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.
Faith 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 ongoing 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 – 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 President’s 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
- Arkadelphia
- Babbie
- Banks
- Bessemer Public Library
- Blountsville Utilities
- Brantley Housing Authority
- Calera Housing Authority
- Chalmette
- Chickasaw Utilities
- Clayton Housing Authority
- Coffeeville
- Columbiana Waterworks
- Cottonwood Housing Authority
- Cowarts
- Decatur
- Decatur Personnel Board
- Elmore County Economic Development Authority
- Eufaula Housing Authority
- Etowah Housing Authority
- Fairview
- Floralia Housing Authority
- Gainesville
- Geiger
- Goldsville
- 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 Aid's Division
- Sumiton Gas Board
- Sweet Water Waterworks
- Tuscumbia 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
- Adairsville
- Addison
- Akron
- Alabama Municipal Electric Authority
- Alabama-Tombigbee Regional Commission
- Albertville and Boaz Recycling & Solid Waste Disposal
- Albertville Utilities
- Aliceville Governmental Utilities Services Corp
- Aliceville Housing Authority
- Anderson
- Anniston Public Library
- Arab
- Arab Water Works Board
- Argo
- Arley
- Asbury Water Authority
- Ashland Water Works & Sewer Board
- Ashley
- 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
- 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
- Boligee
- 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
- Calhoun County 911
- Camp Hill Utilities
- Carbon Hill
- Carbon Hill Housing Authority
- Carbon Hill Utility Board
- Carrollton
- Castileberry
- Cedar Bluff Utility Board
- Central Alabama Regional Planning Commission
- Centre Water Works & Sewer
- Centreville
- Chatom
- Cherokee County Water Authority
- Chickasaw Housing Authority
- Chickasaw Utilities
- Chidndergs
- Chilton County Solid Waste Disposal
- Citronelle
- Cline Historical Preservation
- Clanton Housing Authority
- Clanton
- Colbert County Animal Services
- Collinsville
- Colusa
- Columbiana Waterworks
- Community Life Institute
- Cossa Water Valley Supply
- Cordova
- Cottonwood
- Cottonwood Housing Authority
- County Line
- Cowarts
- Crooked
- Crossville
- Crossville Water Works Board
- Cullman Utilities
- Cullman-Jefferson Co. Gas District
- Cumaland Mountain Water
- Cusseta
- Dadeville Gas Board
- Dadeville Housing Authority
- Dadeville Water & Sewer
- Dadeville City Board of Education
- Dadeville 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
- Etowah Housing Authority
- Eutaw
- Evergreen Housing Authority
- Facility Committee Inc. & Jackson Swen Team
- Fairview
- Falkville
- Faunsdale
- Fayette Gas Board
- Fayette Water Works Board
- Five Points
- Five Star Water District
- Floralia Housing Authority
- Foley Public Athletic & Sports Facilities
- Foley Public Facilities
- Fort Payne Improvement Authority
- Franklin
- Frisco City
- Fruthurst Fire Department
- Fulton
- Fulton Utilities
- Fyffe
- Gainesville
- Gainesville VFD
- Gardi
- Garden City
- Gaylesville
- Geiger
- Glennie Water & Sewer
- Glenwood
- Goldville
- Good Hope
- Goodwater Waterworks & Sewer Board
- Goose Pond Colony Resort Public Park & Recreation Board
- Gordo
- Gordo Water Board
- Gordon
- Government Utility Services
- Grand Bay Water System
- Grant
- Greene County Ambulance Service
- Greensboro Utility Board
- Greensville YMCA
- Guin
- Guntersville Electric Board
- Guntersville Housing Authority
- Guntersville Water & Sewer Board
- Gurley
- Haleyville Water & Sewer Board
- Hammonds
- Hanceville Housing Authority
- Hanceville Water Works
- Harpersville Water Board
- Hartselle Housing Authority
- Heath
- Heflin Water & Sewer
- Highland Lake
- Hobson City
- Hobson City Housing Authority
- Hokes Bluff Water Board
- Holly Pond
- Huntsville Tennis Center Board of Control
- Huntsville-Madison County Airport
- Huntsville Waterworks
- Hurtsboro
- Hurtso Water Works
- Hytop
- Ider
- 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
- Kelleyton
- Kennedy
- Kinsey
- Kinston
- Lamar Ambulance Service
- Langston
- Leesburg
- Linden
- Linden Housing Authority
- Linden Utilities
- Lineville Water & Sewer
- Lipscomb
- Lisman
- Littleville
- Loachapoka
- Lockhart
- Lowndesboro
- Lowndesboro Water 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
- Milpott
- 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
- Myrtlewood
- Napper Field
- Natural Bridge
- Nauvoo Waterworks
- Needham
- New Brockton
- New Brockton Water and Sewer Board
- New Site
- Newborn
- 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
- Okalan
- Ohatchee
- Opp Housing Authority
- Opelousas
- 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
- Phenix City
- 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
- Proctor
- Quint Mar Water Authority
- Ragland
- Ragland Water Works Board
- Rainbow City Utilities Board
- Ramona
- Ranburne Water & Sewer
- Red Level
Silver Awards  
(Loss ratio of 5% - 20%)

Alabama League of Municipalities  
Albertville  
Alexander City  
Altoona  
Andalusia Board of Education  
Anniston Housing Authority  
Arab  
Armore  
Ashford  
Attalla Water Works  
Auburn Water Board  
Bayou La Batre  
Berry  
Billingssley  
Boaz  
Boaz Gas Board  
Bundridge  
Cahaba Valley Fire & Med Rescue District  
Calera  
Cameron  
Cedar Bluff  
Centre  
Chatom Utilities  
Cherokee  
Children's Harbor Waterworks, Sewer & Gas  
Clayton Water & Sewer District  
Cocoa  
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  
Ecclectic  
Elberta  
Eldridge  
Evergreen  
Floral City Water & Sewer Board  
Fort Payne  
Gardendale  
Geneva  
Graysville  
Greensboro  
Greenville  
Hackleburg  
Hamilton Housing Authority  
Hanceville  
Hartselle  

Valley Head Water Works Board  
Vernon Water & Sewer Board  
Vina  
Vincent Water & Sewer  
Vredenburgh  
Wetumpka  
Wetumpka Utilities Board  
West Alabama Regional Commission  
West Etowah County Water Authority  
West Jefferson  
West Lawrence Water Cooperative  
West Point  
Westover  
Wilcox County Gas  
Wilsonville  
Wilkin  
Winston Cooperative District  
Winston County Industrial Development Authority  
Wolf Creek Water, Sewer & FPA  
Woodland  
Woodville  

Helena  
Helena Utilities  
Hodges  
Huetytown  
Huntsville - Huntsville Transit  
Huntsville Housing Authority  
Jackson  
Jacksonville  
Kilien  
LaFayette  
Lake View  
Lamar County Gas District  
Land  
Leeds Water & Sewer  
Level Plains  
Lineville  
Livingston  
Locust Fork  
Louisville  
Loxley  
Madison Utilities  
Madris  
Marshall County Gas  
Mckenzie  
Milby  
Mobile Water & Sewer  
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 City  
Pennington  
Powell  
Rainbow City  
Rainsville  
Red Bay Water & Gas  
River Falls  
Roanoke  
Robertsdale  
Russellville  
Scottsboro Electric Power  
Scottsboro Waterworks, Sewer & Gas Board  
Section Dutton Waterworks  
Sems  
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  
Thomsonville  
Trussville  
Trussville Utilities Board  
Tuscaloosa County Parks & Recreation Authority  
Tuscaloosa Parking & Transit Authority  
Union Springs Utility Board  
Valley  
Vincant  
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  
Flora  
Foley  
Forestdale Fire District  
Gadsden  
Geneva Water Works and Sewer Board  
Georgiana Water & Sewer  
Geraldine  
Gilbertown  
Gilberton Utility  
Goshen & Goshen Water Works  
Greenville Water Works & Sewer Board  
Grove Hill  
Gulf Shores  
Guntersville  
Haleyville  
Hamilton  
Hartford  

Hayneville  
Heflin  
Ironton  
Leeds  
Margaret  
Milton  
Montevallo  
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  
Pritchard Water  
Red Bay  
Riverside  
Riviera Utilities  
Scottsboro  
Slocomb  
Snead  
South Vinemont  
Southwest Alabama Regional Planning & Development Commission  
Sulligent  
Sylvania  
Talladega Water & Sewer Board  
Talladega Transit Management of Montgomery  
Troy  
Troy Housing Services  
Tuscaloosa  
Tuskegee  
Tuskegee Water Board  
Tuskegee-Macon County Head Start  
U. S. Space and Rocket Center  
Valley Head  
Vernon  
Vestavia Hills  
Viladelphia  
West Alabama Health Services  
West Blocton  
West Escambia Utilities  

Drone Liability Coverage

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.

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**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

Register and pay online at www.losscontrol.org!

Spring Safety DVDs

- 5.049 Distractions: Behind the Wheel For Drivers
- 5.053 Landscaping Equipment: Maintenance and Safety
- 5.055 Distracted Driving: At What Cost?
- 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
- 7.110 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
- 7.118 Safety Procedures for Lawn Mower Operators
- 7.119 Landscape Power Tool Safety
- 7.120 Hedge Trimmer Safety
- 7.121 Video Guide to Chainsaw Safety
- 7.122 String Trimmer Safety
- 7.123 Boating Safety

Need Help Filing Work Comp Claims?

For step-by-step instructions, visit: www.almwcf.org

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 employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

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

www.losscontrol.org