cash when checking in

Program: 6:45 pm
Riverside Brewery's Brewmaster
Sampling of some Riverside Brewery beers
Wine Raffle drawing - Proceeds donated to Chix 4 a Cause
(Raffle tickets will sell for \$5 each. Raffle winners will select a bottle from a selection of wines with KMIP wine koozie)

RSVP: No later than Friday, December 2nd by email to Jessica Greisch at jgreisch@wbmi.com

If you respond that you are attending the dinner and do not attend, you will still be charged for the cost of the meal.

Wear your favorite (or least favorite) holiday sweater to get us all in the festive spirit. The more jingle bells and snowmen, the better. All sweater-wearers will be put into a drawing for a prize.





DIRECTIONS TO RIVERSIDE BREWERY

From north: Take 45 South, exit Hwy 33 (West Washington Street). Turn left (west) onto W Washington. Turn right onto N 7th Ave, go .3 miles and turn left onto Walnut St. Take the 3rd right onto S Main St, Riverside Brewery is on the left.

From south: Take 45 North, exit Paradise Dr. Turn right (east) onto Paradise Dr. Turn left onto S Main St, go 1.6 miles to Riverside Brewery on the right.





“Never worry about the size of your Christmas tree. In the eyes of children, they are all 30 feet tall.”
 ~Larry Wilde



How does someone not realize there is a deer stuck in the grill of their car?
www.wreckedexotics.com

“Unless we make Christmas an occasion to share our blessings, all the snow in Alaska won’t make it ‘white’.”
 ~Bing Crosby

Former Chicago Bears players lose workers’ comp case

Safety News Alert by Fred Hosier

A federal court has ruled that three former Chicago Bears players can’t file for workers’ comp benefits in California and should file in Illinois instead. This appears to end the players’ attempt to file in a state with better benefits. Former Bears players Michael Haynes, Joe Odom and Cameron Worrell filed the California claims.

The Chicago Bears and NFL said the players couldn’t file in California because their individual contracts said any workers’ comp claims would be subject to Illinois law. An arbitrator agreed that the contracts said Illinois law should prevail. Earlier this year, the Bears and NFL filed a motion to enforce the arbitration decision. The players and NFL Players Association filed a motion to vacate the arbitrator’s decision.

Now, U.S. District Judge Elaine Bucklo has ruled that the arbitration should stand and the players’ California claims should be dismissed. In her opinion, Bucklo noted that she had to decide the case on a very narrow issue regarding the arbitration. But the judge also took the opportunity to wonder why the players thought they should be able to file workers’ comp claims in California. “I am left to wonder why, indeed, we are concerned with the public policy of California,” Bucklo wrote.

It’s not unusual for former pro athletes to shop for workers’ comp benefits in states other than the one where their former team is located. The reason is no surprise: Some states’ workers’ comp laws are more favorable to employees than others. In fact, when pro athletes do this, it’s no different from when an employee who is usually located in one state is injured in another while on the job. Lawyers for the workers will choose which state has the more favorable workers’ comp law and file there.



Winter Holiday Safety

Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. Following a few simple tips will ensure a happy and fire-safe holiday season.

HOLIDAY DECORATING

- » Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- » Keep lit candles away from decorations and other things that can burn.
- » Some lights are only for indoor or outdoor use, but not both.
- » Replace any string of lights with worn or broken cords or loose bulb connections. Connect no more than three strands of mini light sets and a maximum of 50 bulbs for screw-in bulbs. Read manufacturer's instructions for number of LED strands to connect.
- » Use clips, not nails, to hang lights so the cords do not get damaged.
- » Keep decorations away from windows and doors.



HOLIDAY ENTERTAINING

- » Test your smoke alarms and tell guests about your home fire escape plan.
- » Keep children and pets away from lit candles.
- » Keep matches and lighters up high in a locked cabinet.
- » Stay in the kitchen when cooking on the stovetop.
- » Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- » Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.



Before Heading Out or to Bed

Blow out lit candles when you leave the room or go to bed. **Turn off** all light strings and decorations before leaving home or going to bed.

FACTS

- ! **Holiday decoration fires** are most likely to happen in the living room, family room or den.
- ! **Almost half** of all home decoration fires are started by candles.
- ! **Half** of holiday decoration fires happen because decorations are placed too close to a heat source.



Your Source for SAFETY Information

NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

www.nfpa.org/education