



OCTOBER 2006 / Insurance

# BUSINESS BEAT

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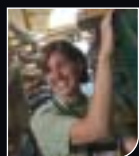
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## CAN HEALTHY WORKERS SAVE YOU MONEY?

**Local insurance providers think so. Many offer employee wellness programs to foster a happier, healthier workforce—and to mitigate health care costs.**

By Judy Dahl

"We've held onsite health fairs, health risk assessments, smoking-cessation and weight-management programs, a whole host of activities for our employees," says Kathyne McGowan, vice president of marketing, sales and service at Physicians Plus Insurance Corporation.

Group Health Cooperative offers a similar array of activities. "We offer a holiday weigh in/weigh out where we challenge employees not to gain more than two percent of their body weight over the holiday season; those who succeed earn rewards," explains Ingrid Haga, health promotion administrative assistant. "And quarterly, we offer employees the chance to receive a fifteen-minute massage at work."

GHC also partners with the Wisconsin Sports Development Corporation to sponsor the annual sixteen-week Fit Kids Challenge, and Physicians Plus is a key sponsor of the YMCA's Activate America program, which encourages healthier living.

### Controlling costs

The insurers also help their business clients promote wellness. "Health insurance is among businesses' biggest expenses, and ... we constantly work with customers on controlling costs," says McGowan. "We look at what health risks employers have in their groups and how they can mitigate those – we tailor programs to a company's unique employee base.

"Lifestyle choices are a key driver of health care costs," she continues. "People who make healthy choices can personally help reduce the cost of health insurance for everybody. No one person or organization can make it happen, but together we can change the trajectory of wellness...."

Angie Sprecher, LPN, a health promotion outreach assistant at GHC, says there is a trend toward offering employee wellness programs. "Businesses often start by having us come out to their sites, then they have such high demand that they start their own programs."

Research Products Corporation, which offers



GHC offers pilates and other fitness classes to help keep employees and clients healthy.

Aprilaire indoor air quality products had GHC conduct health risk assessments and plan a wellness program the company launched in January.

"We knew some employees had medical problems, and wanted to help them manage those," says Lisa Hirschert, Research Products' human resources manager. "We encourage a healthy diet, exercise, and seeing a doctor regularly to

Continued on page 02

prevent major illnesses. There's also an educational component."

American Family Insurance also launched a wellness program over a year ago, with help from GHC and other insurance providers. "We offer activities people can participate in during their lunch hours, like weight-training demonstrations, cardio and nutrition classes, or running and walking clinics," says Marsha Parker, benefits analyst. "It gives employees tools to lead a healthier lifestyle."

## Employee input

Before implementing its program, Pacific Cycle formed a wellness committee in 2005. "The committee worked with staff at Physicians Plus and Meriter Hospital to better understand what they could offer," says Shelley Kemp, Pacific's human

resource benefits manager.

"We joined the Wellness Council of America, attended wellness seminars and conducted lots of research online," she adds. "The committee also conducted a needs assessment and received input from employees about their desires." Now the company offers wellness classes and competitions, and awards financial incentives for participating in wellness activities.

Wellness involves more than just physical aspects, notes Mark Emmrich, director of associate services at Springs Window Fashions. "We're having a wellness fair here this week, where associates can talk to vendors on topics from health and fitness to financial planning. When we look at wellness, we're looking at the whole person, and sometimes stress comes from a family's financial concerns."



The Lands' End Comer Center, an employee fitness facility

## Rewarding Wellness

As a fee-per-service business, Rejuvenation Spa can't pay for sick days, as they lose income when workers are out. Yet that didn't stop some employees from missing work, especially on Friday evenings, Saturdays and Mondays.

Tina Morschauer, co-owner of Rejuvenation Spa, says the thirty-employee company recognized the problem and sought to resolve it. So four years ago they launched wellness days, a perfect-attendance incentive that awards one paid vacation day for each three-month period that an employee is not absent from work.

Through wellness days and other incentives, including alternate weekends off and team-building events, absenteeism is way down. Over the past two years, just two employees have left, and that was to go into other industries.

Since launching the program four years ago, Springs has had "a number of associates take a more proactive approach to improving and maintaining their wellness," says Char Lodl, wellness activities and education team leader. "Our medical costs haven't increased as fast as the local or national average."

But most of the financial savings, McGowan says, will come later. "We can track if people have reduced their body mass index or stopped smoking, but it's too early to see a reduction in insurance claims," she says. "We'll see that in ten or fifteen years."

## Healthy Companies

At Lands' End, the corporate wellness strategy had another purpose: it helps recruit and retain employees.

Lands' End's 80,000-square-foot Comer Center is "the centerpiece of a comprehensive wellness strategy to keep employees healthy and productive," says Randy Adolphs, the fitness center's manager. A gift from company founder Gary Comer in 1989, the center boasts a swimming pool, indoor track, aerobics room, racquetball courts and cafeteria.

Lands' End also has a clinic on site offering services such as physical therapy and massage. "Providing these services on site helps our employees – and the company – save money," Adolphs says. "We contract with a physician and a physical therapist so we can negotiate a better rate, and people spend less time away from work."

It's part of what makes Land's End a great place to work," he continues "It helps us recruit and retain quality employees." ♦

## UNDERCOVERED?

You can't run a business without insurance. Doug Dittman, president of The Neckerman Agency, spelled out the basic insurance needs for most small businesses.

1. **Business contents coverage:** This covers everything from the fax machine to the coffee maker to your business-specific machinery and inventory.

2. **Liability coverage:** If a man walks into your office, trips on a cord, falls and gets injured, he can sue you. That is what comprehensive general liability coverage is for, and most leases are going to require it.

3. **Vehicle coverage:** If you use a car for business purposes, you should carry collision and liability insurance. You can also increase your caps, purchasing additional layers of coverage in million-dollar increments.

4. **Commercial umbrella:** General liability coverage usually has a cap. You can increase that cap with a commercial

umbrella, usually sold in million-dollar increments. The umbrella also adds extra vehicle coverage, too.

5. **Business interruption coverage:** If you have a floor or a fire, this insurance pays your bills and your salaries while your doors are closed. Most businesses couldn't survive any kind of catastrophe without it.

6. **EPLI:** Employment practices liability insurance protects your business if an employee sues for sexual harassment, age discrimination or wrongful termination. It covers defense costs and any damages awarded. The more employees you have, the more exposure you have and the higher your premiums will be.

7. **Directors' and officers coverage:** Your directors and officers can get sued along with the business. D&O insurance covers them. Note to volunteers: before you agree to any board position, find out if the nonprofit has D&O insurance. Also check to see if your own personal umbrella will cover you; most will. ♦

**GREATER MADISON CHAMBER OF COMMERCE**

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*Business Beat* provides a forum where members and partner organizations can share their views on a variety of topics. Opinions expressed are the authors' own and do not necessarily reflect the views held by GMCC management, staff, or board members.

**OUR MISSION** – The role of the GMCC is to lead enlightened economic growth, positioning the greater Madison area as a globally competitive place to live, work, play and do business.

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# BEHIND THE DOOR

## PRESIDENT'S LETTER



Dear Valued GMCC Member:

This October, more than one thousand Greater Madison

Chamber of Commerce members and others in the business, non-profit, education and government communities will gather for our Annual Dinner – the fifty-fourth such occasion. Ours is an energetic and engaged business community, which is something we are proud to be part of and to help lead.

We have many partners in that leadership, and this seems an appropriate time to acknowledge them: the owners, principals and employees of businesses, of all sizes, who get involved in the issues and concerns which impact business and the wider community. Many of you have gathered shoulder-to-shoulder with us to speak at public meetings and supported (or respectfully disagreed with) our Board's position on issues. Ours is an *engaged* membership. Which makes our work that much more worthwhile.

Civic involvement is exactly what Leadership Greater Madison, now in its fourth year, nurtures and promotes. Hats off to all those who are part of this fall's new class – and to the program's many alumni. By growing their leadership skills, they increase the prospect of strong leadership within our communities and energize the boards, commissions and committees on which they sit following graduation.

Along with Wood Communications Group, the GMCC also sponsors the

Civitas forums – an annual 10-part series focused on local finance, public education services and finances, and an analysis of local government services. An informed citizenry makes for a more active citizenry, and we think that is something worth promoting.

In that vein, our thanks to the many who have invested their time and talents as members of the Collaboration Council's work teams, the Collaboration Council itself, and also to those whose generosity is helping forge a path toward building an even stronger Capital Region. Our future will surely be stronger because of your dedicated efforts.

In the December Business Beat, we'll begin sharing some great stories about ways that businesses are giving back to the community. There's real creativity and inspiration in some of the exceptional things you do, and we're looking forward to showcasing them.

As the Chamber staff is working to make this the best Annual Dinner yet, we've heard from several of you how pleased you are to have the opportunity to hear directly from the gubernatorial candidates of the two major parties about their vision for the state of Wisconsin for the next four years. The two keynote addresses will make for an interesting program and, no doubt, leave all in attendance with much food for thought ... and much lively post-dinner exchange.

We look forward to seeing you at the dinner ... and to continuing to serve you, our members.

Sincerely,

Jennifer Alexander,  
GMCC president

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## GMCC UPDATE

### See you at the Annual Dinner!

The 54th Annual Dinner, an evening featuring keynote speakers Governor Jim Doyle and Congressman Mark Green, the swinging sounds of the Tony Castaneda Latin Jazz Sextet and the atmosphere of the exquisite Monona Terrace Community and Convention Center, is just around the corner. Top all this off with an extensive list of raffle prizes, and it promises to be

quite an evening! Tickets are on sale through September 28.

We're pleased to announce Lands' End Business Outfitters as our Platinum sponsor. Our Gold Sponsors are American Family Insurance, CUNA Mutual Group and Wal-Mart; the Silver Sponsors are American Transmission, Great Graphics! Great Signs!, MG&E, Kraft/Oscar Mayer Foods, and WMTV-TV/NBC 15; our Bronze Sponsor is the Planters Company; and our Band Sponsor is Neider & Boucher.

### Autumn Business Card Exchange

Join us at Rocky Rococo's East, 1753 Thierer Road, Madison, on Thursday, October 19 from 4:30–6:30 p.m. for our Autumn Business Card Exchange. Take advantage of this popular member benefit – it's a fantastic networking opportunity. Enjoy food, beer, refreshments and, of course, prizes! NO RSVP required, but do remember to bring plenty of business cards. Questions? Contact Amy Torgeson, program and event coordinator, at 443-1954 or [atorgeson@greatermadisonchamber.com](mailto:atorgeson@greatermadisonchamber.com).

### CEO Forum Highlights Meriter's Terri Potter

Interested in making your way up the ladder? Want to hear from those in the know? Join us at the CEO Forum, October 31 from 7:30–9:00 a.m. when Terri Potter, president & CEO of Meriter Health Services, shares his perspective with, "Leadership Philosophy: Quality, Innovation, Diversity," followed by a question-and-answer session. Location: The Madison Club, 5 East Wilson Street. Parking is available at the Hilton Madison Monona Terrace ramp. Register now! This event is limited to fifty members. Cost is \$15 for members and \$20 for prospective members. RSVP to Amy Torgeson, program and event coordinator at [atorgeson@greatermadisonchamber.com](mailto:atorgeson@greatermadisonchamber.com) or 443-1954 by October 27.

### Upcoming Chamber Café

Join us Wednesday, November 1, from 7:30–9 a.m. for the next installment of our popular Chamber Café series. Dynamic speaker and Dale Carnegie trainer Terry Siebert, President of Siebert Associates, will highlight three critical impact areas of professional selling. The presentation will feature a proven system that generates measurable sales results for both new and seasoned sales pros. Location: The American Center, 6000 American Pkwy, Room Q22K. Please contact GMCC program and events coordinator, Amy Torgeson [atorgeson@greatermadisonchamber.com](mailto:atorgeson@greatermadisonchamber.com) or 443-1954 to register. There's no charge to attend, but pre-registration is required. ♦



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### Thank you

Special thanks to Wipfli LLP, annual underwriters for the 12@12 program, and to Two Men and A Truck, quarterly 12@12 sponsor.



## MEMBER NEWS & EVENTS

### New addresses and new construction



Rendering of the Parfitt Facial Cosmetic Surgery Center

Construction is underway for **Parfitt Facial Cosmetic Surgery Center** and AestheticA Skin Health Center's new location at 2261 Deming Way, Middleton. The state-of-the-art 9000 square-foot skin care and facial surgery center is due to open in early November.

**Wells Fargo** opened a new location in the Old Sauk Trails Business Park at 1241 John Q. Hammons Dr. on August 14.



Coldwell Banker Sveum Realtors office in Sun Prairie

This August **Coldwell Banker Sveum Realtors** opened a new office in Sun Prairie at 1500 W. Main St.



Conference room at Old Sauk Trails Park

**The Gialiamas Company** has announced a new addition to its Old Sauk Trails Park development. The development will now house medical company TomoTherapy's expansion offices and manufacturing space at 1209 Deming Way.

### Innovations and new business

Yvette Frasier, owner of **Cameo Spa Salon** has launched a spa development, education and design firm, **Destination Spas**. The company will serve new spa owners and developers as well as those seeking to improve existing spas and salons.



HospiceCare Thrift Store

**HospiceCare Inc.** opened a HospiceCare Thrift Store at 122 Junction Rd. The volunteer-run store enables HospiceCare to accept clothing and other material donations.

**ABS Global** has chosen Alta Exports International of Canada as their exclusive representative in China. AEI will promote and sell ABS dairy and beef semen in the increasing Chinese market for dairy production.

iPath Communications chose **CustomCall Data Systems's** hosted applications to help manage their business. CustomCall's Webtop and SteamLine applications will manage order entry as well as rating and billing for the telecommunications company.

**Keller Inc.** was chosen by Klemm Tank Lines to design and build at 12,900 square-foot office addition and shop in Howard, WI, and a 3,250 square-foot shop addition in McFarland. Both projects are expected to be completed by the end of the year.

### Awards and recognition

**Berbee Information Networks Corporation** was recognized by Microsoft as the winner of the 2006 Microsoft Central Region Compete award. Berbee was honored from a field of over 12,000 Microsoft partners from eighteen states in the central region for technical expertise and driving Microsoft competitive migration processes.

**Independent Living** won Meals on Wheels Association of America's \$2,500 Platinum Award in honor of its performance in the 2006 March for Meals/Mayors for Meals campaign to promote community involvement in the fight to stop hunger.

Woman-owned branding agency **Concentre Communications** was certified as a Women Business Enterprise by Dane County of Wisconsin and as a Woman-owned Disadvantaged Business Enterprise by the State of Wisconsin.

Barron's, a national financial newspaper, recognized Lauri Droster of **RBC Dain Rauscher** as one of the "Top 100 Women Financial Advisers" in the country in their June 12 issue.



Antonio Riley, executive director of the Wisconsin Housing and Economic Development Authority, presents an award to Associated Bank's Scott Harrod.

The Wisconsin Housing and Economic Development Authority gave Scott Harrod of **Associated Bank** an award for leading the company in the number of WHEDA loans completed.



The 14th tee and fairway at Hawk's Landing Golf Club

**Hawks Landing Golf Club** was named "Golf Course of the Year" by the Golf Course Owners of Wisconsin at their annual awards gala in July.

## MEMBER **MATTERS** CONTINUED

## MEMBER **NEWS & EVENTS** CONTINUED



Reed Sendecke Krebsbach staff

The University of Wisconsin Small Business Development Center chose Reed Sendecke Krebsbach (RS + K) as one of Dane County's Ten Best Small Businesses. RS + K is a marketing communications company specializing in business-to-business communication.

### **Philanthropy**

Ancora Coffee Roasters is aiding agricultural and health awareness among Rwandan coffee farmers with its Café Rwanda Program. Ancora is donating one dollar for every pound sold of its Rwanda

A1 Gikongoro Bufcafe coffee to the project. Since the program's start in April, Ancora has donated \$1,522 to the Freeplay Foundation and its Coffee Lifeline Project.



The RS + K Golf Classic

Nearly \$29,000 was raised to benefit Infinite Boundaries, which coordinates retreats for women with breast cancer, at the seventh annual RS + K Golf Classic on Aug 7. The event held by Reed Sendecke Krebsbach (RS + K) and the Breast Cancer Recovery Foundation, has raised \$190,000 since 2000.

The Madison Children's Museum's annual benefit sale of donated, gently used American Girl dolls raised over \$1.3 million for its own operations and American Girl's Fund For Children. The grant program donates money to non-profits serving children throughout Dane County. The museum also hosted Juniorpalooza, a free community festival, on August 19.

GMCC members make tremendous civic contributions. Soon we'll begin running reports on the many ways businesses give back to the community. We'd love to hear what your company does, whatever its size ... and whatever form your contribution may take. Tell us how your business makes a difference in an e-mail to Freya Reeves at freeves@greatermadisonchamber.com.

### **Events**

AMCORE Financial participated in the Keefe, Bruyette & Woods Community Bank Conference in New York City on August 2. A webcast of Chairman Kenneth Edge and Executive Vice President/CFO Donald H. Wilson's presentation will be available online until October 2.



Karyn Schairer, SupraNet Communications; Bob Vanden Burgt; Yahara Software; Britta Hofmann, SupraNet Communications

SupraNet Communications, Yahara Software, and Applied Tech Solutions celebrated the five-year anniversary of High Tech Happy Hour, a social networking evening for those in high-tech fields, on August 24. The three companies began sponsoring the happy hour, which occurs once per month, last year.

### **Mergers and acquisitions**

Following two successful offerings to investors, T. Wall Properties Master Limited Partnership has raised over \$12 million and increased the number of holder units to 210. The money raised was mainly used for the acquisition of an eight-building Middleton office portfolio at Greenway Center.

Parts Now! recently acquired the Canadian firm Pieces Express, a major distributor of laser printer parts for the nation. Parts Now! is the largest distributor of these parts in North America and is seeking to expand their business in Canada with this acquisition. ♦

## QTI DIRECT IS YOUR TALENT CONNECTION

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## SOLVING A TOUGH SMALL-BUSINESS CHALLENGE

According to our recent Small Business Advisory Council survey, the ability to provide affordable health care for employees is a topic of major importance to small business owners. Many said it's one of the toughest challenges they face.

In an effort to meet our members' needs, the GMCC and the Small Business Advisory Council have joined forces to bring ChamberCARE to Chamber of Commerce members throughout Dane County. To date, 360 businesses have taken advantage of the plan. According to Cheri Krueger, one of the owners of Brio's Hair Design, "ChamberCARE helps the salon recruit and retain employees." You may find that it gives your business a similar advantage.

### ChamberCARE benefits include:

- Expanded offerings with both General Health Cooperative (GHC) and Wisconsin Physicians Service Insurance Corporation (WPS);

- Quality, affordable health and dental insurance options for small businesses;

- Multiple plan choices to accommodate

individual business needs;

- Both traditional and flexible plans (usually only available to larger employers);

- Generic-only drug options to save the employee money on prescriptions;

- A statewide network of providers;

- A wide variety of plan alternatives including Health Savings Account (HSA) and Health Reimbursement Account (HRA) options; and

- Coverage for businesses with fewer than 100 employees.

ChamberCARE was designed by small businesses for small businesses, and it is available exclusively to the members of the Greater Madison Chamber of Commerce and members of other participating Dane County-based chambers of commerce. If you are a small business owner and Chamber member, you owe it to yourself to find out more about ChamberCARE; it could be just the "check up" you need.

For assistance connecting with a trained ChamberCARE agent, please contact Connie Shomberg at [cshomeberg@greatermadisonchamber.com](mailto:cshomeberg@greatermadisonchamber.com) or (608) 443-1953. ♦

## MEMBER SPOTLIGHTS

### Creative Services Group, LLC

How do you get and keep the attention of the people you really want to reach? And how do you do this when your prospective customers, donors or business partners are deluged with information each day?



Cutting through the chatter of messages in print, radio, TV and the web isn't easy,

but it's possible. The right message simply has to reach the right audience in the right way and at the right time.

The Creative Services Group makes sure your message gets heard by analyzing your audience and speaking to it effectively. We help you look at the world from your customer's perspective. We write in language your customer understands, using a style and tone that help your clients focus.

Using web, print and face-to-face methods, our services emphasize copywriting – for newsletters, brochures, direct mail, technical reports, press kits, grant proposals, RFPs, white papers and websites. Speechwriting and presentation development are also offered.

"The best communications are not only clear and compelling but also very human," says owner Caroline Oldershaw. "This awareness adds value to the creative process and makes for a successful end product."

Oldershaw has been consulting since 2000 and brings fifteen years of experience in corporate, non-profit and business-to-business settings.

For more information call 608-270-0478 or e-mail [caroline.oldershaw@gmail.com](mailto:caroline.oldershaw@gmail.com). ♦



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Please contact Amy Torgeson:  
[atorgeson@greatermadisonchamber.com](mailto:atorgeson@greatermadisonchamber.com)

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At Physicians Plus, employees are encouraged to exercise and to stay fit.

## WHAT'S IN A PREMIUM?

**Employers and insurers are striving to manage the factors that influence health insurance premiums, with some success.**

By Judy Dahl

How much did your last physical cost? If you're like many insured consumers, you have no idea, and that's something employers and their insurance providers want to change. Consumer education, along with benefit-plan design and wellness programs, are cornerstones of businesses' efforts to lower health care costs.

The primary factors influencing employers' health insurance premiums are unit costs for medical services, and utilization, or the number of services used, according to Allan Wearing, sales and marketing director at Group Health Cooperative. "Our aging population is fueling the whole utilization component," he says. "The baby boomers are entering the time when they'll need more services, and that generation is more educated on

the options available to them."

Technology is helping to drive unit costs. "We've had fabulous innovations – surgical interventions, pharmaceuticals – that can dramatically improve individuals' quality of life, but many of them are extremely expensive," notes Kathyne McGowan, vice president of marketing, sales and service at Physicians Plus Insurance Corporation.

Insurance brokerage Mortenson Matzelle Meldrum's (M3) annual survey of about 500 clients reports that rate increases peaked at 15 percent in 2002, and fell below double digits in 2005 for the first time in five years. Premiums increased at 8 percent in 2005 and 8.2 percent in 2006 for M3's study group. These increases are still more than double the 2005 inflation and wage-increase rates, which the Bureau of Labor Statistics pegged at 3.5 percent and

2.7 percent, respectively.

### Benefit-plan design

The M3 study says changes in benefit-plan designs have largely fueled the lower premium-rate increases. Employers have shifted costs to employees through modifications like increased deductibles and co-pays.

"Businesses are implementing cost-sharing provisions that are substantial enough to make employees think before utilizing services," says Tom Olson, senior vice president at WPS Health Insurance. "And an employer can limit the amount paid for certain services, such as transplants, or implement benefit plans that mandate use of generic drugs."

Scott Jochimsen, employee benefit product manager, CUNA Mutual Group, notes that many employers are moving toward defined-contribution, consumer-directed health care plans (CDHC). "These are often high-deductible plans with health-reimbursement account (HRA) or health savings account (HSA) features, where individuals take a more active role in the purchase of healthcare services," he says.

With an HSA, employees can use pre-tax dollars to pay for qualified medical expenses that insurance plans don't cover. Unlike flex-spending accounts, employees don't have to use the money in the current benefits year. It can be invested like 401(k) funds and can roll over from year to year. HRAs are employer funds available to reimburse employees for qualified medical costs.

"Employers have to realize that a benefits plan shouldn't be carved in stone," says McGowan. "It should be able to flex and change with what's going on in society, so employers have the best tools available for employees that are most cost-effective for the business. You need the best combination of benefits and pay to attract the kinds of employees you want."

While the M3 study notes that plan-design changes have netted an immediate impact, long-term cost control will depend more on consumerism – educating employees about health care costs and teaching them to be wise consumers – and wellness programs.

### Consumerism

"We talk to members about being wise consumers," says McGowan. "They can do simple things like speaking with their physicians and pharmacists about effective, economical medication choices. We even cover some over-the-counter medications at zero- or low-co-pays to

encourage their use instead of brand-name prescription medications.”

She says it’s all about how people choose to interact with the health care system. “All our policies cover preventative care. We want you to see the doctor each year, and catch health problems while they’re small. When something does happen, it’s important to become educated about the illness and understand the available choices.”

### Wellness

Employers are still in the driver’s seat, says Wearing. “They can implement disease-management programs that help the – on average – twenty percent of an employer’s staff that uses eighty percent of the costs. There are also lifestyle improvements for those who aren’t sick –



*Physicians Plus encourages employees and their families to make healthy nutritional choices.*

we want to keep them healthy. Even small employers can design programs that reward responsible behaviors.”

It’s a long-term solution, he stresses. “It won’t affect a business’ return on investment in the short-term, and employers sometimes want that immediate fix.”

Olson agrees. “The number-one thing an employer can do is to improve the overall health of employees and their families. A good insurance plan should have a fairly high deductible in order to dissuade any excess utilization, but the real key is to keep members from needing serious health care to begin with,” he says. “In the long run, an employer with healthy employees will enjoy lower premiums.”

### Managing Risk

As with health insurance, premiums for virtually all types of insurance are lower for those who manage risk, make fewer claims and who become educated consumers by working with experienced agents or companies to assess their overall insurance needs and risk factors to find plans that suit their businesses best. ♦

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GREATER MADISON  
CHAMBER OF COMMERCE

# FRONT & CENTER

## IN PERSON

**Hometown:** Madison

**Family:** Wife, Kathy, and three daughters

What recent changes in the insurance industry have had the greatest impact on your business?

One is the continued growth of online quoting for personal and business insurance through fairly new insurance outlets. A stronger advertising presence by some of them has increased awareness of the highly competitive nature of the industry.

**What challenges do these changes pose, and what is your approach to dealing with them?**

Dane County insurance buyers are very astute – in both the personal and business arenas. We spend a good deal of time reviewing the insurance portfolios of both current and potential customers; as their policies come up for renewal, we are very proactive in sharing these reviews.

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Whether it's a personal or commercial policy, the insurance buyer expects to have the person that sold them their policy to continue to be involved in their account.

We maintain an agent/customer relationship, whatever the premium size.

Some new insurance outlets stress the ease of making one toll-free call to take care of all your insurance needs. We have found that not to be the case and have had a few



**DOUG DITTMAN,**  
**President,**  
**The Neckerman Agency**

customers leave – only to return – because of preferring to deal with a staff they know.

We emphasize with our staff how important it is to be visible within the community. Customers want to know that they are dealing with a firm and an agent who are involved in the community. This basic belief has helped our agency grow and perpetuate nicely over the past few years. We look forward to this continuing long into the future. ♦

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**October 3, 2006**



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for Annual Dinner details,  
including raffle prize listings

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## GOT THE BEAT



**Organization:** Foxman Nutrition  
**Name:** Eric Foxman  
**Address:** 8759 Airport Road, Middleton  
**Phone:** (608) 798-0081  
**Fax:** (608) 798-0785  
**Website:** www.FoxmanNutrition.com

**Your organization's current leaders:**  
Eric & Heather Foxman (Owners)

**Year established:** November 1995 in California. July 2004 in the Middleton/Madison area.

**Number of employees:** The two of us.

**Who is your customer?** Our customer is the health-conscious consumer who is looking for natural-based vitamins and supplements, children's health products, healthy snacks, sports nutrition or weight management products.

**What's something interesting people probably don't know about your organization?** In July we launched a new online catalog called HealthZone. Now our clients can get complete product information and place orders online. Visit our website [www.FoxmanNutrition.com](http://www.FoxmanNutrition.com) and click on the "Online Catalog" header.

**What achievements are you most proud of?** In the past two years, we have worked with over eighty companies in southern Wisconsin to enhance their wellness programs through educational Lunch 'n Learns, Brownbag Seminars, Healthy Snack Breaks, and Health Fairs.

**What are your 2006 goals?** We would like to reach an additional twenty companies and organizations by the end of the year.

**What are the key issues affecting your industry today?** Preventative medicine and wellness programs are becoming more prevalent in the workplace, and we are excited to be able to help companies lower health insurance costs, increase productivity and reduce absenteeism. Also, every day more people realize the health benefits of supplementation. Don't forget to take your multivitamin.

**GMCC member since:** 2004

**Favorite GMCC benefit?** The Chamber Cafés are a dual benefit. They offer continuing education plus networking with other business professionals. ♦

## PEER TO PEER

### INVALUABLE INSURANCE INFO

by *Laura Schurman, manager of Core Business Solutions, a unit of Mortenson, Matzelle & Meldrum Inc.*

As a small business, the latest insurance advice in the news may not address your concerns. Stories of ever-rising health care costs and the devastation of the latest

regarding business insurance and employee benefit products and issues.

A portion of the website is dedicated to small employers, and it provides resources such as consumer buying tips, frequently-asked questions, minimum insurance requirements and coverage comparison worksheets. There is even advice on selecting an insurance agent.

Check it out at:  
<http://oci.wi.gov/smempins.htm> ♦

*Laura Schurman is the manager of Core Business Solutions, a unit of Mortenson, Matzelle & Meldrum Inc. (M3) dedicated to the business insurance, employee benefits and personal insurance needs of individuals and small businesses.*



natural disaster might capture your attention, but they don't help you achieve your main goal: protecting your business should the unexpected happen. When your inventory is stolen, when a fire destroys your building or when one of your loyal employees suffers from a disabling illness, none of the media hype will help.

The Office of the Commissioner of Insurance provides concrete information

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Community.

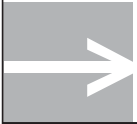
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## FRONT & CENTER CONTINUED

### AMBASSADOR ACTION

## KUDOS ... AND YOUR CHANCE TO WIN BIG

The GMCC Ambassadors: It's always a happening group who knows what's going on. With the imminent approach of the Annual Dinner, October 3, they are certainly a good group to know.

Special thanks to Paul Gradian and Ron Skubal for leading the effort to gather the fabulous group of raffle prizes that will be drawn that night at Monona Terrace. Thanks, too, to the Ambassadors who joined in on the prize and ticket sales fronts.

It's not too late to get in the mix! You need not be present to win, but you must have your ticket(s) in hand by October 3, so make sure that you get yours for a chance at some great prizes. Tickets are \$20 each, or six for \$100.

To see an up-to-date listings of available prizes, visit the GMCC website [www.greatermadisonchamber.com](http://www.greatermadisonchamber.com) and click on "Featured Event." You'll also find a printable ticket purchase form, which can be faxed to the GMCC no later than Thursday, September 28. Depending on the date, tickets will be mailed or need to be picked up at the GMCC office at 615 E. Washington Ave., Madison, where they may also be purchased until September 28. For more information, call the Chamber office at 256-8348.

Ambassadors will also be selling tickets prior to that evening. Feel welcome to call them directly.

On the night of the dinner, we'll have easy-to-find raffle sales stations with monitors displaying the full listing of exciting prizes, including airline tickets, golf outings, hotel stays and much more.

The GMCC Ambassadors, board and staff are looking forward to this premier, groundbreaking event. We can hardly wait to see you there! ♦

#### Thank you to:

RP Adler's Pub & Grill for hosting the September Ambassador meeting and Basie's for hosting August's meeting.

**LANDS' END**  
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The GMCC sends heartfelt thanks to Lands' End Business Outfitters for its generous sponsorship of the ambassador program.



## A reminder about insurance companies.

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## LGM UPDATE

## "LEADERSHIP GREATER MADISON PREPARING TOMORROW'S COMMUNITY LEADERS TODAY."

### "SCHOOL'S IN" FOR LGM14 PARTICIPANTS

The Greater Madison Chamber of Commerce is pleased to congratulate the newest class of Leadership Greater Madison. As our leaders of tomorrow, LGM14 will be charged with understanding the issues impacting the greater Madison area. And with discovering how they can channel their passions, skills and knowledge to mold the greater Madison of tomorrow by dedicating themselves to service in decision-making roles on community boards, committees and commissions, today.

This year's kick-off session took place September 14, hosted by American Family Insurance Group, at their national corporate headquarters. It was a day filled with icebreakers, welcomes, expectations, ground rules and team building, and it marked the start of another exciting year.

Leadership Greater Madison is a nonpartisan educational program of the Greater Madison Chamber of Commerce. Partial scholarships were provided by the United Way of Dane County and the LGM Alumni Association. For more information, including class bios and the orientation agenda, please visit the GMCC web site or contact LGM Director, Connie Shomberg at [cshomberg@greatermadisonchamber.com](mailto:cshomberg@greatermadisonchamber.com) or 443-1953.

The LGM Mission: To define the way we look at our community and our role in it; to understand the issues and how decisions are made that affect the quality of life for our families, friends, neighbors, coworkers, employees and customers here in the greater Madison area; and to embrace our civic responsibility to become an active part of the decision making process. ♦

#### LGM14 Participants:

**Teresa Bell** – T. Wall Properties

**Shiva Bidar-Sielaff** – UW Hospitals and Clinics

**Megan Boswell** – American Girl

**Kim Burlage** – The Business Forum

**Amy Christianson** – Madison Metropolitan School District

**Nicholas Curran** – Curran Financial Services LLC

**Jeffrey Femrite** – LaFollette Godfrey & Kahn

**Kari Fisher** – Junior League of Madison

**Eric Franke** – WISCTV3

**Brenda Gonzales** – Community Volunteer

**Michael Gotzler** – QTI Group

**Libby Guilfoil** – United Way of Dane County

**Steven Hansen** – American Red Cross

**Sarah Hart McGuinnis** – Madison Area Technical College

**Barbara Hayden** – Murphy Desmond S.C.

**Nicole Hoffmann** – March of Dimes

**Paul Houseman** – Madison Community Foundation

**Kevin Huff** – Chase Bank

**Alicia Jackson** – Wisconsin Alumni Assoc.

**Diane Jetzer** – Community Volunteer

**Jeffrey Kuhnle** – Suby, Von Haden & Associates S.C.

**AnnMarie Lightner** – True Construction Inc.

**Ann Massey** – Pro One Janitorial Inc.

**William McDonough** – Associated Bank

**Daniel McGarry** – Whyte Hirschboeck Dudek S.C.

**Troy Mitchell** – Johnson Bank

**Amy Mondloch** – Grassroots Leadership College

**Thomas Mooney** – American Family Insurance Company

**William Pellino** – Smith & Gesteland LLP

**Ryan Ploessl** – TRICOR Insurance & Financial Services

**Walter Ragland** - Two Men and a Truck

**Michael Schumacher** – Solaris Management LLC

**Emily Shea** – AdHouse Creative

**Kristi Thering-Tuschen** – Greater Madison Convention & Visitors Bureau

**Amy Torgeson** – Greater Madison Chamber of Commerce

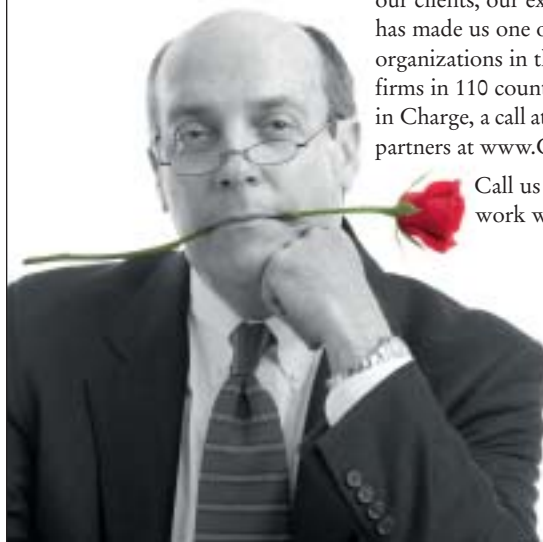
**Nancy Wills** – Alliant Energy

**Sarah Zylstra** – Boardman, Suhr, Curry & Field LLP

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## ECONOMIC DEVELOPMENT

### READY FOR REGIONALISM

The upcoming launch of the Regional Economic Development Entity (used as a placeholder name) is a key milestone. The need for this entity is based on two key factors: First, our region is now competing with every other region in the country and around the world. The regional economic development entity is being created to help position this region to continue to prosper in this globally competitive environment. Second, as we rapidly grow, the most pressing quality of life issues are not jurisdictionally based, but regional. The organization is being created to help ensure our region's renowned quality of life is maintained and enhanced as we grow.

#### The three objectives of the entity will be to:

1) Grow the economy via target sectors: accelerate the entrepreneurship, growth

and retention of key regional industry sectors that drive our economy;

- 2) Resolve key issues: be a catalyst for addressing major quality of life issues; and
- 3) Create regional capacity: build a regional culture and raise awareness of our regional assets, values, brand, challenges and opportunities.

For more on the regional economic development entity, please see [www.collaborationcouncil.com](http://www.collaborationcouncil.com).

Special thanks to Fundraising Chair and M & I Bank Senior Vice President Rick Phelps for spearheading the fundraising effort. Additional thanks to the sector captains who are helping raise the necessary funds for the launch of the regional economic development entity – all are business leaders who have raised both

money and awareness among their peers regarding the need for such an organization. ♦

#### The sector captains are:

##### Health Care

**Terri Potter** – President & CEO, Meriter Health Services – Collaboration Council co-chair

##### Utilities

**Gary Wolter** – Chairman, President & CEO, Madison Gas & Electric – Collaboration Council co-chair

**Barbara Swan** – Executive Vice President & General Counsel, Alliant Energy

##### Banks

**Doug Nelson** – Regional President, M&I Bank

**David Locke** – President & CEO, McFarland State Bank

##### Business Services

**Jack Cotton** – CEO, Suby Von Haden & Associates

**Bill White** – Partner, Michael Best & Friedrich

##### Commercial Real Estate

**John Flad** – President, Flad Development & Investments

**Jim Ring** – President & CEO, Park Towne Development Corporation

**Mary Feldt** – President & CEO, Park Towne Management, Inc.

##### Construction

**Joe Krupp** – Founder & Chairman, Krupp General Contractors

**Rich Lynch** – President, JH Findorff & Son, Inc.

##### General Business

**Dave Phillips** – Vice President, Independent Bank

**Dan Ramsey** – Director of Marketing, Welton Enterprises

**Carol Toussaint** – Civic Leader

##### Hospitality

**Jeff Raymond** – President, The Raymond Group

##### Insurance

**Mike Victorson** – President & CEO, Mortenson, Matzelle & Meldrum

##### Media

**David Sanks** – Executive Vice President, WISC-TV3

##### Future Funding Options

**George Kamperschroer** – Attorney, Neider & Boucher

A complete list of Founders for the regional economic development entity will appear in an upcoming issue. If you would like to join these business leaders in being a founder of the entity, please contact Rick Phelps, Collaboration Council Fundraising Chair and M&I Bank Senior Vice President, at [Rick.Phelps@micorp.com](mailto:Rick.Phelps@micorp.com) or (608) 252-5897.

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## WHY BUSINESS SHOULD CARE

In early August, the Board of Directors of the Greater Madison Chamber of Commerce announced its opposition to Wisconsin's constitutional amendment banning civil unions, same-sex marriage and other legal arrangements substantially similar to marriage for unmarried individuals. The reaction to the position has been resoundingly positive – from GMCC members, local elected officials and the public.

The Board chose to base its decision on the need for the greater Madison area to compete unfettered in the global marketplace for growth opportunities and talent. A recent Associated Press article highlighted the specific case of how Wisconsin is already losing some high-powered talent due to existing laws. Passage of the constitutional amendment would exacerbate the problem.

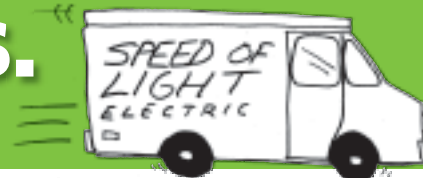
Rob Carpick is a top researcher in nanotechnology at the University of Wisconsin–Madison. He's leaving at the end of the year to take a position at another university because the UW is prohibited from offering domestic partner health insurance benefits. When he leaves, a research portfolio which includes \$3.4 million in public and private grants goes with him. Unfortunately, Carpick is not the only faculty member to leave Wisconsin or pass on a job offer due to the lack of domestic partner benefits.

Why should this matter to the business community, you ask? Because the greater Madison area is investing vast amounts of time and money to create, grow, retain and attract high-tech firms which leverage the success of UW researchers. If top-level researchers are no longer affiliated with UW, it will be much harder, if not impossible, to secure the start-up, growth or relocation of the next Promega, TomoTherapy or Covance.

It will also negatively impact the ability of local businesses to retain and attract highly sought after recruits for positions in the knowledge economy, including Web-based design, IT, computer programming, advertising, graphic design, etc. These typically younger employees want a community that is inclusive and open to all people. These highly educated employees know that passage of Wisconsin's marriage amendment would not only affect gay and lesbian couples, it would likely impact the legal rights of all unmarried couples who live together.

Attorney General Peg Lautenschlager recently wrote a *Continued on page 16*

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## PUBLIC POLICY CONTINUED

statement to explain what a “yes” vote on the constitutional amendment would mean. She said in part, “Whether any particular type of domestic relationship, partnership or agreement between unmarried persons would be prohibited by this amendment would be left to further legislative or judicial determination.”

It’s possible that passage of the amendment will result in legal challenges to domestic partner benefits, health care benefits, pensions, hospital visitation and medical decision-making for all unmarried couples – gay or straight – as has occurred in other states.

Wisconsin’s constitutional amendment on same-sex marriage goes far beyond banning same-sex marriage. The truth is that same-sex marriage is already illegal in Wisconsin and will remain so even if the constitutional amendment is rejected by voters in November. Legalizing gay marriage is not the issue. Opposing passage of statewide legislation which negatively impacts the ability to recruit and train skilled employees who will help grow our economy is the issue, especially in today’s global economy. ♦



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MADISON AREA  
CREDIT UNIONS



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## NEW **MEMBERLIST**

We are happy to list contact information for new members of the GMCC and we encourage members to do business together. Unless noted, all addresses are in Madison. Members are also listed on our website under "Member Directory."

### **Acumium**

5133 W Terrace Drive, Suite 300  
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www.acumium.com  
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### **Advance Cable**

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### **Batzner Pest Management**

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### **BizWerks**

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www.bizwerks.com  
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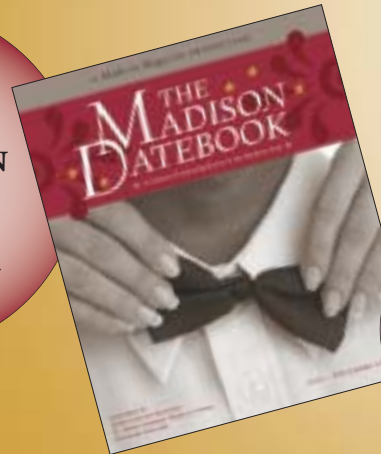
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# UPCOMING AREA CONVENTIONS & EVENTS

# GMCC CALENDAR

The Greater Madison Convention & Visitors Bureau is pleased to welcome these great conventions, tradeshows and events to the area in October. [EA = Expected Attendance]

- October 3-7 World Dairy Expo, Alliant Energy Center, EA: 70,000
- October 7-10 International Society for EcoHealth, Pyle Center, EA: 400
- October 9-13 League of WI Municipalities, Marriott Madison West, EA: 500
- October 9-1 WIAA Girls Golf, University Ridge Golf Course, EA: 350
- October 12-14 WIAA Girls Individual Tennis, Nielsen Stadium, EA: 2,745
- October 19-20 WI Assn. for Supervision & Curriculum Development, Sheraton, EA: 250
- October 18-21 North American Cartographic Information Society, Inn on the Park, EA: 200
- October 19-22 WI Veterinary Medical Assn., Monona Terrace®, EA: 1,100
- October 20-22 Madison Food & Wine Show, Exhibition Hall, Alliant Energy Center, EA: 5,000
- October 20-22 The Log and Timber Home Show, Exhibition Hall, Alliant Energy Center, EA: 4,200
- October 20-21 WIAA Girls Team Tennis, Nielsen Stadium, EA: 830
- October 25-27 WEAC Conference, Exhibition Hall, Alliant Energy Center, EA: 12,000
- October 25-28 WI State Music Assn. Conference, Monona Terrace®, EA: 6,000
- October 28-2 MAYSAs Reddan Ice Age Classic, Reddan Soccer Complex, EA: 600
- October 28-29 Chris Cox Horsemanship Seminars, Veterans Memorial Coliseum, Alliant Energy Center, EA: 5,000

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## OCTOBER

### Tues. Oct. 3 54th Annual Dinner

5-9 p.m. at Monona Terrace Convention Center, 1 John Nolen Drive, Madison  
Contact: Amy Torgeson at 443-1954 or atorgeson@greatermadisonchamber.com  
Guest Speakers: Governor Jim Doyle and Congressman Mark Green

### Wed. Oct. 4 GMCC 12@12

Noon-1 p.m. at the GMCC Board Room  
Topic: Public Relations for the Small Business. Facilitator: Merri Oxley, The Communication Team  
Contact: Connie Shomberg at 443.1953 or cshomberg@greatermadisonchamber.com  
Underwriter: WIPFLI, LLP

### Thurs. Oct. 19 Business Card Exchange

4:30-6:30 p.m.  
Host/Location: Rocky Rocco's East, 1753 Theier Rd, Madison  
Contact: Amy Torgeson at 443-1954 or atorgeson@greatermadisonchamber.com

### Tues. Oct. 31 CEO Forum

8-9 a.m.  
Host/Location: The Madison Club, 5 East Wilson Street, Madison  
Speaker/Topic: Terri Potter, President & CEO of Meriter Health Services on Leadership Philosophy - Quality, Innovation, Diversity  
Underwriter: WIPFLI, LLP  
Contact: Amy Torgeson at 443-1954 or atorgeson@greatermadisonchamber.com

## NOVEMBER

### Wed. Nov. 1 Chamber Café

7:30-9 a.m.  
Host/Location: American Center, 6000 American Parkway, Q22K, Madison  
Speaker/Topic: Terry Siebert on Building Sales  
RSVP required. Contact Amy Torgeson at 443-1954 or atorgeson@greatermadisonchamber.com.

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