



THE PAR-PLAN

NEWS

Par- Plan News Editorial Staff:

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Benzie County

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PAR-PLAN Celebrates TWENTY Years of Operation!

It's hard to believe that 20 years have gone by since the Par-Plan began operations on April 1, 1985. Success of the program can easily be traced to its original goals of providing: comprehensive coverage, competitive pricing, local service, and direction of the program by Township Officials across Michigan.

This year's MTA convention was highlighted by a number of activities sponsored by the Par-Plan. The standout was obviously the BEATLES concert on Wednesday night! The performance was flawless and the energy of the crowd was contagious to say the least. Additionally, we sponsored Phil Dirt & the Dozers for the MTA banquet entertainment. These large events were coupled with our hospitality suite and co-sponsorship with the Burnham & Flower Agency of the MTA's Presidents Reception. Our sponsorship costs relate to the jumbo screens, delegate bags, and lastly the Par-Plan's 20th coffee mugs. Based upon the great responses from everyone, our goal of highlighting the Par-Plan's twentieth anniversary was a complete success.

The Par-Plan also unveiled its new convention booth, which we feel creates a better environment for communication with our members than the usual one-dimensional booths that other exhibitors utilize. Interaction with our members is keystone of our program and the new booth format certainly accomplishes that goal.

We were also pleased to be recognized by MTA during the opening general session for our significant support of their convention and educational activities throughout the year.

In this issue we have included a number of photos taken during conference, which shows the extent of our support to MTA. Thanks to all that helped make this year's event one to remember.

MTPP BOARD OF DIRECTORS

Term: July 1, 2004 through
June 30, 2005

ZONE 1

Paul Lehto, Secretary
Calumet Township
(906) 337-2410

ZONE 2

Marvin Besteman, Jr.
Kinross Charter Township
(906) 495-5381

ZONE 3

Pat Mead
Benzonia Township
(231) 882-4411

ZONE 4

Terry Wright
Grayling Township
(989) 348-4361

ZONE 5

Jim Beelen, Vice Chairman
Allendale Charter Township
(616) 895-6295

ZONE 6

Jon Sherwood
Beaverton Township
(989) 465-9176

ZONE 7

John Jones
Ira Township
(586) 725-0263

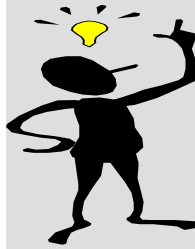
ZONE 8

John Buckhout, Chairman
Charter Township of Kalamazoo
(269) 381-8080

ZONE 9

Open

ASK BOB????



Dear Bob,

I am new to township government. I was elected township clerk at last November's election. Actually our entire board is new as of last November. I must say that I'm totally lost when it comes to insurance and I'm not even sure I understand what the Michigan Township Participating Plan is.

Could you help me better understand what the Plan is about and what it provides our township in the way of coverage and other services. According to our records our township has been in the Plan for a very long time so apparently it has been good for us.

Thank you,
New township clerk

Dear New Township Clerk,

That is a terrific question and one that we have been getting a lot since the election last fall. There were many new township officials that took office in November so I'm sure you are not alone in your quest to better understand the Michigan Township Participating Plan, which we refer to most of the time as the Par Plan. I could go on and on about the virtues of being a Par Plan member but I'll try and summarize the most important areas.

First let me say that almost 90 percent of the townships in Michigan are members of the Par Plan. Township officials just like you started the Plan in 1985. At the time there was a huge crisis in the insurance market that had a major affect on townships. They saw their insurance premiums going up as much as 60% percent a year and in one case a township's premium increased over 300%. In addition to the problem of huge premium increases, many of the coverages that townships were used to buying were being removed and becoming unavailable.

So the townships in Michigan decided to take the matter into their own hands and solve the problem by forming the Michigan Township Participating Plan and using the buying power of a large number of entities to stabilize coverage availability as well as the cost. And it has worked remarkable well. Since the plan was formed in 1985 it has grown in membership each and every year and today has over 1,550 members. While there have been some increases in premium over the years, the members have not had to budget or deal with the huge swings in pricing that was occurring prior to 1985.

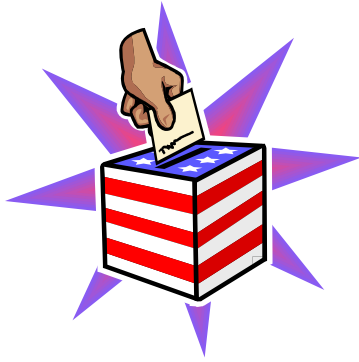
The Par Plan is directed by a board of directors comprised of 9 public officials elected by the members of the Par Plan. A complete list of all the board members is included in this newsletter. The Kenrick Corporation in Auburn Hills is the program administrator for the Par Plan and has been since the plan was formed in 1985. Midwest Claims Service, a division of Kenrick Corporation handles the claims administration for the plan. Both Kenrick and Midwest report directly to the board of directors so that the board is kept fully informed of the issues important to the Par Plan.

Ask Bob continued on page 7

NOTICE OF QUARTERLY BOARD MEETING

The April quarterly board of directors meeting of the Michigan Township Participating Plan is scheduled for Thursday, April 14, 2005 at 9:00 a.m. at the Par-Plan administrative office located at 1700 Opdyke Court, Auburn Hills, Michigan.

Members of the program are invited to attend.



Michigan Township Participating Plan Board of Directors Elections

During the next several months, member representatives will be electing Zone Representatives to serve on the Par-Plan Board of Directors. This year Zones 1, 4, & 7 are up for regular election with representatives serving three-year terms and a special election in Zone 9 serving a two-year term. Zones up for election consist of the following counties:

Zone 1: Gogebic, Ontonagon, Houghton, Keweenaw, Baraga, Iron, Marquette, Dickinson, Menominee

Zone 4: Roscommon, Ogemaw, Iosco, Crawford, Oscoda, Alcona, Otsego, Montmorency, Alpena, Cheboygan, Presque Isle

Zone 7: Oakland, Macomb, Genesee, Lapeer, St. Clair, Tuscola, Sanilac, Huron

Zone 9: Ingham, Livingston, Jackson, Washtenaw, Wayne, Hillsdale, Lenawee, Monroe

Each member of the Par-Plan should designate a person to serve as the Member Representative. Only Member Representatives are eligible to serve on the Par-Plan Board of Directors. After nominations are confirmed the Member Representative will be required to provide a Resolution Affirming Membership in the Michigan Township Participating Plan as Member Representative.

According to the MTPP Bylaws: Member shall mean a local unit of government participating in the Michigan Township Participating Plan. And most important, Member Representative shall mean the Member representation to the Par-Plan. A member representative must be an elected official of the unit of government that is a member of the Par-Plan. If the unit of government does not have elected officials, a member of the Board of that unit of government may be its Member Representative to the Par-Plan.

Appointed officials such as City Managers, Township Superintendents or DPW Superintendents are not eligible. Units of government that would not have elected officials might be fire authorities, water authorities and library boards.

If you are uncertain of your eligibility to run for the Zone Representative or procedure to vote, please contact the Chairman of the Election Committee, Joe Kreusel at (810) 765-5523, or the Par-Plan office at (800) 783-1370.

The election committee has set the following election timetable:

April 4th	Nomination forms mailed to zone members
May 6th	Nomination forms must be postmarked to receive consideration
June 1st	Election ballots mailed to all zone members
June 20th	Election ballots must be postmarked to receive consideration
June 27th	Election ballots counted
July 15th	Michigan Township Participating Plan Annual Business Meeting

The winner is selected based upon the highest number of votes received. Elected positions will be for two-year and three-year terms and will require elected Directors to attend at least (4) four board meetings per year in addition to committee activities.

You will be receiving your nomination form in the mail the first week in April. If you wish your nomination form to receive consideration, please return the form before May 6th to the Michigan Township Participating Plan, 1700 Opdyke Court, Auburn Hills, Michigan 48326.

Sincerely
PAR-PLAN ELECTION COMMITTEE

Maintenance of Motor Vehicles
By James Youngblood
President, Midwest Claims Service, Inc

Over the years Midwest Claims Service, Inc. (Midwest) has handled all types of claims for the Michigan Township Participating Plan (Par Plan). We have seen many catastrophic injury and death claims. For each horrific claim that is reported we look at the facts and ask how could this tragic accident be avoided? Though Par Plan provides the liability insurance for the protection of the townships, employees and volunteers. These types of claims go beyond just the monetary part of the claim. I have seen people involved in injury fatal accidents that have been physiologically impaired because of the emotional trauma they experienced as a result of these occurrences.

The Par Plan Risk Control Department has developed policies and procedures to be reviewed and followed by all insured under the program. This includes employees and volunteers at all levels. The reasons for these policies and procedures are simple; we need to stop injuring and killing people in accidents that could be avoided.

We recently handled a claim involving the death of a young man, the father of two teenage boys. This young man was in the process of helping at an accident scene when an older township fire truck was descending down a hill in route to the scene. When the driver of the fire truck applied the breaks they failed and the truck crashed into the accident scene killing this young man. The investigation revealed that there was a leak in the break system. A volunteer that was not a certified mechanic did the maintenance of the vehicle. We have heard the story too often where there are budget restraints or there is not enough money to properly have vehicles maintained by a certified person qualified to work on these vehicles. Failure to properly maintain any vehicle owned by a municipality with a recommended maintenance schedule by a certified mechanic is an accident waiting to happen.

Midwest processes over a thousand claims annually. The Par Plan wants to work with you to avoid these catastrophic injuries and deaths. If you need assistance in this regard contact your Par Plan Risk Control representative.

☺ **CONGRATULATIONS TO JERRY DYWASUK, Supervisor
Charter Township of Orion, Oakland County.**

**JERRY WAS THE WINNER OF THE PAR-PLAN TV DOORPRIZE
GIVEN AWAY AT THE MTA ANNUAL BUSINESS MEETING.**