

# KMIP Komments

September 2011



# KMIP

Keokuk-Mosinee Insurance Professionals

## Welcome Back from 2011-2012 KMIP President Joan Kuhn

As I sit here preparing this article for the KMIP Komments newsletter I find myself thinking about how much our association has grown since our humble beginnings just a few years ago. Webster's defines an association as "an organization of people with a common purpose." This very clearly describes KMIP. KMIP is true to our purpose of providing continuing education, leadership opportunities, networking, and community service. KMIP survives and thrives due to the dedication and loyalty of our members.

The 2011 Wisconsin Council Meeting of NAIW/IAIP is being held in Appleton, WI October 14-15. I hope many of you will attend and take advantage of the 3 hour CE class on Friday afternoon.

Our Programs Committee has once again arranged for some wonderful programs that will be entertaining and educational. I plan to make a few short safety presentations on various topics throughout the year. I think you'll enjoy them. I've got some good videos to share with you.

Our other committees are busy organizing fundraising events, community projects, and membership drives. I think you'll be impressed with the results. Thanks to all our hardworking committee chairs and members.

Finally, I encourage all KMIP members to actively promote NAIW/IAIP and KMIP whenever the opportunity presents itself. Inform your co-workers and other business acquaintances of the benefits of a membership and invite them to a monthly meeting. We can grow our membership by spreading the good word.



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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

Sept 21	Monthly Mtg— <b>Going Green</b> Paul Davis Restoration	West Bend
Oct 14-15	WI Council Meeting	Appleton
Oct 19	Monthly Mtg—Membership Drive/National Update—Janine Prusow	Columbian
Oct 6	KMIP—Lunch Meeting	West Bend
Nov 16	Monthly Mtg—CE “Personal Umbrella”	TBD
Dec 7	Monthly Mtg—Christmas Party	TBD

*Congrats to Amy & Timothy Baier on the birth of their son Mason Larry on June 7. Mason joins big brother Dylan.*



**NEW to KMIP—Lunch Meeting on October 6th**

- ◆ Held in conjunction with the local organization “Rising Professionals on the Move”
- ◆ Speaker is Tom Snyder—founder and CEO of Trivera Interactive, a web and social media leader since the late 80’s  
[www.triveraguay.com/speaking-and-presentations/](http://www.triveraguay.com/speaking-and-presentations/)
- ◆ A great opportunity to network during the convenience of your lunch hour...watch for more details soon

### Officers 2011-2012


- President: Joan Kuhn  
[JKuhn@wbmi.com](mailto:JKuhn@wbmi.com)
- Vice President: Jen Weiterman  
[JWeiterman@wbmi.com](mailto:JWeiterman@wbmi.com)
- Treasurer: Jessica Greisch  
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- Secretary: Karrie Isken  
[KIsken@wbmi.com](mailto:KIsken@wbmi.com)
- Board Members: Laura Brown  
Cherie Vita-Lenk  
Mary Wittmann
- WEBSITE: [www.kmipwi.org](http://www.kmipwi.org)

### Happy Birthday!!

- |                 |      |
|-----------------|------|
| Linda Luka      | 8/5  |
| Sue Van Camp    | 8/16 |
| Barb Wilcox     | 8/23 |
| Ann Stockhausen | 8/28 |
| Heather Koch    | 9/1  |

*“Govern thy life and thoughts as if the whole world were to see the one and read the other”*

**Thomas Fuller**



# September 2011 KMIP Meeting

*Join us for fun, friendship, and insurance knowledge*

**Place:** West Bend Mutual Insurance Company—Prairie Center  
1900 S 18th Ave, West Bend (see directions attached)

**When:** Wednesday, September 21, 2011  
5:00 PM—Networking (Cash Bar)  
5:45 PM—Dinner

**Menu:** Baked Potato Bar: bacon bits, shredded cheddar cheese, salsa, chives, sour cream, black olives, onions, whipped butter  
Soup Station: broccoli cheese soup & old fashioned tomato soup served in bread bowl  
Mini Cheesecakes: chocolate cappuccino, silk tuxedo, New York vanilla, chocolate chip, lemon, raspberry, amaretto almond

**Cost:** \$18.00—Payment by check or exact cash when checking in. Checks are to be made payable to KMIP.

**Program:** 6:30 PM **Going Green** (see description on next page)  
Ken Sussex, Director of Business Development, Paul Davis Restoration

7:15 PM **Safety Short** Joan Kuhn  
7:30 PM **Business Meeting**

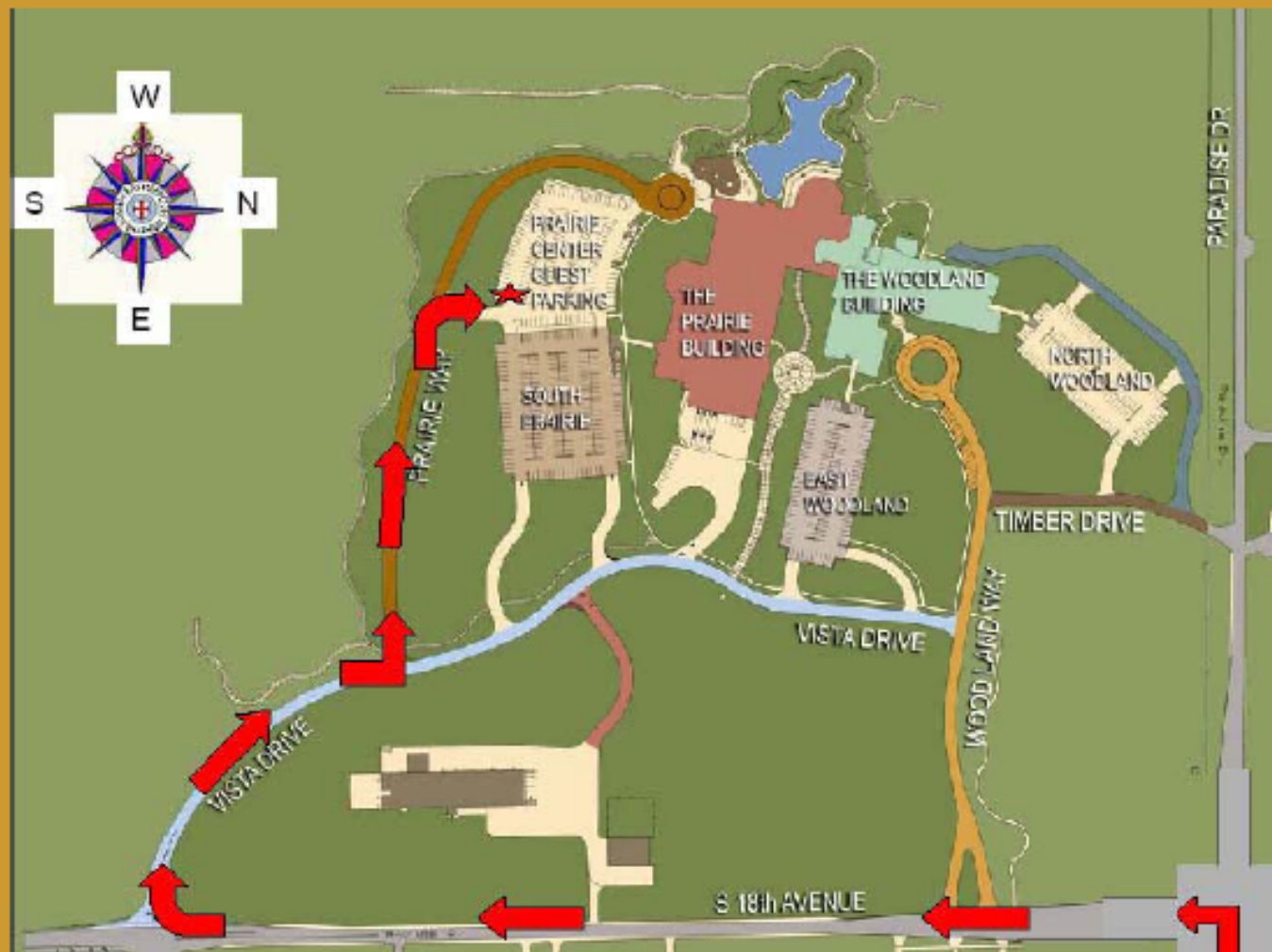
**RSVP:** No later than **noon Thursday, September 15, 2011** by email to Mary Wittmann at [mwittmann@wbmi.com](mailto:mwittmann@wbmi.com)

**Reminder:** If you respond that you are attending the dinner and do not show up, you will still be charged for the cost of the meal.



# Directions to West Bend Mutual Insurance Company

- ♦ From Paradise Drive turn South on S 18th Avenue. Enter the grounds at the Second Entrance to West Bend (Vista Drive). Follow Vista Drive to Prairie Way into the Prairie Center Guest Parking lot. Enter the Prairie building at the main entrance (by the turn-around driveway).



## September class description:

*"Going Green"* is structured to help attendees understand the complexities of coverage issues surrounding "green" upgrade policies. The course begins with a discussion on the meaning of green and the complexities of environmentalism versus the concept of policy upgrades and coverage issues, dissemination of information, risk inspections, policy updates and reserves. The course ends with scenario discussions and best practices for moving forward fairly and in environmentally good conscience. Discussions around green building practices, materials and every-day living will be incorporated into the program. Attendees will walk away with a better understanding of how to maintain a sustainable lifestyle.





## The \$18M typo and 7 other expensive runners-up

CFO Daily News by Jennifer Azara

Yes, you're red-faced when that report or e-mail you sent has a typo in it. But that blunder probably didn't land your company in the red. Some of these may have.

Everybody hits the wrong key or forgets to spell check now and then. Not the end of the world. You'll feel a little better after checking out these eight minor typos with major financial consequences:

1. **The missing "r."** A project required 10 sets of construction drawings that cost \$1000 each to print. When the client received their set, they noticed that in all the kitchens, the word "pantry" was missing its "r." All 10 sets had to be reprinted, at the firm's cost. **Cost of the typo: \$10,000**
2. **Marital woes.** In March 2008, Arkansas governor Mike Beebe called the state assembly into special session partly to deal with a typo in a 2007 law that had mistakenly allowed girls of any age (even infants) to marry as long as they had their parents' consent. **Cost of the typo: \$25,000 to taxpayers, who foot the bill.**
3. **Legal eagles without eagle eyes.** In 2004, Philadelphia Judge Jacob P. Hart slashed the fee due to an attorney in half because of overabundant typos. **Cost of the typo: \$31,350.**
4. **A nightmarish mistake.** The advertising department of the Torrance Press was thrilled to land a two-page double truck (two-page) ad from the Sealy mattress company. The ad carried the company's slogan in big, bold, black letters: "Sleeping on a Sealy, Is Like Sleeping on a Cloud." But that Thursday morning, thousands of readers were introduced to a new slogan: "Sleeping on a Sealy, Is Like Slipping on a Cloud." The paper, of course, offered to make good. The following week, readers discovered a revised message: "Sleeping on a Sealy, Is Like Sleeping on a Clod." Goodbye account. **Cost of the typo: A large and potentially very lucrative account.**
5. **Wrong number.** L.L. Bean's annual back-to-school catalog arrived in millions of homes ... with a major error. The catalog told people to call a phone number that belonged to a Virginia company instead of the Maine-based mail-order retailer. L.L. Bean paid the other company an unnamed sum of money to take over the misprinted phone number immediately. **Cost of the typo: An estimated six figures, though the exact number wasn't disclosed.**
6. **A vote for who?** A candidate for a Congressional seat in West Virginia discovered that the Secretary of State's office had misspelled her name on the ballots. **Cost of the typo: \$100,000 – \$125,000, again, picked up by taxpayers**
7. **You need one X or three?** Pacific Yellow Pages carried an ad for [Banner](#) Travel Service, in Sonoma, CA. The firm, which actually concentrates in "exotic" travel, advertised that it specialized in "erotic" travel, due to a tiny (yet huge) typo. The business lost a lot of clients as a result. **Cost of the typo: \$10 million lawsuit plus the \$230 monthly fee.**
8. **Houston, we have a very expensive problem.** Back in July 1962, the omission of a hyphen in some mathematical data caused the \$18,500,000 failure of a spacecraft launched toward Venus. **Cost of the typo: \$18,500,000**



## Residential construction directive set to go into effect

From OSHA Up To Date September 2011 edition

A new OSHA compliance directive that prohibits residential construction employers from bypassing fall protection requirements is scheduled to go into effect Sept. 15. In June, the agency announced a “three-month phase-in period” before it would begin enforcing the new directive, which was published Dec. 16. The old directive allowed employers to use specific alternatives to conventional fall protection measures without a written plan or without showing that conventional methods were not feasible or safe.

The new directive explicitly states that residential construction employers must comply with the requirements outlined in the fall protection standard, unless they can demonstrate infeasibility of the requirements and develop a written, site specific alternative fall protection plan.

## Preventing injuries among shift workers

Safety News Alert by Fred Hosier

Melatonin, caffeine, prescription medications, light therapy and naps have all been used to help overnight shift workers stay alert and avoid injuries. Of those, new research shows one that appears to work pretty well is ...the old stand-by, **caffeine**.

A study published in the Cochrane Library shows caffeine worked better than naps at reducing errors and improving performance among late-night workers. It worked as well as prescription medications and light therapy – and it costs less than those.

The research didn't look directly at worker injuries, but safety pros know an alert worker is less likely to be injured. Third-shift workers suffer more injuries on the job. Some of the biggest workplace disasters occurred on the night shift: the Exxon Valdez and the Chernobyl and Three Mile Island nuclear incidents.

Although no correlation has been shown yet to fatigued workers, the recent BP oil disaster in the Gulf of Mexico also happened at the start of the overnight shift.

So the good news for night workers who've relied on caffeine is that there's no reason to discontinue doing so, if they're healthy. The best way for them to take advantage of caffeine's effects: small doses spread out over time.

If night workers find they're losing concentration, a 20-minute break with caffeine might help. That's how long it takes for the substance to have an effect.



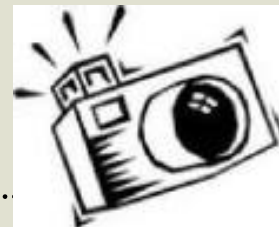


## New Member Spotlight!!

**Therease Thompson**, a Senior Database Analyst/Programmer, has been employed at West Bend Mutual Insurance Company since 2005. She has been in the IT Department as a Database Administrator or Application Developer; and has been in the insurance industry for the past 18 years. Therease is an MCTS (Microsoft Certified Technical Specialist) and after her final exam in October will be a MCITP (Microsoft Certified IT Professional). In the past two years, she's earned the AINS, AIS and AIT designations from the Insurance Institute of America and is working towards her CPCU designation. She has three children: Demetric (22), Devan (19), and Dalicia (12). Her sons are full-time students at Milwaukee-area colleges so, for now, she still lives in Milwaukee. Therease's daughter just started 7th grade and is a bigger challenge than both her sons combined :). In her almost non-existent spare time, she enjoys playing the piano, singing,, traveling to a new island every summer and riding her motorcycle. She is also an avid US coin collector. Last but not least, she is very happily divorced and enjoying her 40's. WELCOME THEREASE!!

## Bring your Smiles!!

We are trying to get pictures of all KMIP members out on the IAIP/NAIW website. We will have a digital camera at our September and October meetings so please bring your smiles and your membership #/password to update the website.



**“Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude.”**

Thomas Jefferson

Hi to all my Fellow KMIPer's  
 just wanted to Thank you for  
 the card and Visa gift card.  
 I am very blessed to have been  
 part of a great group of women  
 that I love insurance as much as  
 I do. I had a lot of fun and  
 hope to pass on the things I have  
 learned to the next group that  
 you. Miss you All!  
 Love Connie

Thank you  
 from Connie  
 Kempke