

Communication is the Key

Management and administrative officials are often hesitant to divulge company information to employees. Why? A variety of reasons (most stemming out of fear); however, if you step back and really look at your situation, you'll realize not one of the excuses you've sputtered off are legit.

You may claim employees aren't interested in the company beyond their specific job; you're wrong. Many employees care about their company – they want to know what's going on (good or bad).

Others may assume granting employees access to information puts them in a position that enables them to undermine you or the company. Wrong again. Providing information



shows trust, which, in turn, will reap trust, cooperation and productivity.

Still others may assume being the bearer of bad news puts them at risk for retribution or criticism. Perhaps there's a little truth to this; however, such criticism comes with the

territory. As a manager, it's your job to communicate with your employees; spin the criticisms and use them as an opportunity to inform others of the risks involved with your position.

Such communication isn't always easy but it's a job that has to be done. That's what you're for, isn't it? To direct and control the work of a business and its employees.

So embrace it. The benefits of sharing certain company information with employees can far outweigh the damages and often promotes an open workplace and committed employees. *From FirstDraft (May 2009) (as adapted from "Overcoming reluctance to communicate with employees" by James O'Connor).*

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Put a Little "Spring" in Your Speech

When it comes to business, public speaking is inevitable. Sometimes this takes the form of speaking to a few associates, other times it is in front of a room filled with top execs.

Regardless, the pressure of public speaking can be intense. Use these tips to liven things up and ensure you have and hold the undivided attention of every listener in the room.

Incorporate personal anecdotes to create a bond with listeners. Do not go pouring out your heart and soul; rather, find common ground and connect with your audience.

Do not go overboard on statistics. Unless you are trying to induce sleep amongst your audience, avoid throwing numbers out left and right. Instead, use select figures and support them with stories.

Create a theme and use it. Speaking for several minutes can be entertaining, yes, but you want it to be beneficial, too. Tie things together and link your opening to your close.



Add life to your speech. Make eye contact, use theatrical gestures, pit two ideas against one another and use humor to engage others.

Drive your point home. Take a cue from Pete and Repeat: repetition is key. If you want listeners to remember something, communicate one idea several different ways in order to leave an impression that lasts.

Using these simple tips will help engage your audience and (if all goes according to plan) will safeguard your speech against snores coming from anywhere past row three.



Flooding and Loss Control

Happy Spring, folks - we are officially past “April showers” and “May flowers” are scheduled to be upon us. But do not be fooled: we are not clear of risks associated with rainstorms and flash flooding.

In fact, we are actually far from it. In years past, damaging floods have generally occurred after April. Just last June, numerous rivers overflowed and broke through levees across the Midwest. The result? A national disaster that destroyed thousands of establishments, left many citizens homeless and claimed thirteen lives.

The occurrence has been compared to the Great US Flood of 1993, which reigned through the entire summer and into the fall (no pun intended – it really lasted from May to September). The Flood resulted in approximately \$15 billion in damages, killed 50 and left thousands homeless.

Of course, not all situations involving flooding are this severe;

however, these are two that strike close to home. In each, hundreds of towns were impacted, valuable land was lost and economic growth ceased to exist (temporarily, at least).

It is a terrible thing, really, but what can we do? Turns out, there are several ways to prepare for flood forecasts. For starters, familiarize yourself with potential risk factors and determine whether a disaster plan and flood insurance are necessary.

Know the area and level in which your establishment was built. When possible, avoid building in a floodplain unless the intention is to build at an elevated level. Always install “check valves” in sewer traps to prevent flood water from backing up (and flooding your home), construct external barriers and seal walls with waterproof compounds.

Remember to purchase separate flood insurance (available through most insurance agents) as floods are

ICAP Service Providers

American Risk Pooling Consultants, Inc.
Pool Administration
Claims Supervision
Loss Control Supervision

Billbrey Insurance Services, Inc.
Marketing
Local Admin / Underwriting
Customer Service

Public Entity Risk Services of Iowa
Loss Control
Claims Adjusting

Plante & Moran, LLP
Auditing

Smith Barney
Investments

KPMG
Actuarial Services

Ahlers & Cooney, P.C.
Legal Counsel

not covered under typical homeowners’ insurance policies.

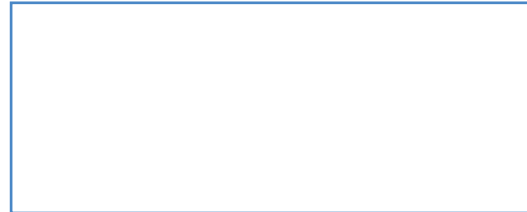
As with anything else, we can not guarantee a flood won’t hit, we can not guarantee you won’t be affected and we can not guarantee the full damage sustained in a flood will be covered; however, we can guarantee you will sleep better just knowing a policy is in place providing the best assistance possible in the given set of circumstances.

*As an ICAP member, you may call our toll-free line with any employment-related questions
1-800-814-8799*

*This is available Monday through Friday, 8 AM - 5 PM (except holidays). Please remember,
this service is intended as a compliment to (rather than a replacement for) your own legal counsel.*



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Fair Association Endorses ICAP continued from p. 1

There is security in the fact ICAP is member-owned (thus, its members are its stakeholders and there is no chance of the company pulling out of the public entity sector as a result of stock-related concerns).

In addition to stability and security, fair boards joining ICAP will receive on-site loss control visits, hands-on training and access to over 10,000 titles (including videos, DVDs, CDs,

manuals, articles, policies and procedures) via an online resource library, which is provided at no direct cost to Pool members.

Access to these materials ensures Pool members have up-to-date information regarding loss control and helps safeguard the Association's 100th Year against unnecessary claim issues so its primary focus can be the fun had by its millions of attendants.



SAVE-THE-DATE

ICAP's 2009 Agent Seminars will be held:

- *Tuesday, November 3 in Carroll
- *Wednesday, November 4 in Coralville
- *Thursday, November 5 in Johnston

ICAP WELCOMES NEW MEMBERS

Montgomery County Emergency Management*

The City of Shelby*

O'Brien County Livestock & Agricultural Association*

Webster County Agricultural Association*