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# MMAIP Experience

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Mid-Michigan Association of Insurance Professionals  
Serving Bay, Midland, Saginaw, and Genesee Counties  
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By Jaime Millikin, AIS, CPIW - AMERICANS HOME HEALTH  
& HOSPICE CARE INC

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Welcome back all members from your summer vacation, I hope it was restful. We have a full agenda planned for the upcoming year. I am excited to announce our first ever CE class. Our association will be presenting "Underwriting for Non-Underwriters", this is a 6-hour CE credit class and depending on how well this class turns out we could possibly be presenting more CE credit classes.

The association this year is trying to get more members by offering a variety of presentations, which are all documented on the website for potential attendees to view, so please direct any inquiries regarding presentations to the website [mmaip.org](http://mmaip.org) or email us.

Congratulations, to Janet Holstine, on her induction into the Insurance Hall of Fame. The State Council has decided to not participate in the Auto-Owners CSR Convention this year however; we are going to have items of ours on the Paul Davis Restoration vendor booth.

Please remember to send in your state convention registration form, the deadline is fast approaching and who would not like to drink wine in Grand Rapids?? The nominating committee is seeking candidates for next years chairs; deadline is October 1<sup>st</sup> please contact Tara Busha ([busha.tara@aoins.com](mailto:busha.tara@aoins.com)) with nominees.

Life Awareness month is coming to a close and in October we will have a speaker to make a presentation on "Workplace Violence" and how it affects the insurance industry. If you haven't signed up, you are not too late. The registration form is located on MMAIP.org. Also, for those in need of CE credits please fill out the registration form that is posted on our website for 6 credits.

**Let's all have a Happy & Safe Halloween**

Respectfully Submitted,

*Jaime Millikin*, AIS, CPIW



*Beginning in 2008, the MMAIP Experience is published quarterly and is delivered by email. If you would like to receive the newsletter, just send an email to [MMAIPinsurance@yahoo.com](mailto:MMAIPinsurance@yahoo.com) and ask to be added to our mailing list.*

### Mid-Michigan Association of Insurance Professionals

is a local association, affiliated with the National Association of Insurance Women (Int'l) Membership is open to men and women who are employed in the insurance industry or students pursuing an education in the field of insurance, risk management, or actuarial studies.

E-mail: [MMAIPinsurance@yahoo.com](mailto:MMAIPinsurance@yahoo.com)

**LEGISLATIVE UPDATES: Mary's Law HB 4453**

House Bill 4453 (Substitute H-1 as reported without amendment)

Sponsor: Representative Bill Caul

House Committee: Judiciary

Senate Committee: Judiciary

**CONTENT**

The bill would amend Chapter 5 (Bail) of the Code of Criminal Procedure to do all of the following:

-- Allow a judge or district court magistrate to order a defendant charged with a crime involving domestic violence, to carry or wear a global positioning system (GPS) device as a condition of release.

-- Allow the court, with the victim's informed consent, to order the defendant to give the victim a device to receive information from the defendant's GPS device.

-- Allow the victim to give the court a list of areas from which he or she wanted the defendant excluded, and require the court to consider the request.

-- Require the court to instruct the global positioning monitoring system to notify the proper authorities if the defendant violated the order.

-- Allow the defendant to be released only if he or she agreed to pay the GPS costs or perform community service in lieu of payment.

-- Provide that the victim could request the court to terminate his or her participation in GPS monitoring of the defendant at any time.

-- Require the court to impose a condition that the defendant not purchase or possess a firearm.

MCL 765.6b Legislative Analyst: Patrick Affholter

**FISCAL IMPACT**

The bill would have an indeterminate fiscal impact on State and local government. If global positioning monitoring were ordered, the court could release only those defendants who agreed to pay for the cost of that monitoring or who performed community service in lieu of paying the costs. It is unclear who would bear the cost if the defendant performed community service, or whether that community service would completely offset the cost of monitoring, but it is likely the trial courts or local law enforcement would incur some costs. The Department of Corrections estimates the cost of active global positioning monitoring to be \$13 per diem, though this may vary depending on whether local units contract with the Department or another provider. In 2007, 18,355 adult personal protection orders were issued in domestic cases.

Date Completed: 6-18-08 Fiscal Analyst: Stephanie Yu

### 3 Principles for Higher Leadership Effectiveness

By Wally Adamchik  
08/26/06

- **Number One** – it is all about you
- **Number Two** – it is all about them
- **Number Three** – it is all about the organization

I confirmed these proven principles in interviews with over one-hundred successful leaders. Here is an overview for you.

#### **Organizational Leadership Principle Number One – It is all about you.**

You must make the conscious choice to accept the leadership role. It is not enough to occupy a position of leadership (as defined by a box on the organization chart with your name on it). In fact, many people have made the choice to lead, exercising vast influence, without being in a so-called "leadership" position. In making the choice to lead, you take responsibility for yourself first, which means you must commit to working on your own personal and professional development. If you cannot, or will not, lead and develop yourself, you cannot lead and develop others. You must recognize that you will take some hits in your visible leadership role but you must also not shy away from them. You must realize that your decisions may not always be popular, but understand this comes with the territory. You will discover the rewards of leading are well worth it.

#### **The three essential elements of this first principle that you must master are:**

- Integrity – Do you deliver on your commitments?
- Technical competence – Do you understand the tasks?
- Setting the example – Are you a proper role model?

Once you accept the first principle and embrace these three elements you are ready to move on to the next principle.

#### **Organizational Leadership Principle Number Two – It is all about them.**

In this case, *them* refers to those we lead. Your purpose as a leader is to engage and motivate your employees to bring 100% of themselves to work, every day. As their leader, it is your responsibility to create the right environment for them to motivate themselves and to exceed your expectations. Your focus should be on helping people perform more effectively and efficiently. This helps *them* become more productive and advance in their careers. It also shows them that you care about them.

#### **The three essential elements of this principle are:**

- Self-awareness – Do you know what you do well?
- Taking care of people - Do you look out for them?
- Developing new leaders – Do you help people advance?

Applied properly, this principle will help you in the long run as your employees become more efficient, more productive, and more effective. They will require less supervision--which brings us to principle number three.

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**Organizational Leadership Principle Number Three – It is about the organization.**

There are unethical and misguided bosses who think the organization exists to support them. This arrogance ultimately brings failure. We come together in associations or businesses to accomplish something that we could not accomplish alone. Your employees give you their time and you compensate them with standard benefits. As a leader within your organization, you must recognize that you are *part of* the organization, but *not the* organization itself.

Investing your ego and ambition in your job is fine--to a point. In the extreme, this creates an overbearing autocrat. The truly effective leader knows he or she is an active member within the team and always works to better the team. Real leaders have a forward looking orientation and work to build the culture of their group. It is the insecure leader who wants their successor to fail. Any leader who fails to support an employee--for any reason--hurts the organization, therefore violating Principle Number Three.

**The essential three elements of this law are:**

- Commander's intent – Where are we going and why?
- Culture and Values - What makes this place tick?
- Practice – Do we work to get better at what we do?

Clearly, there are many layers to each of these laws. But the first step to higher leadership effectiveness is to make the choice to be a leader. Then, focus on your people and help them succeed. Together, you can successfully advance your organization into the future you articulate. Once you embrace these three laws, you are on your way to becoming a truly successful leader and you will create a thriving organization as you navigate your way through the tumultuous sea to the land of new opportunities – new opportunities not seen by many.

## Rearranging text with Spike

*Word's Spike lets you quickly reorganize snippets of text and graphics. You grab the snippets from different locations in your document, place them one by one on the spike, then use the Insert From Spike command to paste them as a block into your document.*

by Rose Vines

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Microsoft has long produced software with a belt-and-braces approach, offering a choice of ways to perform a particular task.

For example, in Word, you'll find a smorgasbord of methods for cutting, copying and pasting text. There's the usual cut, copy and paste via keystroke, menu or toolbar. There's also the Office Clipboard, which is like copy-and-paste on steroids. Then there's the often-overlooked spike, which sits halfway between the other two methods in terms of power.

The spike lets you quickly reorganize snippets of text and graphics. You grab the snippets from different locations in your document, place them one by one on the spike, then use the Insert From Spike command to paste them as a block into your document.

The spike didn't qualify for inclusion in Word's menus or toolbars, but you can easily access it using the keyboard: Ctrl+F3 cuts the selected text and places it on the spike; Ctrl+Shift+F3 copies the entire contents of the spike into the document at the current location.

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So if you're working on a masterpiece such as this:

*Oil, that is. Black gold. Texas tea.*

*A poor mountaineer, barely kept his family fed,*

*When up through the ground came a bubblin' crude.*

*Then one day he was shootin' at some food*

*Come listen to a story 'bout a man named Jed*

and decide a little rearranging would improve its readability, select the fifth line and press Ctrl+F3; then line 2 and press Ctrl+F3; line 4, Ctrl+F3; line 3, Ctrl+F3; line 1, Ctrl+F3; and finally press Ctrl+Shift+F3 to paste the newly arranged result:

*Come listen to a story 'bout a man named Jed*

*A poor mountaineer, barely kept his family fed,*

*Then one day he was shootin' at some food*

*When up through the ground came a bubblin' crude.*

*Oil, that is. Black gold. Texas tea.*

Of course, the spike really comes into its own when you're writing something a little more weighty and need to rearrange entire paragraphs or sections to create the best flow.

### SPIKE'S IDIOSYNCRACIES

There are several things worth noting about the spike.

- First, the spike uses a separate area of memory from the Windows and Office clipboards. So you can press Ctrl+C to copy an item to the clipboard, then subsequently press Ctrl+F3 to cut an item to the spike, and the contents of the clipboard will remain untouched. When you press Ctrl+V the contents of the clipboard will be pasted into the document; when you press Ctrl+Shift+F3 the contents of the spike will be inserted.
- While the Windows Clipboard can hold a single item at a time and the Office Clipboard can hold 24, the spike has a voracious appetite and is happy to accommodate thousands of items.
- When you insert the contents of the spike into the document using the Insert From Spike command (Ctrl+Shift+F3), the spike is emptied. This contrasts with the behavior of the clipboard, where the contents remain available for pasting and re-pasting until you replace the contents by cutting or copying another item. If you'd prefer to keep the contents of the spike intact while pasting it into your document, it helps to know that when you cut the first item to the spike, in the background Word creates an AutoText entry called 'spike'; the entry is deleted after you press Ctrl+Shift+F3. So if, instead of pressing Ctrl+Shift+F3 to insert the spike, you instead type **spike** and press F3, Word performs the usual AutoText actions instead: it copies the contents of the 'spike' AutoText entry without deleting it.
- The spike is shared by any documents you have open. You can spike an item from the first document, switch to the second and spike three items there, switch back to the first document and insert all four items.

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- Things get a little tricky when you try to add the contents of a table to the spike. If you select the table and then press Ctrl+F3, the only thing that gets spiked is the contents of the table's first cell. This is because Word stops 'spiking' when it hits the first paragraph mark, and, because it treats the end-of-cell marker as a paragraph mark, it copies that first cell's contents then stops. To get around this, make sure you select the entire table plus the paragraph mark following the table. It may help to click the Show/Hide button on the toolbar so you can quickly spot the paragraph mark.

### AVOIDING BLANK LINES

You may find it useful to switch off Smart Paragraph Selection in order to avoid creating blank lines between each of the items on the spike.

With Smart Paragraph Selection enabled, it's impossible to select a paragraph without grabbing that final paragraph mark as well. If you spike the series of lines from our previous example with Smart Paragraph Selection enabled, you'll end up with this:

*Come listen to a story 'bout a man named Jed*

*A poor mountaineer, barely kept his family fed,*

*Then one day he was shootin' at some food*

*When up through the ground came a bubblin' crude.*

*Oil, that is. Black gold. Texas tea.*

If you switch Smart Paragraph Selection off, you can select a paragraph minus the paragraph mark by dragging carefully to the text end; you can still grab the paragraph mark if you want to by dragging past the "end" of your paragraph to include the mark. You can also grab a paragraph complete with its paragraph mark by placing the cursor in the left-hand margin and dragging down.

To turn Smart Paragraph Selection off, in Word 2007 click the Office Button -> Word Options -> Advanced and deselect Use Smart Paragraph Selection. In Word 2003, click Tools -> Word Options -> Edit tab and deselect Use Smart Paragraph Selection.

## What is the Best Way for Life Insurance Agents to Set Goals?

By Dean Cipriano

Well, it's different for everyone. I have met some very successful life insurance agents and entrepreneurs in the last decade and they all go about this task differently.

The key here is that "they all DO IT".

Every successful person I know makes it a priority to sit down using one method or another and set their goals. So, if success is one of your goals, then setting your goals is a prerequisite.

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Here are just 5 of the methods that I have heard work. Take your pick, or maybe use a combination of them...

- **Some people categorize: business, personal, family, money, health, etc.**  
I used to use this as the overriding structure because it's the first approach I learned. I still use this to some extent, but secondarily. This is a good place to start if this is the first year you are actually putting some thought into this.
  
- **Some people attempt the blank slate, fresh blank page approach**  
This approach usually starts simply with a list of "what you want" and it ignores what has happen in the previous year. Personally, I've never made that work. I always have had lots of carry over. Work in Progress. Projects in Progress. Goals I haven't hit on time.
  
- **Reconsider remaining and new items on my "ugly list"**  
This is the opposite approach to the "blank slate" approach. Here you start with a list of things about your business or life that you don't like, that perpetually bug you, create stress, waste time, and get in the way. Their resolution or elimination equals goals. I think this statement will give you a good picture of what I am talking about here "It is easier to pull weeds than to grow flowers." So, with this approach, you are setting your goals by first eliminating all the "weeds" in your garden.
  
- **Some people use the calendar heavily, as I do.**  
If you are anything at all like me, you already have lots of dates blocked off way in advance. This leaves a limited number "loose" days to be thought about. Then I divide by months, quarters, the halves, to note the goals to be accomplished by each end point. I might add, I rely very heavily on deadlines to get myself motivated and get my goals accomplished. I use the calendar to get things moved from the "TO DO" list to the "DONE" list all year long.

Most successful people I know make and constantly modify lists, one way or another. I'm mostly a legal pad guy. And I still have lists that I started years ago and continue to look at, delete from, add to, modify, etc.

No matter what approach or approaches you take to setting your goals, it is very very very important to write them down and to continually review them and monitor your progress towards them throughout the year.

Most significantly, this isn't a once a year exercise, like "new years resolutions". It is an ongoing, continuing, nearly daily process.

## MMAIP Leaders

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\*\*\*\*all association activities and forms are  
posted on our webpage\*\*\*\*

[MMAIP.org](http://MMAIP.org)