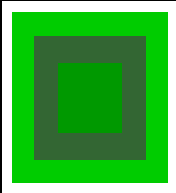


March 2011



KMIP
Kettle Moraine Insurance Professionals

KMIP Komments



A word from Karrie Isken—KMIP Secretary

Make Sharing Easy



SOCIAL NETWORKING

We've all seen the above links available to us online. They are everywhere! Last month at our February meeting we learned from Laura Stanelle of only a glimpse of how social media and networking is gaining popularity today. It is being predicted that social networking will replace email as a leading means of communication by 2014. Many of us have heard of and used Facebook, LinkedIn, and Twitter, but it's good to know the risks involved also. Social media use in the workplace has become a fact of life for some employers. I read an article that warns employees of the improper use of social media. Is it permissible to discipline an employee who routinely criticizes his supervisor on Facebook? Or calls in sick to work and then posts a Facebook update that she had a blast at the Mall of America? We all need to make sure we are aware of our own company's policy of using social media.

Cybercriminals are finding ever more innovative ways to collect our personal information such as birth date, place of work, address and account details for our bank account and email. I believe many users are not aware of the risks associated with putting information on these social networking sites. Social networking is like having a very public conversation that is broadcast across the internet for a lot of people to see. Just about every application you use on Facebook has access to your information and just by using the application you are granting permission for it to have access to your personal information. Read their privacy policy first before using it. It's very important to check all privacy settings!

LinkedIn is a business-oriented social networking site mainly used for professional networking. Users can get recommendations from other connections, including their manager, to further complete their profile. Several law articles are now warning of legal risks of making a LinkedIn recommendation. For example, a manager or coworker provides a very positive LinkedIn recommendation, but later if that employee is fired, that employee may use that favorable recommendation as evidence of pretext for discrimination or retaliation.

I only provided a small sample of some of the dangers of social media and I'm sure there are more added to the list daily in our world of cyber social media! We all just need to be more cautious when posting status updates, blogging or tweeting. Think before you click or type!

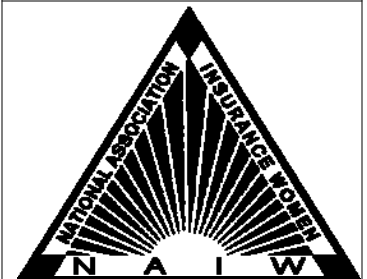
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designations earned for publication
in the newsletter via email to
nlambrecht@wbmi.com or
awulf@wbmi.com



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



Calendar of Events

Mar 16	Monthly Mtg-E&O Hotspots (NAIW class), Etiquette	Nardo's Passport Inn-Menomonee Falls
Apr 4	KMIP Board Meeting (4:45pm)	WB Conf Room 271
Apr 7-10	Region V Conference	Rockford, IL
Apr 20	Monthly Mtg-Wills/Estate/Pre-Planning	West Bend

Look who's new to KMIP!!!

St. Patrick's Day is an enchanted time—a day to begin transforming winter's dreams into summer's magic.

- Adrienne Cook

Vicki Butzke

Current Residence: Jackson, WI

Family: 2 children, a son and a daughter

Vicki enjoys camping, snowmobiling, gardening, boating, picnics, and spending time with family and friends. She is currently in the Workers' Compensation department at West Bend Mutual (since 7/2008). Previously, she worked at Claims Management Services for 9 years as a Claims Representative II, and prior at Principal Market Insurance for 10 years in the Claims department.

Officers 2010-2011

President:	Amy Baier ABaier@wbmi.com
Vice President:	Joan Kuhn JKuhn@wbmi.com
Treasurer:	Meri Lou Chambers MChambers@wbmi.com
Secretary:	Karrie Isken KIsken@wbmi.com
Board Members:	Jen Weiterman Fran Clawson Mary Wittmann
WEBSITE:	www.kmipwi.org

WISH THEM GOOD LUCK!!

Regional Conference in April:

Jen Weiterman—Confidence While Communicating competition on behalf of WI Council

Janine Prusow—running for "Insurance Professional of the Year"

Linda Luka—running for Regional Vice President (RVP) for Region 5

All these members need our support & congratulations for stepping it up!!

March KMIP Meeting

Join us for fun, fellowship, and insurance knowledge

Place: **Nardo's Passport Inn**
W204N11498 Goldendale Rd, Germantown 53022

When: **Wednesday, March 16, 2011**
5:00 pm Networking (cash bar)

Dinner: **5:45 pm**
Sliced roast beef and gravy
Baked Hawaiian ham
Mashed potatoes
Vegetable medley
Assortment of rolls with butter
Coffee, tea, and milk
Apple crumb, cherry cheese or mixed fruit pie



Cost: **\$18 dinner and \$10 course book (total \$28) – payment by check (to KMIP) or exact cash when checking in**

Program: **6:30 pm**
E&O Hotspots: Don't Get Burned - NAIW class
(This is an NAIW course, additional book cost of \$10)
By Julie Liebelt – R&R Insurance

7:15 pm
Business Etiquette – Linda Luka/Mary Wittmann
Board Nominations
Business Meeting

RSVP: **No later than Friday, March 11 by email to Mary Wittmann at mwittmann@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.

Driving Directions to Nardo's

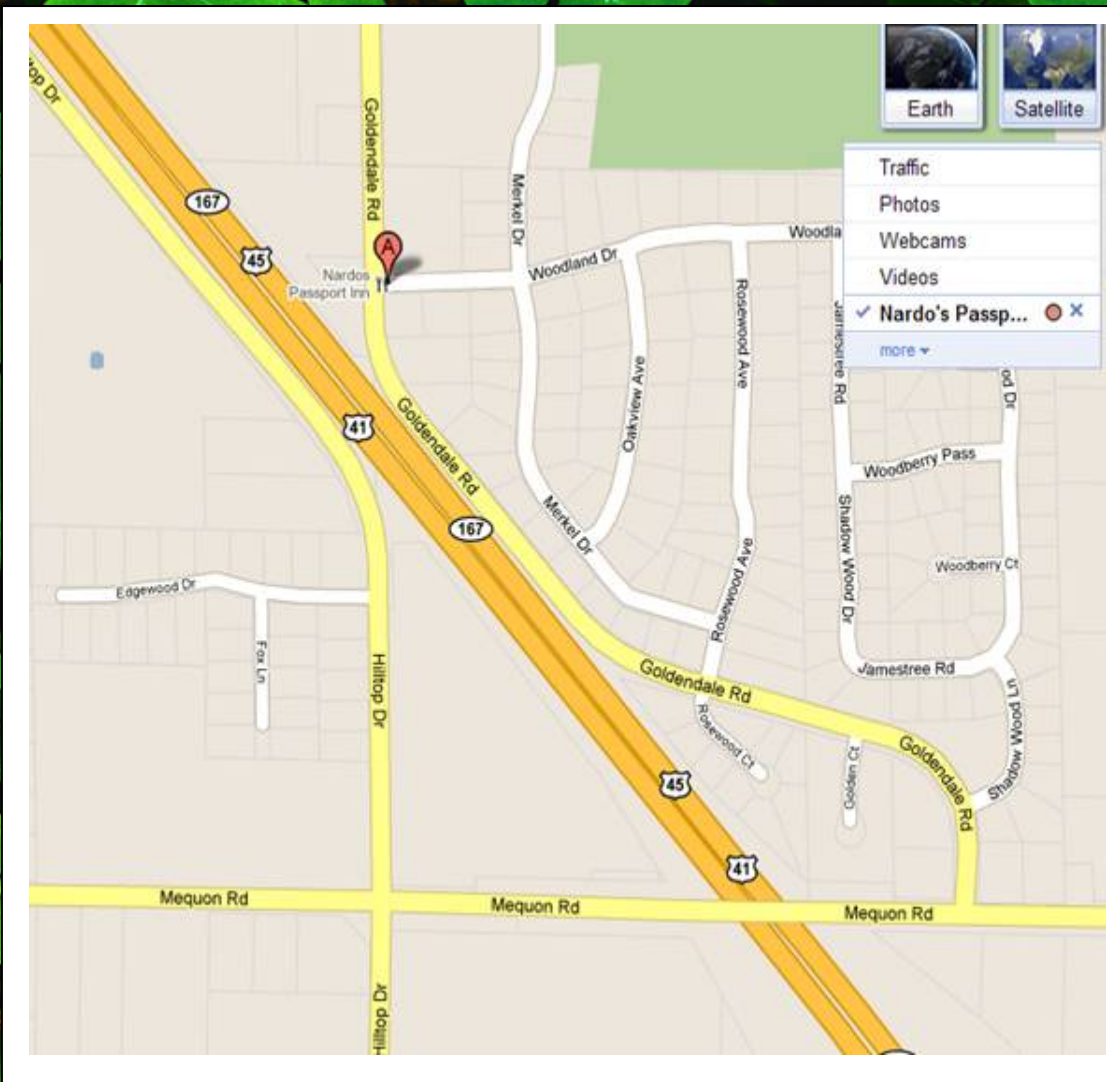
Hwy 45 South to US-41S

Take Holy Hill Rd exit

Turn left at Holy Hill Rd

Take the 2nd right onto Goldendale Rd

Turn left at Woodland Dr





Thank you!

I would like to thank everyone who baked, bought bakery or worked at the table for helping to make our Bake Sale a big success.

We made \$230.50 at the sale. We also sold a few wine bags and koozies for an additional \$35.00. Thanks again for everyone's efforts.

~Barb Bauer



Are you eligible for a CPIW or DAE designation??? The requirements and applications are very easy to find on the NAIW website www.naiw.org under Education and Training, Designations. We would like to recognize all members who received a new designation at the May banquet, so please contact Amy Baier by April 1st.

**IF A MAN WHO CANNOT COUNT
FINDS A FOUR-LEAF CLOVER, IS
HE LUCKY?**

- STANISLAW J. LEC

KMIP 2011 CWC Class

Take advantage of the opportunity to discover your own speaking style and develop confidence speaking.

KMIP is offering a Confidence While Communicating class at West Bend Mutual Insurance Company or R & R Insurance every Monday night from 5:00-6:30 starting April 18th. We will hold five sessions and "the speak off" contest. Instructors this year will be Connie Kempke and Candi Miller.

Please contact Connie Kempke at Connie.Kempke@rrins.com by March 1, 2011 so we can order books, and set our class schedule.

The cost of the class is \$65.00 per person. The cost includes supper so you can join us right after work.

Thanks, Connie and Candi



KMIP APPAREL

Anyone wanting apparel embroidered with the KMIP logo should bring their items to the March meeting. This is not limited to those attending Regional. I will be delivering everything to the printer on Thursday so those that need them for Regional will have them in time. **Leave the price tags on your items; and write your name on the back of it.** This will ensure that everyone is getting theirs back. Do not launder them first.

The cost will be \$3.00 per item and should be paid when you turn your items in to me at the March meeting. Any checks should be made payable to KMIP.

If you have any questions you can contact me at ann.stockhausen@rrins.com or 262-338-7866.



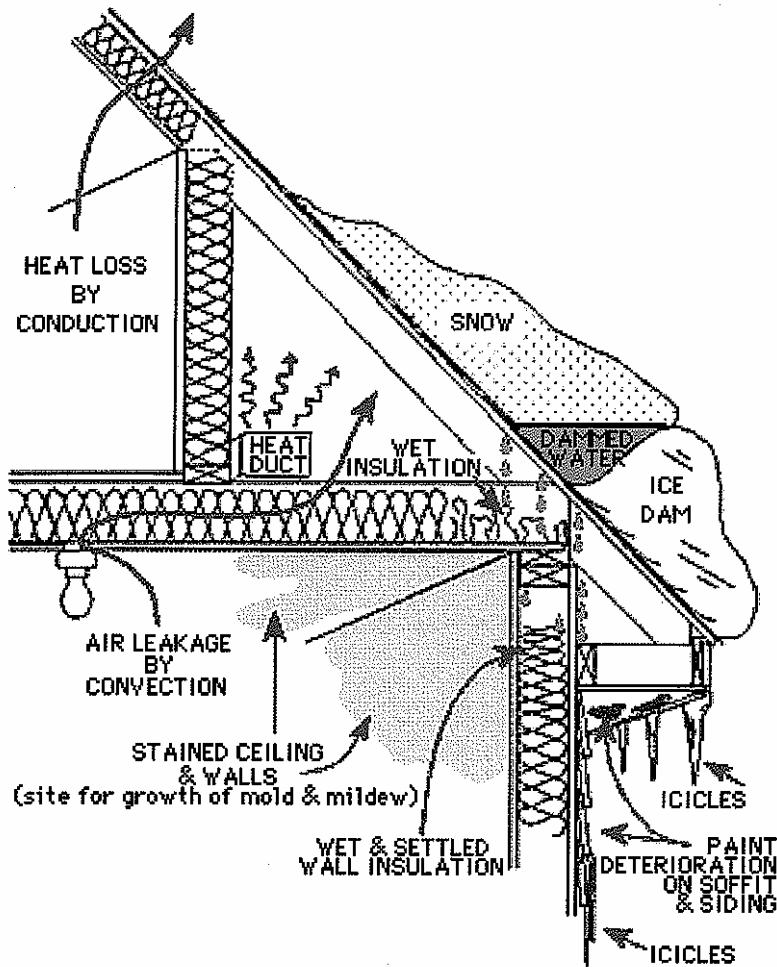
PAUL DAVIS
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ICE DAM

What is an ice dam?

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow/water from draining off the roof. Ice dams can form when as little as 1 or 2 inches of snow accumulates on a roof and if the snowfall is followed by several days of sub-freezing temperatures. Ice dams develop as snow on the upper part of the roof melts. Water runs down the roof slope under the blanket of snow and refreezes into a band of ice at the roof's edge creating a "dam." Additional snow-melt pools against the dam and eventually leaks into the building through the roof or roof trim. Often the problem occurs because of a warm attic and improper ventilation. Ice dams can damage shingles, rot wood and damage interior walls and ceilings.

When damage from ice dams occurs, have the structure inspected as soon as possible by an experienced restorative drying specialist. This allows trapped moisture to be detected and dried before it creates serious problems.



Tips to prevent ice dams:

- The best protection against ice dams is a properly designed "cold roof." Minimizing heat gain in the attic while maximizing attic ventilation with outside air is the best way to reach this goal.
- Stop air leaks by sealing gaps in drywall and cracks around light fixtures. This reduces the amount of heat entering the attic through the ceiling.
- Unplug/replace blocked soffit vents. This improves attic ventilation and allows warm air to quickly escape outside.
- Clean gutters and downspouts so melted snow can drain easily.
- Remove snow from the roof before it melts with a roof rake or similar tool. (Note: this will only be effective if you rake all the way to the roof edge and by removing all potential snow melt.)

www.pdwisconsin.com

414.383.3131 • 800.954.2215

2000 South 4th Street • Milwaukee, WI 53204



PAUL DAVIS
Restoration & Remodeling

Continuing Education

Date: Tuesday, April 5, 2011
Registration for morning class begins at 8:00 a.m.

Location: Country Inn and Suites
350 East Seven Hills Road/Hwy LL
Port Washington, WI

Conflict Resolution • Course # TBD • 4 CE Credits • 8:30 a.m. - 12:30 p.m.

*The course explores the nature of conflict resolution in an agency setting (including an Insurance Company). We will examine not only the role of the agent when it comes to customer conflict, but also how the agent deals with other departments (underwriting, claims, loss control & accounting) and we will talk about strategies in communicating effectively and resolving conflict without compromising ethics & professionalism.
Instructed by: Nick Dillon, Aegis Corporation.*

Dealing with Claims • Course 64468 • 3 CE Credits • 1:30 p.m. - 4:30 p.m.

*Dealing with Claims will serve as an overview for insurance professionals on the property restoration claims process. Attendees will be guided through both residential and commercial insurance restoration claims from initial mitigation efforts through production stages and concluding with job completion. Topics of conversation will include emergency response, selection of a qualified firm(s), documentation, contents restoration, and structural points of interest. Significant dialogue will be offered on project documentation and the roles all parties involved play from homeowners/business owners, insurance professionals (both agent and adjuster) and the professional restoration contractor. An interactive activity will allow participants to engage in Dealing with Claims. The course incorporates scenarios and projects from Southeast WI. Attendees are invited to bring questions and introduce their personal claims experiences as relevant to the course.
Instructed by: Allan Degner, Paul Davis Restoration & Remodeling.*

Attendee _____ AM Session _____ PM Session _____ Lunch _____

Insurance License No. _____ Email _____

Agency Name _____ Date of Birth _____

Agency Address _____

City _____ State _____ Zip _____

Agency Telephone _____ Agency Fax _____

There is a flat \$15 per person charge for a full day or \$10 charge for a half day; lunch is included. Cash or checks made payable to Paul Davis Restoration & Remodeling will be collected during registration.

Register at www.pdwisconsin.com or fax to 414.383.3353 by March 25, 2011.



*Thank you from a
classroom we provide
newspapers for
through Newspapers
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Education!*

Thank you! for
being our
Newspaper in
Education
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Mr. Michels'
Homeroom - Silverbrook
Middle School !!
😊

“Real generosity
toward the future
lies in giving all to the
present”

~Albert Camus

Is March 14 the most dangerous day of the year?

SafetyNewsAlert.com

by Fred Hosier

What if you could predict which days would produce the most workplace injuries? One study suggests that a particular annual occurrence increases the likelihood for injuries on one day each year.

It's moving the clock forward for Daylight Savings Time (DST). The U.S. Bureau of Labor Statistics reports employees on average get 40 minutes less sleep on the Sunday night of the switch to DST.

What's a little bit of lost sleep matter? Researchers at Michigan State University wanted to find out. They analyzed federal government data on mining injuries during a 24-year period. Result: There were 5.7% more workplace injuries on the Monday after the DST change. And 2,649 days of work were lost as a result of those injuries, a 68% increase over other workdays. Some good news: The switch back to standard time in the fall doesn't have the same effect, according to the analysis.

More evidence: While not a work-focused survey, the Insurance Corporation of British Columbia found car crashes increased 23% on the Monday after DST.

For companies that have some flexibility in their schedules, it may not be a bad idea to postpone particularly hazardous work to some-time later next week after employees have had time to adjust to DST.