

Risk Management Solutions



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Millennials in the Workplace

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When discussing millennials and their influences on the current workplace environment, the first logical step must be to define the term "millennial." Depending on the source and the topic of discussion, this definition can vary from individuals born during a certain time period (which can vary depending on the source), to a general view of the world a person may have or portray. For the sake of this article we will identify a millennial as a person born between the years 1981 and 2000. This group of people is also commonly referred to as Generation Y.

As the labor force ages and people work later into life (either by choice or necessity), a broader range of generations must find a way to coexist at work. The current workforce contains employees stretching across four generations: Traditionalist, 1927-1945; Baby Boomers, 1946-1964; Generation X, 1965-1980; Millennials, 1981-2000 – with a fifth, Generation Z representing 2001 to present, set to join soon. As of the first quarter of 2015, millennials are the largest demographic in the workplace, surpassing Generation X. As the current workforce ages and new generations enter the workplace, unexpected issues can and will emerge.

Do the stereotypes apply?

Millennials are often viewed by prior generations as entitled, lazy, narcissistic or fragile, which can lead to other issues such as conflicting working styles and bitterness within the organization. While belief in these stereotypes can be a hindrance for the advancement of the organization, are the stereotypes unfounded? The National Institutes of Health found that millennials have been diagnosed with narcissistic personality disorder at a rate three times higher than any prior generation. Can this be attributed to advancements in diagnostics? Or has growing up in the age of social media and digital engagement truly affected the personalities of this generation?

According to a 2013 *Time* magazine poll, only approximately 40 percent of millennials strive for advancement in their current position. When questioned as to why, many attributed this to being a part of the "trophy generation," meaning the advancement/promotion would eventually be given, whether it was deserved or not. This approach to a career can reinforce the stereotypes of laziness and entitlement. Another common stereotype for millennials is that they are fragile. In fact, a term often associated with this age group is "snowflakes." According to a *Huffington Post* poll, approximately 8 percent of millennial college graduates will bring a parent or other mentor along on a job interview. This can lead those in previous generations to view the millennial as fragile and unable to stand on their own.

Issues such as communication, working styles and even common generational traits can cause discord, tension and breaks in operational continuity. The most common and sometimes most severe problem encountered is in the ways of communication. The method of inter-office communication most commonly preferred by prior generations or in traditional organizations might be through memos or inter-office mail.

continued

Another service provided by the Alabama Municipal Insurance Corporation (AMIC) and the Municipal Workers Compensation Fund (MWCF) founded by the Alabama League of Municipalities (ALM).

ALM and MWCF Accounting Manager Faith Ann Gunn Retiring After Nearly Two Decades of Dedicated Service Carrie Banks • Communications Director • ALM

F aith Ann Gunn joined the Alabama League of Municipalities staff in July 1999 and, as Accounting Manager, has been a crucial part of the professional mortar that binds the association's foundation. On April 30th, she is retiring after working tirelessly for nearly two decades with the League's Finance Director to ensure the integrity of not only the League's accounting structure but that of the Municipal Workers Compensation Fund (MWCF), the Alabama Municipal Funding Corporation (AMFund), Municipal Intercept Services (MIS) and the Municipal Revenue Service. In addition to providing on-going financial reporting analysis and budget development support, she has also maintained employee records and developed, implemented and maintained accounting and spreadsheet applications and subsidiary accounting records. Beyond her professional role, Faith Ann has been a steady and solid resource for her coworkers – always available to offer encouragement, wise counsel or a new perspective.

Steve Martin, ALM's Finance Director and former MWCF Operations Manager, has worked directly with Faith Ann for nearly 20 years. "She is the best employee I have ever worked with," he said. "Her attitude and work ethic are excellent. Even when the workload is heavy, she never complains but goes about the task with a positive attitude, and her input regarding management issues has been very helpful to me. She seems to command great respect among the other League employees. It has been a blessing to have known her and worked with her."

Faith Ann doesn't hesitate when asked about her time with the League: "I've loved my job. Steve Martin, in particular, has been a great mentor to me. He's been nothing but kind and encouraging and I wouldn't take anything for having had the opportunity to work with him because he's one of the finest people I've ever known. Everyone here has always encouraged me to put family first and when I've needed to do that – for grandchildren or parents



Faith Ann Gunn, long-time Accounting Manager for both the Alabama League of Municipalities (ALM) and MWCF, will retire April 30 after nearly two decades of dedicated service. Pictured left to right: ALM Executive Director Ken Smith, MWCF Operations Manager Richard Buttenshaw, Faith Ann Gunn and ALM Finance Director and former MWCF Operations Manger Steve Martin.

- I've been able to do it. Even if it meant taking things with me to work on as I could."

Hers has certainly not been a 40-hour per week job – "instead of having more hands in the pie, the hands that were in the pie worked a little longer and a little harder" – however, she said that with the addition of more staff over the past few years, as well as the internal shifting of some responsibilities, it will be a more standardized position for her successor. Since 1999, Faith Ann has worked with two executive directors and seen many advancements and changes in the organization. Many tasks that were done manually transitioned to a digital format, which she said sped up the overall process but created its own challenges when something didn't work as expected.

"I completely set up our accounting system on the latest version of Peachtree (accounting software) a few years after I came because most of the accounting, particularly for Workers Comp, was done by hand on ledger paper and all the checks were written out of checkbooks," she said. "Every time we added a new service program, we added that set of books to our accounting software." Of course, since bringing the League's accounting functions into the digital age, Faith Ann has also had to remain apprised of all the advances and updates to the software.

"My job has changed dramatically from when I was hired in 1999," she said. "When I was initially hired, I primarily did the League books with very little MWCF duties and then as things progressed with Workers Comp, Steve filtered more and more to me so now I, by far, do the majority of the accounting for the Workers Comp Fund – the daily transactions – every payment, every void, every recovery, everything that we have to track through our office, especially the last couple of years when we've added so many deductible programs, which are billed on a monthly basis instead of an annual basis."

When Faith Ann joined the staff in the summer of 1999, the League had 13 full-time employees and two or three part-time employees. There are now 23 full-time League employees. "We've added all kinds of programs since I first started working here," Faith Ann said. "Which means more staff – which means more people who have to be paid and more benefits that have to be managed."

In 2002, ALM formed a Loss Control Division via its two insurance companies, AMIC and MWCF, which has grown to 10 employees. The League has also added additional service programs, including AMFund in 2006 and MIS in 2015, which fall under Faith Ann's accounting purview. She also works closely with the accounting firms that audit the League, MWCF and AMFund.

Richard Buttenshaw, who became MWCF Operations Manager in 2016 after serving just over a decade in the AMIC/MWCF Loss Control Division, said it has been a pleasure working with Faith Ann in two very different roles throughout his career with the League. "When I started in the Loss Control Division back in 2003, Faith Ann was always there to help and guide me as I learned the ropes and always had the answer no matter the question," he said. "Her knowledge and experience across all facets of the League and all its programs was invaluable to me. That became even more apparent and important to me as I transitioned into my new role as the Operations Manager of MWCF. She has been one of my most important go-to people with any questions or ideas regarding MWCF's operations because she has been a critical part of the growth, development and success of the Fund. As technology and our members' needs changed, Faith Ann never missed a step in keeping pace with those changes. No one works harder or

2017 Risk Management Awards

In recognition of the efforts and successes of our members, the AMIC and MWCF Board of Directors established the Risk Management Awards system in 2002. Awards are determined based on the loss ratios for each member's prior year. For members of both the AMIC and MWCF programs, the loss ratios are combined and divided by two to reflect the overall loss ratio. Members are eligible to receive the Presidents Award once every five years and the Gold, Silver and Bronze annually.

ALM President's Awards (Top 5% for 5 years)

Abbeville Fire & Rescue Alabama Municipal Electric Authority Arab Water Works Board Arley Babbie Banks Bessemer Public Library Blountsville Utilities Brantley Housing Authority Calera Housing Authority Chatom Chickasaw Utilities **Clayton Housing Authority** Coffeeville Columbiana Waterworks Cottonwood Housing Authority Cowarts Deatsville Decatur Personnel Board Elmore County Economic Development Authority Eufaula Housing Authority Eutaw Housing Authority Fairview Florala Housing Authority Gainesville Geiger Goldville Greene County Ambulance Service Hanceville Housing Authority Harpersville Water Board Huntsville Tennis Center Board of Control Huntsville-Madison County Airport Indian Springs Linden Housing Authority Littleville Lockhart Maytown Mentone Myrtlewood Newton Water & Sewer Newville Opp Housing Authority Phil Campbell Water & Sewer Board Pollard Prattville Solid Waste Authority Prattville Waterworks Red Level Reform Housing Authority Reform Water & Sewer Board Rockford Gas Board Rockford Waterworks Rocky Ridge Fire District Russellville Gas Board Saint Florian Satsuma Water Works & Sewer Board Section Sipsey Somerville South Central Alabama Development Commission/ Senior Aides Division Sumiton Gas Board Sweet Water Waterworks Sylacauga Parks & Recreation Talladega Springs Trafford Twin Walnut Grove

Winston Cooperative District Winston County Industrial Development Authority Woodland Woodville Gold Awards (Loss ratio below 5%) Abbeville Fire & Rescue Abbeville Water & Sewer Adamsville Addison Akron Alabama Municipal Electric Authority Alabama-Tombigbee Regional Commission Clio Albertville and Boaz Recycling & Solid Waste Disposal Albertville Utilities Aliceville Governmental Utilities Services Corp Aliceville Housing Authority Anderson Anniston Public Library Arab Sewer Arab Water Works Board Ardmore Water & Sewer Argo Ariton Arley Asbury Water Authority Ashland Water Works & Sewer Board Ashville Atmore Housing Authority Auburn Housing Authority B.B. Comer Memorial Library Babbie Baileyton Baker Hill Fire & Rescue Banks Bay Minette Housing Authority Beatrice Beaverton Belk Benton Bessemer Airport Authority Bessemer Public Library Beulah Utilities District Birmingham Parking Authority Birmingham Regional Planning Commission General Fund Birmingham-Jefferson Civic Center Black Black Warrior Solid Waste Authority Blackbelt Energy Blount Co Oneonta Agri-Business Center Blountsville Housing Authority Blountsville Utilities Blue Springs Boaz Water & Sewer Board Boliaee Brantley Brantley Housing Authority Brent Housing Authority Brent Utilities Brewton Housing Authority Bridgeport Bridgeport Housing Authority Bridgeport Utility Board Brighton Brilliant Brookside Brookwood Butler Utilities Calera Housing Authority Calera Waterworks Eva Calhoun County 911 Camp Hill Utilities Carbon Hill Carbon Hill Housing Authority Carbon Hill Utility Board Carrollton Castleberry Cedar Bluff Utility Board Central Alabama Regional Planning Commission

Centre Water Works & Sewer Centreville Chatom Cherokee County Water Authority Chickasaw Housing Authority Chickasaw Utilities Childersburg Chilton County Solid Waste Disposal Citronelle Citronelle Historical Preservation Clanton Housing Authority Clarke-Mobile County Gas District Clay Clavhatchee Volunteer Fire Dept. Clayton Housing Authority Cleveland Coffee Springs Coffeeville Coker Coker Water Authority Colbert County Animal Collinsville Colony Columbiana Waterworks Community Life Institute Coosa Valley Water Supply Cordova Cottonwood Cottonwood Housing Authority County Line Cowarts Creola Crossville Crossville Water Works Board Cullman Utilities Cullman-Jefferson Co. Gas District **Cumberland Mountain Water** Cusseta Dadeville Gas Board Dadeville Housing Authority Dadeville Water & Sewer Daleville City Board of Education Daleville Housing Authority Dallas County Water & Sewer Dauphin Island Water & Sewer Deatsville Deatsville VFD, Inc. Decatur Housing Authority Decatur Personnel Board Demopolis Water & Sewer Board Dodge City Dora Water & Gas Board Dothan **Double Springs** Douglas Douglas Water & FPA Dutton East Brewton East Brewton Waterworks & Sewer East Central Alabama Gas District East Geneva Co. Senior Citizens Committee Elba Water & Electric Board Electric Cities of Alabama Elkmont Elmore Elmore County Economic Development Authority Elmore Water Authority Emelle Enterprise Rescue Epes Eufaula Housing Authority Eutaw Housing Authority Evergreen Housing Authority Facility Committee Inc. & Jackson Swim Team Fairview Falkville Faunsdale Fayette Gas Board Fayette Water Works Board Five Points Five Star Water District

Florala Housing Authority Foley Public Athletic & Sports Facilities Folev Public Facilities Fort Payne Improvement Authority Franklin Frisco City Fruithurst Fire Department Fulton Fulton Utilities Fyffe Gainesville Gainesville VFD Gantt Garden City Gaylesville Geiger Glencoe Water & Sewer Glenwood Goldville Good Hope Goodwater Waterworks & Sewer Board Goose Pond Colony Resort Public Park & Recreations Board Gordo Gordo Water Board Gordon **Government Utility Services** Grand Bay Water System Grant Greene County Ambulance Service Greensboro Utility Board Greenville YMCA Guin Guntersville Electric Board Guntersville Housing Authority Guntersville Water & Sewer Board Gurley Haleyville Water & Sewer Board Hammondville Hanceville Housing Authority Hanceville Water Works Harpersville Harpersville Water Board Hartselle Housing Authority Heath Heflin Water & Sewer Highland Lake Hobson Citv Hobson City Housing Authority Hokes Bluff Water Board Holly Pond Huntsville Tennis Center Board of Control Huntsville-Madison County Airport Hurtsboro Hurtsboro Water Works НуТор lder Indian Springs Jacksons' Gap Jackson's Gap Water Authority Jacksonville Water Works, Gas/ Sewer Jasper Water & Sewer Jefferson County 911 Jefferson County EMA Kansas Keep Troy Beautiful Kellyton Kennedy Kinsey Kinston Lamar Ambulance Service Langston Leesburg Linden Linden Housing Authority Linden Utilities Lineville Water & Sewer Lipscomb Lisman Littleville Loachapoka Lockhart Lowndesboro Luverne Housing Authority

Lynn Magnolia Springs Magnolia Springs Public Library Maplesville Utilities Marion Maytown McIntosh McIntosh Water & Fire Protection Mentone Mentone Waterworks Board Midland City Millerville Water Authority Millport Mobile County Emergency Management Agency Mobile Development Enterprise Mobile Housing Board Mobile Improvement District Mooresville Moulton Housing Authority Mulga Muscle Shoals Electric Board **Muscle Shoals Utilities** Mvrtlewood Napier Field Natural Bridge Nauvoo Waterworks Needham New Brockton New Brockton Water and Sewer Board New Site Newbern Newton Newton Housing Authority Newton Water & Sewer Newville North Alabama Gas District North Shelby Fire & Emergency Medical Rescue District Northeast Alabama Agri Business Center Northeast Alabama Gas Cooperative District Northwest Alabama Gas District Northwest St. Clair County Water Oak Hill Oakman Ohatchee **Opp Housing Authority** Opp Utilities Orange Beach Public Library Oxford Water Works Board Ozark Dale Co, E-911 Ozark Dale County Economic Development Corporation Ozark Housing Community Ozark Utilities Paint Rock Parrish Pell City Housing Authority Pennington Pennington Utilities Phenix City Utilities Phil Campbell Housing Authority Phil Campbell Water & Sewer Board Pickens County Gas Pickensville Pike Road Pinckard **Pine Apple** Pine Hill Pinson Pisgah Pleasant Groves Pollard Prattville Historic Redevelopment Authority Prattville Solid Waste Authority Prattville Waterworks Providence Quint Mar Water Authority Ragland Ragland Water Works Board Rainbow City Utilities Board Ranburne Ranburne Water & Sewer Red Level

Reece City Reform **Reform Housing Authority** Reform Water & Sewer Board **Renaissance Cooperative District** Renaissance Improvement District Repton Roanoke Utility Board Rockford Gas Board Rockford Volunteer Fire Department Rockford Waterworks Rocky Ridge Fire District Rogersville Rogersville Waterworks & Sewer Russellville Electric Board Russellville Gas Board Russellville Housing Authority Russellville Water Works & Sewer Rutledge Saint Florian Samson Sand Rock Sanford Sardis City Sardis City Waterworks Board Satsuma Water Works & Sewer Board Scottsboro Public Library Section Shiloh Shorter Silas Silverhill Sipsey Skyline Slocomb Housing Authority Slocomb Water & Sewer Smiths Station Somerville South Alabama Regional Planning Commission South Central Alabama Development Commission South Central Alabama Development Commission/ Senior Aides Division Southside Waterworks Board Steele Waterworks Board Stevenson Stevenson Utilities Storm Water Management Authority Sulligent Housing Authority Sumiton Gas Board Sumiton Water Board Susan Moore Sweet Water Sweet Water Waterworks Sylacauga Parks & Recreation Sylvan Springs Talladega Springs Tallassee Industrial Development Board

Tallassee Redevelopment Authority

The Tuskegee - UBT Cooperative

Thomasville Waterworks & Sewer

Top Trails - AKA Public Park Authority of

Tarrant Electric Board

Thomaston Water & Gas

Lincoln and Talladega

Troy Board of Education

Troy Industrial Development Board

Upper Bear Creek Water, Sewer & FPA

USS Alabama Battleship Commission

Tuscumbia Housing Authority

Tuskegee Housing Authority

Tuscumbia Utilities Department

District

Thorsby

Toxey

Triana

Trinity

Twin

Union

Union Grove

Valley Grande

Union Grove Utilities

Uriah Water System

Trafford

Town Creek

Vallev Head Water Works Board Vernon Water & Sewer Board Vina Vincent Water & Sewer Vredenburgh Walnut Grove Washington County Library Board Waverly Webb Wedowee Water, Sewer & Gas Board West Alabama Regional Commission West Etowah County Water Authority West Jefferson West Lawrence Water Cooperative West Point Westover Wilcox County Gas Wilsonville Wilton Winston Cooperative District Winston County Industrial Development Authority Wolf Creek Water, Sewer & FPA Woodland Woodville Silver Awards (Loss ratio of 5% - 20%) Alabama League of Municipalities Albertville Alexander City Altoona Andalusia Board of Education Anniston Housing Authority Arab Ardmore Ashford Attalla Water Works Auburn Water Board

Bayou La Batre Berry Billingsley Boaz Boaz Gas Board Brundidge Cahaba Valley Fire & Med Rescue District Calera Camden Cedar Bluff Centre Chatom Utilities Cherokee Childersburg Waterworks, Sewer & Gas Clayton Water & Sewer Coosada Cordova Water & Gas Board Courtland Craig Field Airport Authority Dadeville Daphne Daphne Utilities Dauphin Island Detroit Double Springs Waterworks Board East Alabama Regional Planning & **Development Commission** East Alabama Water, Sewer & Fire Protection Eclectic Elberta Eldridge Evergreen Florala Water & Sewer Board Fort Payne Gardendale Geneva Graysville Greensboro Greenville Hackleburg Hamilton Housing Authority Hanceville Hartselle

Helena Utilities Hodges Hueytown Huntsville - Huntsville Transit Huntsville Housing Authority Jackson Jacksonville Killen LaFayette Lake View Lamar County Gas District Lanett Leeds Water & Sewer Level Plains Lineville Livingston Locust Fork Louisville Loxley Madison Utilities Madrid Maplesville Marshall County Gas McKenzie Millry Mobile Water & Sewer Moody Mosses Mount Vernon Munford Muscle Shoals Nauvoo New Hope New London Water and Sewer & Fire Protection North Central Alabama Regional Council of Governments Northport Housing Authority Notasulga Odenville Oneonta **Oneonta Utilities** Opp Orange Beach Water & Sewer Board Ozark Board of Education Pell Citv Piedmont Powell Rainbow City Rainsville Red Bay Water & Gas River Falls Roanoke Robertsdale Russellville Scottsboro Electric Power Scottsboro Waterworks, Sewer & Gas Board Section Dutton Waterworks Semmes Sheffield Sheffield Utilities South Alabama Utilities South Central Alabama Regional Housing Authority Southeast Alabama Gas Southside Springville Steele Summerdale Sylacauga Sylacauga Utilities Talladega Tarrant City Taylor Thomaston Thomasville Trussville Trussville Utility Board Tuscaloosa County Parks & Recreation Authority Tuscaloosa Parking & Transit Authority Union Springs Utility Board

Helena

Vincent Warrior Weaver Wedowee Winfield Water Works & Sewer Board York **Bronze Awards** (Loss ratio of 20% - 40%) Abbeville Aliceville Andalusia Andalusia Utilities Board Anniston Water Board Ashland Athens Atmore Auburn **Bay Minette** Bayou La Batre Water & Sewer Centreville Water Works & Sewer Board Chickasaw Clanton Clay County Emergency Rescue Squad Columbiana Cuba Daleville Dekalb-Cherokee Counties Gas District Demopolis Dora Dozier Fairhope Florala Foley Forestdale Fire District Gadsden Geneva Water Works and Sewer Board Georgiana Water & Sewer Geraldine Gilbertown Gilbertown Utility Goshen & Goshen Water Works Greenville Water Works & Sewer Board Grove Hill Gulf Shores Guntersville Haleyville Hamilton Hartford

Valley

Hayneville Heflin Irondale Leeds Margaret Millbrook Monroeville Montgomery Water & Sewer Board Moulton Mountain Brook Northport Northwest Alabama Council of Local Government - Senior Aides Program Northwest Alabama Council of Local Governments Oak Grove Opelika Waterworks Board Orange Beach Ozark Pelham Pleasant Grove Prattville Priceville Prichard Water Red Bay Riverside **Riviera Utilities** Scottsboro Slocomb Snead South Vinemont Southeast Alabama Regional Planning & Development Commission Sulligent Sylvania Talladega Water & Sewer Board Tallassee Transit Management of Montgomerv Troy Troy Housing Services Tuscaloosa Tuskegee Tuskegee Utility Board Tuskegee-Macon County Head Start U. S. Space and Rocket Center Valley Head Vernon Vestavia Hills Wadlev West Álabama Health Services West Blocton West Escambia Utilities



AMIC provides **FREE** liability coverage for drones weighing five (5) pounds or less. To add this coverage to your policy, AMIC requires the drone serial number and description as well as the department using the drone. If you have questions or wish to add this coverage, please contact your insurance representative. For additional information on AMIC and its services, visit www.amicentral.org.

Millennials in the Workplace

For many millennials, this method of communication may be thought to be outdated and obsolete, leading some to ignore or simply overlook this type message. Many millennials prefer communication through email or, more likely, text and social media. However, this type of contact can make others feel anxious or obsolete. Finding a middle ground that allows communication to flow unobstructed to every part of the organization is crucial.

Another issue that commonly arises is the difference in working styles between different generations. While prior generations have, at times, been defined by their work ethic and desire to advance in their careers, many millennials are much more driven by other career factors such as work hours (not necessarily having set hours), work environment (not necessarily have to be in an office), having purpose in their jobs (being recognized for the work they do) and working for an organization they feel does good in the world (a sense of social responsibility). Millennials live in a world where, many times, physical presence is optional. Things such as banking, school and interaction with friends can take place entirely online. In many ways, they view work the same way: not by the amount of time spent at a location or by the amount of a paycheck, but by amount or quality of output they generate. This alternate sense of drive, or of what a career should be, can also add to the perception of laziness/entitlement as interpreted by other generations. This misinterpretation of laziness, in turn, can lead to a lack of respect and a feeling of animosity in the organization.

Considerations for Supervising and Managing Millennials

Managing the millennial and their personality traits can be trying for those not of that generation. A 2017 article published by *The Balance* (a top 10 financial website and fastest growing in its category that targets millennials) provides advice for managing the millennial generation:

- Provide structure in the workplace. Studies have shown that millennials perform well when success factors (such as goals and due dates) are defined and enforced.
- Provide leadership and guidance. Many millennials perform best when they feel "in" on the whole picture. Be prepared to spend time mentoring and coaching.
- Encourage their self-assuredness. Millennials are ready to take on anything. Encourage this quality, don't crush it.
- Take advantage of their comfort level with teams. Millennials have been raised in environments where team learning was prioritized over the "lone ranger" approach.
- Change and challenges are good. For the millennial, boring is bad. They seek the opportunity to multitask and accomplish as much as possible.
- Capitalize on the millennial's ability to network. Growing up in the age of social media has made the millennial not only comfortable in teams and groups but also with networking nationally and around the world.
- Try to provide a work-life balance. Millennials will work hard but forcing them to maintain 60-hour work weeks can cause them to sour on your organization. Being able to spend time with friends and family or volunteer for appropriate causes are more likely to be priorities, not necessarily climbing the corporate ladder.

Final Thoughts

So, why should an organization adjust its management style to better suit the millennial? Because they are the future of the organization. It is estimated that by 2020, millennials will make up at least 50 percent of the workforce. That means the millennial generation can have a limitless effect on the direction and the ultimate prosperity of the organization – for better or for worse.

Defining Moment

Medicare Set-Aside

It's not a term you will hear often but **Medicare Set-Aside** it is a very important consideration for our Claims Department when handling nearly every claim. A Medicare set-aside is an amount of money related to future medical expenses that must be reserved from an employee's benefits, workers compensation or auto insurance claim settlement that involves a Medicare-eligible claimant. The purpose of the set-aside is to protect Medicare from paying for medical benefits that should have been funded by the party responsible for causing the injury. Although applicable to general liability and automobile no-fault claims, the set-aside is most commonly a factor in workers compensation claim settlements.

Faith Ann Gunn Retiring

longer hours to ensure the success of MWCF than Faith Ann. She has been an invaluable mentor and friend and will be greatly missed both professionally and personally by everyone – no one more so than me."

Faith Ann specifically mentioned how much she would "miss the friendships she has made among the members of MWCF and especially among the many members (past and present) of its Board of Directors and their spouses." She is also thankful for the close working relationship she has always had with the staff of the MWCF service company, Millennium Risk Managers, many of whom have become trusted friends over the years. However, Faith Ann knows she is leaving her position in very good hands. She said Melissa Chapman has been working very closely with her the last two years and is ready and able to assume this new role.

League Executive Director Ken Smith has worked closely with Faith Ann since she was hired by his predecessor, Perry Roquemore. "There are people you meet throughout your life who make an indelible impression on you, and for me, Faith Ann is one of those people," he said. "Her dedication to and understanding of the operations of the League and its affiliated programs have made her an invaluable asset to the League, its staff and to our members as well. I've come to rely on her sage advice and suggestions. But beyond that, she is just an outstanding person. She is devoted to her family and to God and has found a way to balance both with long hours of work to benefit the League and its entities. Her personality and genuine concern for the staff have earned her the respect of all who work with her. I'm going to miss having her around the office, but I know I'm a better person for having known her and wish her all the best as she moves into this next great adventure!"

Faith Ann is optimistic about the future of the League and its affiliates, particularly MWCF, and will retire without any regrets. "When I met Perry Roquemore and Steve Martin one day for lunch at Red Lobster in 1999, it was a very, very good move for me," she said. "The League is a *great* organization and the people I work with have become like family members. I'm proud that I'm leaving things in good shape. Richard (Buttenshaw) is going to take MWCF into the future. He's got great ideas, a *wonderful* work ethic and has his finger in every piece of the pie. He stays on top of everything and will take it to the next level."

Knowing she's leaving the League on solid ground, Faith Ann is ready to embrace the next phase of her life. "I'm looking forward to more time with my grandchildren and especially more time with my mother, who is 85," she said. "So, more than anything, I'm looking forward to time with family."

2018 SkidCar Schedule

Through an advanced, computer-controlled driver training vehicle known as the SkidCar System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost. **Visit www.losscontrol.org for more information**.

Roanoke	April 10 – 13
Oneonta	May 1 – 11
Eufaula	May 29 – June 1
Demopolis	July 10 – 18
Decatur	August 14 – 24
Ozark	September 11-21

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- 7.026 The Facts About Ticks and Lyme Disease
- 7.105 Groundskeeping Safety: Dealing With Bugs and Critters
- 7.106 Groundskeeping Safety: Be a Pro!
- 7.108 Protecting Your Feet: Learning Your ABC's
- 7.111 Back Injury Prevention for Public Entities (TML)
- 7.115 First Aid: Prepared to Help
- 7.116 CPR and AED: The Chain of Survival
- 7.117 Hazards of Cell Phone Usage
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- 7.122 String Trimmer Safety
- 7.123 Boating Safety

Video/DVD requests to: Sonya McCarley at: 334-262-2566 sonyam@alalm.org or FAX at 334-262-2809

Need Help Filing Work Comp Claims?

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Employment Practices Law Hotline 1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employmentrelated issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

www.losscontrol.org