September 2014

Our next meeting

Thursday September 25, 2014

Fire Mountain Grill
730 Elmwood Rd.
Lansing, MI 48917

Social Time 5:30 PM
Meal Time 6:00 PM

Program: Andi Flitton
Pampered Chef

Cost: $18 for members
$20 for guests

RSVP by Tues. Sept. 23:
Brenda Mikulka
517-703-5285 or
mikulka.brenda@aoins.com

President – Jan Ramsey, CPIW

September is here! School has started and it going to turn cool shortly. Did you know:
September is National Yoga Appreciation Month

I have done forms of Yoga for many years. You can get a good stretch of those muscles by doing Yoga. I use some of the moves to warm up and cool down after my walk. As we head into the winter do you have everything ready if you lose power? I just spent three days without power and realized I should pay more attention to that. Do I have containers of gas to run my generator? Is my generator able to run? Do I have enough batteries to run my flashlight and radio? Let’s just say I will be better prepared for the next time I do not have power. I hope to see you at the next meeting.

Jan Ramsey CPIW, AIS, AINS
First Vice President/Membership – Tara Busha

Remember - New members don’t just appear from the sky! Our association needs the hard work of each and every member to make us stronger and to grow the association.

Make it your goal to bring a guest to the next meeting. Follow up with guests you’ve brought in the past and invite him/her again.

Secretary – Christine Gipe

See attachment.
**Michigan Council**

An IAIP Council is a grouping of the local associations in a particular geographic area plus the members-at-large in that area – typically a state.

The Michigan Council is comprised of the associations in Michigan plus the members-at-large (members of IAIP who do not belong to a local association like GLIP). The head of the Council is the Council Director, which is currently Tammy Wascher.

There are currently eight local associations in the Michigan Council, although members of two of those have mentioned combining with another association.

The Council meets three times per year. The May and August meetings are typically a half day. The October meeting is more elaborate and is known as the Annual Council Meeting (or less correctly as a Conference or Convention). More on the Annual meeting next month.

History – Councils were once termed “State Council” but since councils may include Canadian provinces, U.S. territories or even foreign countries, the term was changed to merely Council and “State” was dropped.

**“MAKING STRIDES”**

The American Cancer Society’s “Making Strides” walk/run event will be Saturday, October 18th. Tyre Hawkins and Brenda Mikulka are putting together a team for anyone that is interested in joining and walking.

Brenda will have registration pamphlets to all that are interested in participating. The team is called “Nell’s Angels”. Sign up is online at [www.MakingStridesWalk.org/LansingMI](http://www.MakingStridesWalk.org/LansingMI).
Consider Earthquake Loss Control Measures

States in which hydraulic fracking is occurring have seen a dramatic rise in earthquake incidents, raising concerns that this drilling method could be to blame. For example, there is a tremendous amount of fracking activity in Oklahoma. The Sooner State has experienced almost 250 small-to-medium earthquakes so far this year, according to the US Geological Survey.

For people in earthquake-prone areas, earthquake insurance is a smart option. But another area of focus should be in loss control. Here are some risk control tips (authored by the City of Los Angeles Department of Building and Safety) for you to pass on to your clients facing this loss exposure.

- The foundation needs to be thoroughly examined for weaknesses. Crumbly or porous concrete lacks the strength to resist earthquakes.

- Older homes in earthquake-prone areas may not be bolted to their foundations.

- Bracing materials within the foundation should also be inspected. Weak bracing materials may have been used in the construction process.

- For homes built on a slope or even a slight grade, extra strengthening may be necessary.

Experts indicate that retrofitting most single-family homes costs between $3,500 and $7,000. Home owners who perform some of this work themselves pay less.

Studies show that properly strengthened homes are safer to live in and easier to sell. A study of the aftermath of the Northridge earthquake of 1994, which caused between $13 billion and $20 billion in property damage, indicated that strengthened homes stayed on their foundations in the same neighborhoods where unstrengthened homes failed to do so.

- IRMI
July 22 GLIP dinner meeting
August 27 GLIP dinner meeting
September 25 GLIP dinner meeting
October 10-11 Annual Council meeting, Grand Rapids
October 28 GLIP dinner meeting
November ? GLIP dinner meeting
December ? GLIP dinner meeting
January ? GLIP dinner meeting
February ? Joint meeting
March ? GLIP dinner meeting
April 9-12 Regional conference
April ? GLIP dinner meeting
May ? GLIP dinner meeting
June ? International convention
June ? GLIP dinner meeting

Council Director:
Tammy Wascher
tammy.wascher@fmins.com

Regional Vice President
Mirian Rich, JD, CIIP

International
rosalyn horton, CIC, CIIP, PIAM

We’re on the Web!
Website:
www.internationalinsuranceprofessionals.org