When it comes to day-to-day life experiences such as customer service, employee relations, and communicating, creativity may not be the first skill that comes to mind. In fact, some don’t regard creativity as a skill at all, but rather as a gift we’re either born with (usually in a narrow area like art, music, or writing), or we’re destined to lead an uncreative life.

The experts who spoke at MMRMA’s 2014 Annual Meeting know otherwise. Being creative is a skill that anyone can cultivate, exercise, and strengthen. What’s more, creativity can be applied to almost every single thing we do; it isn’t an exclusive gift reserved for the fine arts and crafts. Speakers assured us that we can learn to think, move, speak, work, and play more creatively and, in so doing, find more enjoyment and fulfillment in every single moment of our lives.

Find the Edge

For Jeff Tobe, creativity is so essential to our life and work that he has declared it the first pillar of engagement. Most of us want to be more effective, and we can do that by engaging our employees, our customers, our audiences, even our family members and friends. Instead of relying on our tried-and-true methods, which suffice but may also be stale, Tobe urges us to color outside the lines. In doing so, we can reach new levels of excellence in our offices, communities, homes, and other important venues.

According to Tobe, one potential risk of coloring outside the lines is falling off the page. Whether the danger is real or perceived, this fear holds people back from taking a chance on a more creative approach. Tobe encourages us to regularly check for the “edge of the page” in our endeavors instead of staying in a narrow comfort zone because “that’s how we’ve always done it.”

As Tobe points out, the “edge of the page” can vary for every situation and person, and an individual’s edge can even evolve over time. It’s important to check for the edge regularly and recognize that discomfort is a frequent companion of positive change.

He encourages us to get comfortable being uncomfortable; we’ve all heard of “growing pains,” and they are signs that we’re on the path to insights and breakthroughs. By testing boundaries with intention and enthusiasm, we can expand those comfort zones and create a new normal.

Show and Tell

We are always communicating, even when we aren’t saying a word. Diane DiResta helps people understand the non-verbal elements of communication, including tone of voice, speaking rate, and body language. By fine-tuning them as well as what we say, we can all become more creative and confident speakers.

DiResta shares the acronym YAM: to be a successful speaker, it’s important to know Yourself, your Audience, and your Message.

 Yourself: When we’re nervous about a presentation, we often rush our speech and fear silences, covering them with non-words, stammering, or overused filler terms.

Like Tobe, DiResta invokes the idea of getting comfortable

“Growing pains” are signs we’re on the path to new insights and breakthroughs.

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The planning process considers broader trends that affect all MMRMA members and their communities.

> Public health risks.
Recent outbreaks of severe influenza and the threat of epidemics from exotic diseases such as SARS and, more recently, Ebola pose a growing public health risk for communities.

Our Strategic Response
Against this backdrop, the Board’s planning process involves identifying key initiatives to be integrated into our strategic plan. These include:

> Expanded services.
The Board is considering several new products and services to address unmet needs. On the table are expanded surety coverage, enhancements to property coverage to address community emergencies, and liability coverage for the use of drones.

> New marketing and membership plan.
MMRMA is spear-heading the development and implementation of a comprehensive, coordinated marketing and membership services plan. This involves a common scope of services to be provided by the Regional Risk Managers. The plan also sets measurable goals for new member development and service delivery.

> New member orientation.
Given the turnover in Member Representatives, special orientation programs for newly appointed representatives are under consideration.

> Communications review.
We’re evaluating our publications and website-based communications to make certain they are aligned with the target audiences and are achieving the desired outcomes. We are also reviewing and modifying the format of the August Board Meeting, held in conjunction with the Annual Meeting, to ensure that we provide timely and fresh information to the membership.

> RAP enhancements.
Changes to the RAP grant program are under development to provide assistance to members in achieving certifications and accreditations for “best practices” in their operations from a risk management standpoint. Concurrently, our team will continue to conduct MMRMA best practices evaluations.

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**Know Before You Go: GVWR and Emergency Vehicle Safety**

*by Al Smolen*  
*Risk Control Consultant*

**HARDLY A DAY GOES BY**  
without a report of an emergency vehicle accident somewhere in the United States. Many factors contribute to these accidents, including vehicle maintenance issues, weather and road conditions, vehicle speed, and driver inexperience.

The causes of these tragedies can sometimes be traced back to an ambulance, fire engine, rescue, tanker, or other emergency vehicle loaded in a way that exceeds the manufacturer's maximum gross vehicle weight rating (GVWR), which can severely affect a vehicle's handling ability.

**What is Included in GVWR?**

Manufacturer specification charts include a vehicle's gross vehicle weight rating, usually referred to as GVWR. This measurement indicates the maximum safe weight that should not be exceeded for that vehicle.

Weight calculations include curb weight, additional equipment, any cargo, and the weight of passengers. Everything in or on the vehicle is included to determine whether or not the GVWR has been exceeded.

**Keep in mind that:**

> GVWR does not reflect a vehicle’s actual weight—it’s an upper limit.

> Actual weight is referred to as the gross vehicle weight, or GVW. This changes every time you put something (from passengers to equipment and cargo, including water) into the vehicle or remove something from it. Towing a trailer increases the GVW by the amount of weight that’s attached to the hitch, not by the entire weight of the trailer.

> A vehicle’s GVWR never changes.

> The GVWR can usually be found on either the driver’s door jamb or on the door frame.

**Also Consider Axle Rating**

In addition to the total GVWR, you must also consider the per axle rating. Let’s say your fire engine weighs 50,000 pounds and has a GVWR of 70,000 pounds. That means you can safely add up to 20,000 pounds of passengers and other cargo. But the extra 20,000 pounds must be properly distributed.

**Distribute Weight Evenly**

For example, if you load too much weight at the back of the vehicle behind the rear axle, it will raise the front of the truck, making it difficult to steer because there’s not enough downward force on the front wheels to give them traction. When you overload the back end, you run a high risk of damaging the truck’s rear springs, rear axle, bed, and perhaps even the frame.

Storing heavy tools and equipment high on a vehicle also makes it susceptible to “rollover” conditions. When carrying water, keep in mind that each 1,000 gallons weighs a hefty 8,350 pounds.

**Exceeding GVWR is a Serious Safety Hazard**

An extra load is put on systems when a vehicle is loaded down enough to exceed its gross vehicle weight rating. The brakes must work harder and might not even be able to stop the vehicle efficiently. Tires could blow and suspension could be compromised. Many components can be pushed beyond their limits when the GVWR is ignored.

Through education, awareness, and proper vehicle loading practices, MMRMA members can avoid potentially costly claims and protect their vehicles, their employees, and the public.

Contact MMRMA’s Risk Control Department for more information.
Annual Meeting Recap, continued from page 1

with discomfort. By learning to hold the silence, counting three beats at the end of each sentence or idea, we give our audience time to process what we have said, instead of pelting them with a nonstop onslaught of words. Eye contact can also build a connection with listeners and help balance the exchange.

Audience: People want to know WIIFM (“what’s in it for me?”), so if possible, some legwork beforehand will help you understand their needs and expectations. Start with a hook, letting them in right away on what they’ll get out of your presentation.

Message: Besides tailoring your content to each specific group or audience, DiResta suggests the “rule of three” to keep organized and on point. Highlight three overarching points you’ll cover or three benefits they’ll take away. If you use presentation slides, the “6x6” rule is an effective way to keep them clear and concise: No more than six words on a line, no more than six lines per slide.

Create Change
Renowned speaker and magician Billy Riggs dubs himself a “disillusionist,” and he delivers on his promise to “dismantle our illusions” and help us get unstuck. His fun performance style belies the seriousness of his message: we create the state of our lives, and we have the power to change them, too.

Riggs’ book, Megatudes, highlights “twelve critical attitudes that will shape your future.” His focus is not surprising since, he says, our attitude—not luck, IQ, looks, or talent—is the single most consistent predictor of happiness. The good news is that we aren’t stuck with our attitudes; we can reshape them.

By questioning our beliefs, setting goals, and cultivating new habits, Riggs says, we can create more effective, fulfilling lives.

DiResta’s and Tobe’s presentations are available in the Members Only section of www.mmrma.org for those with login access.

MMRMA Strategic Planning, continued from page 2

> Strengthen partnerships.
We look to further strengthen our partnership with the Michigan Community College Risk Management Authority (MCCRMA) to enhance program management and ensure member retention and growth. We also plan to review strategic partnerships with local government associations and other organizations to find opportunities for more joint information, education, training, and communication endeavors.

The Board will continue to refine the strategic plan over the next several months to set priorities, define desired outcomes, and establish implementation schedules. Through this ongoing process, MMRMA will be well positioned to help its members face an ever-changing and increasingly challenging risk management landscape.