

THE RISK JOURNAL

A PUBLICATION FOR MMRMA MEMBERS

JUNE 2010

MMRMA: 30 Years of Lighting the Way

THE 2010 ANNUAL MEETING, August 19–21 at the Grand Traverse Resort, uses the theme of light to celebrate MMRMA's 30 years of service, with a program that promises to both educate and enlighten.

In Thursday afternoon's opening session, *Into the Light*, Iranian-American journalist Roxana Saberi will recount her inspirational battle for freedom from imprisonment in Iran.



Saberi captured the attention of the world when, after being falsely accused of spying, she was sentenced to eight years in prison. Saberi will describe her ordeal, her trial, and her eventual release, thanks to the diplomatic efforts of governments and private citizens worldwide.

In keeping with tradition, Friday is dedicated to training, and this year's presenters focus on practical skills you can use to lighten your workload and illuminate your relationships.

Friday: Managing Information Overload

Are you buried in e-mail and paper clutter? Confused about Outlook's e-mail features? Want to get the most from your BlackBerry or other PDA? Randall Dean, author of *Taming the E-mail Beast*, will reveal his time management and personal organization systems that have been proven in corporate, academic, and nonprofit organizations.

In 2000, Dean switched from a paper-based time management system to a SmartPhone and PDA-based system—and will convince you to follow his lead.

The second half of Dean's presentation, *Find an Extra Hour Every Day*, will cover specific time management strategies you can use to improve your professional and personal life. The right skills, Dean demonstrates, can mean the difference between a stressed-out, overwhelmed work day and a fulfilling, productive one.

Light Up Your Relationships

Ever wonder why people react to you the way they do? Wish you could lighten up



your relationships with colleagues and friends? Sherene McHenry, counselor and author of *Your Dream at Risk*, will describe how to create healthier relationships with more confidence, focus, and control. Her presentation blends humor, wisdom, and practical strategies you can use to get more out of life.

Saturday: 30 Years of MMRMA Memories

During Saturday's annual meeting address, Executive Director Michael Rhyner will share the stage with some of the municipal leaders who helped shape MMRMA into the leading organization it is today.

Michigan-based speakers and musicians will light up the 2010 Annual Meeting in celebration of MMRMA's 30-year anniversary.

"MMRMA wouldn't exist without its members, then and now," Rhyner said. "It's important that we acknowledge those who lit the way 30 years ago, allowing us to continue that good work today."

A new addition on Saturday is a mid-afternoon reception showcasing Michigan's fine wines (some made in Traverse City's Mission Peninsula) and microbrewed beers.

The evening's entertainment features Fifty Amp Fuse, voted Detroit's #1 band by *Ambassador* magazine.

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Michigan Tests Limits of Marijuana for Medical Use

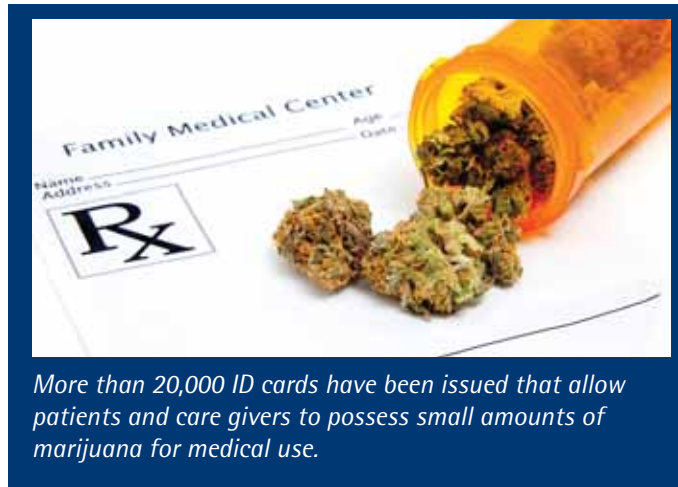
by Anne McClorey McLaughlin
Attorney, Cummings,
McClorey, Davis & Acho, PLC

IN NOVEMBER 2008, Michigan voters joined 12 other states in legalizing use of marijuana for medical purposes. The Michigan Medical Marihuana Act* required the Michigan Department of Community Health to issue regulations by April 1, 2009, to implement provisions for registering legal users of medical marijuana.

A "qualifying patient" with a specific, debilitating medical condition and a "primary care giver" designated by the patient can obtain an ID card. A physician must certify that the patient suffers from a debilitating medical condition and would receive therapeutic or palliative benefit from the medical use of marijuana.

The medical conditions that qualify for medical marijuana use are cancer, glaucoma, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), hepatitis C, amyotrophic lateral sclerosis (ALS, or Lou Gehrig's Disease), Crohn's disease, agitation of Alzheimer's disease, and nail patella.

Any medical condition that causes wasting syndrome, severe and chronic pain, severe nausea, seizures, severe and persistent muscle



More than 20,000 ID cards have been issued that allow patients and care givers to possess small amounts of marijuana for medical use.

spasms, or multiple sclerosis symptoms also qualifies.

As of May 7, 2010, the Department of Community Health has received over 28,000 original and renewal applications for ID cards, issued 14,872 patient cards, and 6,493 care giver cards. It denied 4,216 applications and is currently dealing with a backlog of applications.

Protection for Patients, Care Givers and Professionals

A qualified patient or primary care giver with an ID card may possess up to 2.5 ounces of usable marijuana, 12 marijuana plants, and an incidental amount of seeds, stalks, and unusable roots. Any plants must be kept in an enclosed, locked facility to which only the patient and/or care giver have access. A care giver may cultivate and provide marijuana to the patient.

Possession, sale, and delivery of marijuana is otherwise illegal in Michigan, and it's

illegal for patients to get marijuana from an outside source.

The act prohibits any board or bureau that licenses businesses, occupations, or professions from imposing any penalty or disciplinary action on a regulated business or member of an occupation or profession.

The act does not require any government medical program (such as Medicare or Medicaid) or health insurer to reimburse for costs associated with medical use of marijuana.

However, it's unclear whether persons with medical conditions from work-related injuries or injuries from a motor vehicle accident are entitled to reimbursement from workers' compensation or no-fault insurance. Both coverages afford reimbursement for treatment expenses deemed "reasonably necessary" for the care, recovery,

or rehabilitation of an injured person.

The Limits of the Law

Although the act protects users of medical marijuana from criminal prosecution, it imposes limits on its use. A person may not operate a motor vehicle, aircraft, or motorboat while under the influence of marijuana. The law also forbids performing tasks under the influence of marijuana when doing so would be negligent or constitute professional malpractice.

The act prohibits possession or use of marijuana in a school bus, on the grounds of any K-12 school, or in a correctional facility. Patients may not smoke medical marijuana on public transportation or in any public place.

Employers face a dilemma because state and federal laws require accommodation of medical or physical conditions in the workplace. However, employers may take disciplinary action against employees for violation of workplace drug policies, including medical marijuana.

The Michigan courts have yet to address the scope and limits of the act. Without question, litigation is sure to shape the future of medical marijuana use in our state.

**Michigan law and the federal Controlled Substances Act use the spelling "marihuana."*

Driving Simulators: From Toys to Valuable Training Tools

by Kevin Denecke and
Al Smolen, Risk Control
Consultants

REMEMBER PAC-MAN? The first generations of driving simulators were more like arcade video games than the training tool for which they were designed. Users sat in a generic mock-up of a car interior and were challenged to make sharp turns and avoid obstacles that flashed on screen. Not too realistic, perhaps, but it was fun at the time.

Today's driving simulators are sophisticated machines that feature exact replicas of many different vehicle interiors and controls, with wraparound viewing screens powered by sophisticated computers and advanced camera technology. Trainers can create many different road and weather conditions like rain, snow, daylight or darkness with a few clicks of a mouse.

The technology has become so advanced, and the training so realistic, that many organizations now mandate simulator use in their training regime. The U.S. military and commercial trucking firms, each logging millions of miles per year, value this training method and have purchased simulators designed for their specific vehicles and applications.



Recognizing the many liability and financial issues members face when their employees are involved in a vehicle accident, MMRMA is evaluating the use of driving simulators. We believe they could offer a safe, effective way to train drivers of municipal vehicles without the associated fuel and maintenance costs—or the difficulty of securing an adequate test course.

MMRMA recently selected a vendor to provide fire engine

and police car simulators for three-day evaluations in the City of Westland and Northville Township. A total of 165 firefighters and paramedics and 85 police officers went through driver training. The consensus was that they all benefitted by learning new techniques and reinforcing safe habits. In addition, many MMRMA member police and fire departments sent representatives to test-drive the simulation devices.



This sophisticated driving simulator is specially designed for law enforcement personnel. Photos courtesy of Global Simulation Technology, Elburn, IL.

Although driving simulators are expensive and beyond the financial capabilities of most municipalities, MMRMA is exploring the feasibility of making this training available to members on a regional basis through a leasing program.

Simulators, mounted in self-contained trailers, could be scheduled for multi-day training sessions in convenient locations statewide. Simulation scenarios are also available for bus drivers, DPW employees, and building department officials, so virtually any employee driving a municipal vehicle could benefit from simulation training.

While statistical data on the effectiveness of simulation training in Michigan is scarce, municipalities in other states have claimed significant value in reducing costs and enhancing safety. MMRMA will share the outcome of its evaluation of simulation training and will continue to work to secure the availability of the devices for our members.

MMRMA recognizes and congratulates Risk Control Consultant Al Smolen, who has been appointed to the National Fire Protection Association's Committee on Emergency Service Organization Risk Management.



A Great Lakes freighter loads iron ore in Marquette, a member of MMRMA since 1985.

Michael Rhyner
Executive Director
mrhyner@mmrma.org

Michael Ellis
Director of Claims
mellis@mmrma.org

Chuck Schwab
Director of Risk Management
cschwab@mmrma.org

Bryan J. Anderson, CPA
Finance Director
banderson@mmrma.org

The *Risk Journal* is published six times a year for members of the Michigan Municipal Risk Management Authority. We welcome your feedback. To comment or suggest story ideas, please contact Tamara Christie, communications specialist, at 734 513-0300, 800 243-1324, or tchristie@mmrma.org.

14001 Merriman Road
Livonia, MI 48154
734 513-0300
Fax 734 513-0318
www.mmrma.org

Board Approves \$10.2 Million Distribution

IN MARCH, MMRMA's Board of Directors distributed \$10,206,745 of excess net assets to current MMRMA members, for a total of more than \$37 million distributed to renewing members since 2006.

The Board also approved the 2010 Net Asset Policy Report, including the most recent capital adequacy analysis, which determines the necessary net asset reserves. Based on these distribution rules, most members will receive their share of this distribution after their membership renewal.

MMRMA's ability to declare this distribution is a direct reflection of strong performance over a sustained period of time. Many factors contributed to these favorable results, including better-than-expected loss trends, member responsiveness to risk control recommendations, good management practices, and improved investment results through June 30, 2009.

Net Asset Distributions

Year	Amount	Total
2006	\$3,705,384	\$3,705,384
2007	\$7,573,675	\$11,279,059
2008	\$15,766,399	\$27,045,458
2010	\$10,206,745	\$37,252,203

However, the most important factor that allows MMRMA to distribute excess net assets is the long-term commitment members have made to the organization.

The method used to distribute excess net assets rewards municipalities with sustained longevity, as measured by continuous years of MMRMA membership. A large percentage of members have more than 25 years of continuous membership, and several are approaching 30 years. Their support keeps MMRMA strong, which benefits all members.

Annual Meeting, continued from page 1

Throughout the weekend, there will be plenty of opportunities to network with MMRMA staff, and a Resource Room will be fully stocked with risk control information, including the latest publications from MMRMA committees.

If you haven't yet registered for the Annual Meeting, there's still time: registrations



are being accepted through July 31. Register online at www.mmrma.org, or fax the registration form you received in the mail to 517 333-3628.

Registration forms may also be mailed to:
Denise McGinn
Association Guidance
1895 Ridgewood
East Lansing, MI 48823

For more information, contact Denise at 517 333-3628.

We look forward to seeing you there!

Register online at www.mmrma.org or call 517 333-3628.