

# KMIP Komments

December 2010



# KMIP

Kettle Moraine Insurance Professionals

## Letter from the Treasurer—Meri Lou Chambers

*I was sitting here reflecting on what to write for the newsletter. It occurred to me that somehow I had lost a whole lot of time. Where had it gone? It was already December first and I had not completed my task; then it hit me, short days.*

*Each day we head off to work when it is still basically dark; we complete our day and it is almost dark. We lose our energy when we lose the sunlight and there really aren't enough Vitamin D pills on the shelves to make us feel fully charged.*

*Holiday activities, shopping, baking, frosting, candy, wrapping, hanging up the stockings and the list goes on and on as we prepare. We need to take a moment to and look at all the good things that we can accomplish if we just ask for help from those around us. A cookie exchange with a couple friends to help get the job done quicker, let the store wrap if it's free and most important, do only what is within reason.*

*NAIW and KMIP offer us great opportunities to ask our fellow members if they could use a hand or if they want to share in your idea of what makes the SEASON bright. I know that if I can do something for someone else it makes my day. Each of us brings a special gift to the organization so if we use our gift for the good of others we will have a wonderful holiday season.*

*My mom always told us it is not in the getting but in the giving. And some of the nicest gifts come in brown paper bags. A pastor once told this story to a group of children in church. He held up an oil soaked brown bag. He they would like to have. The pretty gift. Inside the box he sock; none of the children wanted oil stained, crinkled brown bag scene. The children couldn't gift had been placed in the bag. for the good in all things and*

*To each of you a Happy look for the good in everyone and heart feel good.*



*a beautifully wrapped gift and asked the children which one children quickly replied the had wrapped a dirty ugly old to touch it. Inside the ugly, he had placed a small nativity understand why such a great Simply he told them to look share what is most important. Holiday Season! Remember to everything. It makes the*

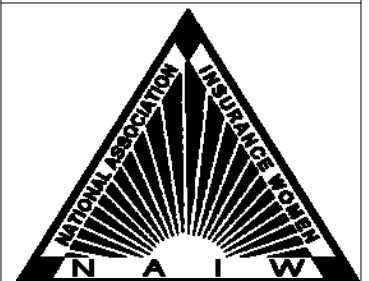
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Mailing address:  
PO Box 15  
West Bend, WI 53095

Newsletter Editors: Natasha Lambrecht & Andrea Wulf

Please submit any articles of interest, classes completed or designations earned for publication in the newsletter via email to [nlambrecht@wbmi.com](mailto:nlambrecht@wbmi.com) or [awulf@wbmi.com](mailto: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 6	Caroling	Samaritan
Dec 8	Monthly Mtg—Christmas Party	Heidel's
Dec 20	Enchantment in the Park	Wash Co Fair Park
Jan 19	Monthly Mtg—Work Comp	West Bend
Feb 16	Monthly Mtg-Social Media	West Bend

One of the most glorious messes in the world is the mess created in the living room on Christmas Day. Don't clean it up too quickly.  
- Andy Rooney



Our hearts grow tender with childhood memories and love of kindred, and we are better throughout the year for having, in spirit, becoming a child again at Christmas-time.  
- Laura Ingalls Wilder

**Officers 2010-2011**

President: Amy Baier  
[ABaier@wbmi.com](mailto:ABaier@wbmi.com)

Vice President: Joan Kuhn  
[JKuhn@wbmi.com](mailto:JKuhn@wbmi.com)

Treasurer: Meri Lou Chambers  
[MChambers@wbmi.com](mailto:MChambers@wbmi.com)

Secretary: Karrie Isken  
[KIsken@wbmi.com](mailto:KIsken@wbmi.com)

Board Members: Jen Weiterman  
Fran Clawson  
Mary Wittman

WEBSITE: [www.kmipwi.org](http://www.kmipwi.org)

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 Massages, Raffle Prizes, Memory Enhancement, and Fun!!**

**Place:** Heidel's Restaurant  
3280 County Road P, Jackson 262-677-2383

**When:** Wednesday, December 8, 2010  
5:00 pm - Networking (cash bar) & complimentary chair massages (courtesy of Healing Elements Day Spa, sign-up sheet available at check-in)

**Dinner:** 5:45 pm  
Chicken Breast Alfredo                      Roast Beef  
Parsley Potatoes                              Buttered Corn  
Lettuce Salad                                  Rolls w/ Butter  
Coffee, Tea, or Milk

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

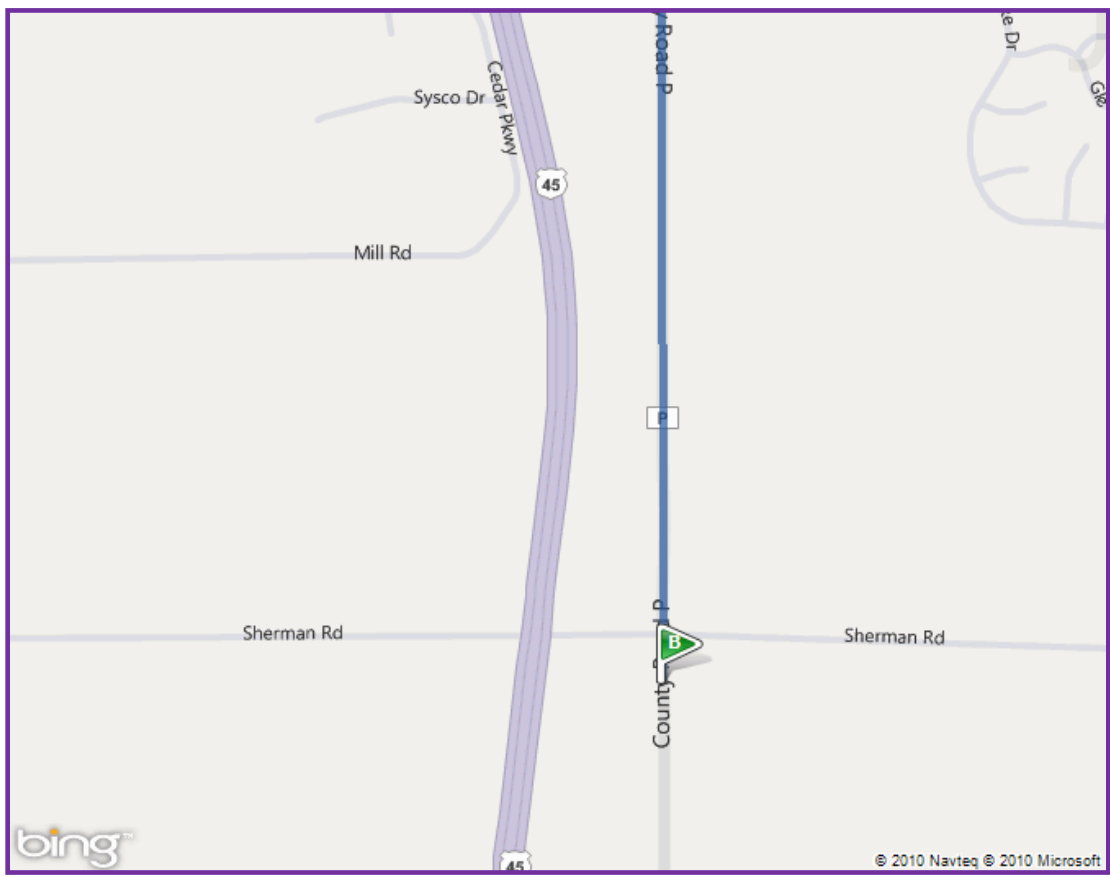
**Program:** 6:30 pm  
Roger Seip - Discovering Your Memory Power  
[www.deliverfreedom.com](http://www.deliverfreedom.com)

7:30 pm  
Raffle drawing - Proceeds to go to Chix 4 a Cause

**RSVP:** No later than Thursday, December 2<sup>nd</sup> by email to Jessica Greisch at [jgreisch@wbmi.com](mailto: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.*





## Directions to Heidel's

From north: Take 45 South, exit SR-60 toward Hartford/Jackson. Turn left onto SR-60. Turn right onto CR-P, go 1.1 miles to Heidel's.

From south: Take 45 North, exit SR-145/Fond du Lac Ave. Turn right onto SR-145 South/Fond du Lac Ave. Turn left onto CR-P, go 1.7 miles to Heidel's.





## **SAMARITAN CAROLING**

Date: Monday December 6, 2010

Time: 6:00 pm Arrive to Samaritan Health Center

6:10 pm Help residents to event room

6:30 pm Caroling begins



The Samaritan Health Center is located at:  
531 E. Washington Street  
West Bend WI 53095

**Kids, Family, and Friends are invited to join.  
Feel free to dress in holiday apparel if you wish.**

Jessica Klas will be bringing some props to the event. If you have any questions, please email Jessica at [jklas@wbmi.com](mailto:jklas@wbmi.com)

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### Message from Barb Bauer: Fundraising Chair

It's already that time of year again where we are looking for gifts and stocking stuffers. Please keep in mind our wine bottle totes and insulated bottle bags for the people on your list.

The wine bottle tote makes a unique and useful gift. It's the perfect way to bring a bottle of wine to a party or dinner over the holidays. They are just \$10.00.

The insulated bottle bags would make a great gift for any "Insurance Queen" on your list. They're great stocking stuffers or Secret Santa gifts. They are \$5.00.

We will have them available for sale at our December meeting or you can email your order to [bbauer@wbmi.com](mailto:bbauer@wbmi.com).





As submitted by Mary Ellen Heese

## Cinnamon & Honey—Bet the drug companies won't like this one getting around

**Facts on Honey and Cinnamon:** It is found that a mixture of honey and cinnamon cures most diseases. honey is produced in most of the countries of the world. Scientists of today also accept honey as a 'Ram Ban' (very effective) medicine or all kinds of diseases.

Honey can be used without any side effects for any kind of diseases.

Today's science says that even though honey is sweet, if taken in the right dosage as a medicine, it does not harm diabetic patients. Weekly World News, a magazine in Canada, in its issue dated 17 January, 1995 has given the following list of diseases that can be cured by honey and cinnamon as researched by western scientists:

### **HEART DISEASES**

Make a paste of honey and cinnamon powder, apply on bread, instead of jelly and jam, and eat it regularly for breakfast. It reduces the cholesterol in the arteries and saves the patient from heart attack. Also those who have already had an attack, if they do this process daily, they are kept miles away from the next attack. Regular use of the above process relieves loss of breath and strengthens the heart beat.

In America and Canada , various nursing homes have treated patients successfully and have found that as you age, the arteries and veins lose their flexibility and get clogged; honey and cinnamon revitalize the arteries and veins.

### **ARTHRITIS**

Arthritis patients may take daily, morning, and night, one cup of hot water with two spoons of honey and one small teaspoon of cinnamon powder. If taken regularly even chronic arthritis can be cured. In a recent research conducted at Copenhagen University, it was found that when the doctors treated their patients with a mixture of one tablespoon of honey and half teaspoon of cinnamon powder before breakfast, they found that within a week, out of the 200 people so treated, practically 73 patients were totally relieved of pain, and within a month, mostly all the patients who could not walk or move around because of arthritis started walking without pain.

### **BLADDER INFECTIONS**

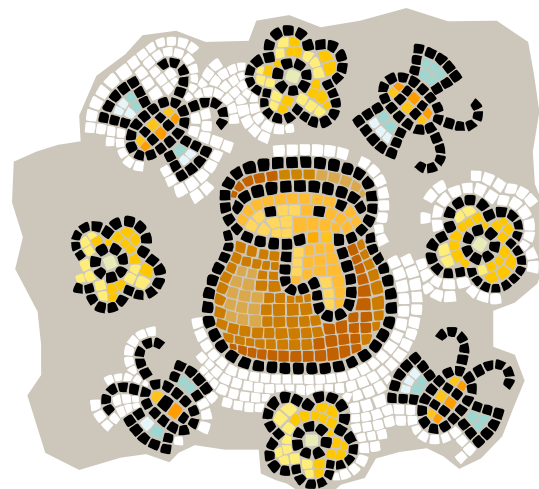
Take two tablespoons of cinnamon powder and one teaspoon of honey in a glass of lukewarm water and drink it. It destroys the germs in the bladder.

### **CHOLESTEROL**

Two tablespoons of honey and three teaspoons of cinnamon powder mixed in 16 ounces of tea water, given to a cholesterol patient, was found to reduce The level of cholesterol in the blood by 10 percent within two hours. As mentioned for arthritic patients, if taken three times a day, any chronic cholesterol is cured. According to information received in the said Journal, pure honey taken with food daily relieves complaints of cholesterol.

### **COLDS**

Those suffering from common or severe colds should take one tablespoon lukewarm honey with 1/4 spoon cinnamon powder daily for three days. This process will cure most chronic cough, cold, and clear the sinuses.



*Continued on next page*



## Cinnamon & Honey—continued

### **UPSET STOMACH**

Honey taken with cinnamon powder cures stomach ache and also clears stomach ulcers from the root.

### **GAS**

According to the studies done in India and Japan , it is revealed that if honey is taken with cinnamon powder the stomach is relieved of gas.

### **IMMUNE SYSTEM**

Daily use of honey and cinnamon powder strengthens the immune system and protects the body from bacteria and viral attacks. Scientists have found that honey has various vitamins and iron in large amounts. Constant use of honey strengthens the white blood corpuscles to fight bacteria and viral diseases.

### **INDIGESTION**

Cinnamon powder sprinkled on two tablespoons of honey taken before food relieves acidity and digests the heaviest of meals.

### **INFLUENZA**

A scientist in Spain has proved that honey contains a natural ' Ingredient' which kills the influenza germs and saves the patient from flu.

### **LONGEVITY**

Tea made with honey and cinnamon powder, when taken regularly, arrests the ravages of old age. Take four spoons of honey, one spoon of cinnamon powder and three cups of water and boil to make like tea. Drink 1/4 cup, three to four times a day. It keeps the skin fresh and soft and arrests old age.

### **PIMPLES**

Three tablespoons of honey and one teaspoon of cinnamon powder paste. Apply this paste on the pimples before sleeping and wash it next morning with warm water. If done daily for two weeks, it removes pimples from the root.

### **SKIN INFECTIONS**

Applying honey and cinnamon powder in equal parts on the affected parts cures eczema, ringworm and all types of skin infections.

### **WEIGHT LOSS**

Daily in the morning one half hour before breakfast on an empty stomach and at night before sleeping, drink honey and cinnamon powder boiled in one cup of water. If taken regularly, it reduces the weight of even the most obese person. Also, drinking this mixture regularly does not allow the fat to accumulate in the body even though the person may eat a high calorie diet.

### **CANCER**

Recent research in Japan and Australia has revealed that advanced cancer of the stomach and bones have been cured successfully. Patients suffering from these kinds of cancer should daily take one tablespoon of honey with one teaspoon of cinnamon powder for one month three times a day.

### **FATIGUE**

Recent studies have shown that the sugar content of honey is more helpful rather than being detrimental to the strength of the body. Senior citizens, who take honey and cinnamon powder in equal parts, are more alert and flexible. Dr. Milton, who has done research, says that a half tablespoon of honey taken in a glass of water and sprinkled with cinnamon powder, taken daily after brushing and in the afternoon at about 3:00 P.M. When the vitality of the body starts to decrease, increases the vitality of the body within a week.

### **BAD BREATH**

People of South America , first thing in the morning, gargle with one teaspoon of honey and cinnamon powder mixed in hot water, so their breath stays fresh throughout the day.

### **HEARING LOSS**

Daily morning and night honey and cinnamon powder, taken in equal parts restore hearing. Remember when we were kids? We had toast with real butter and cinnamon sprinkled on it!



# Look who's new to KMIP!!!

## Beth St. Peter

Current Residence: West Bend

Family: Spouse, 3 kids, and just recently became a grandma!!

Work Experience: In 1994, she started in health insurance and in 2008 changed to work comp insurance.

Why Insurance?: She has a Bachelors of Science degree in Mortuary Science. Once she became pregnant, she chose not to pursue a career in mortuary science, but wanted to keep up her medical knowledge, therefore she started a career in health insurance.

## Kathy Mertes

Current Residence: West Bend

Family: Husband Mark-married 25 yrs, a son, Steve, daughter-in-law, Krista, and a daughter, Rebecca

Hobbies & Interests: Enjoys camping, bicycling, travel, sewing, and cooking

Work Experience: Before WB, she worked at Big Apple Bagels for 4 years. Prior to that she was a stay-at-home mom for 12 years.

Why Insurance?: Went to the WB job fair in 2005 looking for a full-time office position.

## Samantha Humer

Current Residence: Wauwatosa

Family: Her and her dog, Lex. She's been dating her boyfriend for the past year.

Hobbies & Interests: Loves cooking, reading, and working out.

Work Experience: Current is Commercial Lines Underwriter for West Bend Mutual Insurance Co. for past 4 ½ years

Professional Designations: CPCU and AU

Why Insurance?: A very good friend of hers was an underwriter at West Bend and recommended she apply for an opening in the commercial lines underwriting trainee program.

## Tammy Matter

Current Residence: West Bend

Family: Husband-Rick, 3 sons-Jacob, Alec & Nick, and a pet lizard-TJ.

Hobbies/Interests: Volleyball, reading, & shopping.

Work Experience: She has held 9 different positions throughout her career at WB to include underwriting, product development, IT, and now Sr. Compliance Specialist in Legal.

Professional Designations: CPCU, AU, AIS, AIM, ARe, AINS

Why Insurance?: Neighbor growing up was CL UW VP at WB & her first job was a records clerk at WB in high school.

Currently serves on the Washington County Family Center and Leadership Greater West Bend boards.



**Susan L. Shaw, CPIW**

Account Manager Personal Lines  
Toll Free: (877) 725-2623  
Toll Free Fax: (866) 725-2633  
sue@wichert.com

**NAIW International Secretary Candidate**

**Career Experience and Qualifications**

As an account manager for Wichert Insurance, Sue supports the needs of customers through policy service and claims facilitation. Sue joined the agency in 2003 when Woodruff SirLouis Insurance Agency affiliated with Wichert Insurance. During this time Sue has expanded the selection of insurance options and now provides a deeper level of service to her customers.

With 40 years experience in the insurance industry, Sue is able to navigate the complexity of business and the challenges that present themselves. Sue has been recognized for leadership and for dedication to the insurance industry by the Insurance Women of Akron and the National Association of Insurance Women, International.

**Certifications and Licenses**

- \_ Certified Professional Insurance Women (CPIW)
- \_ Property and Casualty Producers License

**Professional and Community Affiliations**

- \_ National Association of Insurance Women, International (NAIW)
- \_ Family of Faith United Methodist Women
- \_ Truth North Way Out Prison Ministry for Youth at Risk

**WHAT WILL SUE BRING TO THE OFFICE OF INTERNATIONAL SECRETARY OF NAIW?**

Sue joined NAIW in 1973, served as Ohio State Director in 2003-04 and Region IV RVP 2007-2009. Sue's priorities are to continue the expansion of and updates to NAIW educational programs, along with the expansion of webinars and alternative methods of delivering education. Sue plans to promote the knowledge and use of the NAIW website, so members will have access to resources to enhance local association and personal growth. Sue has the ability to foster member involvement by encouraging members to run for office, apply for awards, and continue their educational and professional development. Sue plants seeds within members, she waters and nurtures the seed and watches the seed bloom as each member achieves their goals. Sue is a champion of change, but she takes caution to ensure each change has purpose and value. She is dedicated to NAIW's membership growth and fiscal responsibility, and plans to promote programs that focus on member retention and new member growth, as well as expansion of Corporate Partnerships and industry alliances.



**What part of the NAIW body are you? Please ask Sue what part she wants to be and why.**

**Recognize Our Commitment Knowledge & Success within NAIW International (NAIW ROCKS)**