

METRO ACCORD

April 2008

Message from the President

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IAMD members:

Nancy Fournier, CCLA, AIC, CPIW, DAE was the winner for Region IV Insurance Professional of the Year. She will represent Region IV at the NAIW National Conference in Scottsdale, AZ in June. We are so proud to have Nancy as an IAMD member.

Our March 12th membership meeting was very informative with our speaker Jennifer Salvatore, JD from Nacht & Associates, PC. Jennifer provided excellent information how to prevent employee and employer legal litigation. Kathy Elston from HAVEN also joined us. Kathy shared with us information about HAVEN; they have 30 bedrooms in their shelter's 30 day housing program which can house 65 to 70 women and children at a time. Kathy made it clear, what ever you can donate would be appreciated and used.

Did you attend Region IV 2008 Conference in Columbus, OH in March?? If not, why? There were classes available to enhance your insurance knowledge, informative business meetings which were directed by Regional Vice President, Susan Shaw. We also had the pleasure of spending time with National Vice President, Linda Wilson. Make sure to check out the complete listing of award winners in this newsletter.

There are many other advantages of attending the Region IV Conference. If you want to know more, just ask one of the 11 IAMD members that attended, including me.

The next **Michigan Council meeting is on Saturday, May 10th in Lansing**. Please attend and meet members from Michigan NAIW local associations. It is a great Networking opportunity! Our next membership meeting is **Wednesday, April 9, 2008 at Embassy Suites Hotel. Michigan Council Director, Teresa Masternak** will be our guest speaker. See you there and bring a guest!!!

Putting the Pieces of the Puzzle Together
Betty J. DuRocher, President

*Putting the Pieces of
the Puzzle Together*

INSURANCE ASSOCIATION OF METROPOLITAN DETROIT



Please join the members of the IAMD for our monthly dinner meeting
on April 9, 2008

Program – Theresa Masternak, Michigan Council State Director

Networking – 5:30 PM
Dinner – 6:00 PM
Program – 6:30 PM

Embassy Suites Hotel
28100 Franklin Road
Southfield, MI
(at US 10 and I-696)
Phone #248-350-2000

Cost \$30.00 for members and Guests

For Reservations contact Brenda Morrison at 248-386-8863 or at
brenda.morrison@aig.com

Reservations deadline is noon, April 4, 2008.
Reservations can not be cancelled unless notified by the reservation
deadline date or you will be responsible for payment.

Region IV 2008 Conference Award Winners

Rookie of the Year –

Debra Craig, IACSR, CISR – Insurance Professionals of Wabash Valley

Claims Professional of the Year –

Vikki Angelo, AIC, ITP – Insurance Women of Columbus Ohio

Insurance Professional of the Year –

Nancy Fournier, CCLA, AIC, CPIW, DAE – Insurance Association of Metropolitan Detroit

Risk Management –

Ann Westmeyer, AIC, SCLA, CPIW, DAE – Blue Grass Assoc of Insurance Women

Professional Underwriter –

Jennifer Baker, AU, AIM, ARM, CPCU, CPIW – Miami Valley Insurance Women

AAMGA Award –

Linda Britton, CPSR, CISR, CPIW, DAE – Greater Kalamazoo Association of Insurance Women

RVP Triangle Award –

- Education – **Buckeye Insurance Women**
- Fellowship – **Linda Gerke, API, AIS, CPIW – Grand Rapids Insurance Professionals**
- Loyalty – **Mary Richie – Blue Grass Association of Insurance Women**
- All Around – **Tamre Hileman, AU, AIM, AIT, API, CPCU, CPIW, DAE – Buckeye Insurance Women**

Communicate With Confidence winners:

Runner up – **Shedara Gibson, CISR – Blue Grass Association of Insurance Women**

Winner – **Miriam Rich – Indianapolis Association of Insurance Women**

Region IV Vice President, 2008-2009 –

Susan Shaw, CPIW – Insurance Women of Akron

Delegate to National Nominating Committee –

Cindy Prud'homme – Insurance Association of Metropolitan Detroit

Alternate Delegate to National Nominating Committee –

Shauna Lieberman, AAM, AIM, AIT, CPIW, DAE – Miami Valley Insurance Women

Membership Report

No Report

EDUCATION REPORT

No Report

Networking & Association Fund Raising 2007-2008

For reservations contact Anita Upson at 248-538-9519 or atopson@comcast.net.

April 17th, 2008 **SHOE ENVY**, 16606 Telegraph Rd, Bloomfield Hills, MI. The evening will include shopping, while having a wine and cheese party. There is an eclectic array of shoes, boots, slippers, handbags, socks, hand made jewelry and accessories. Please RSVP to Anita by April 10th.

Bulletin Report

The deadline for April bulletin is April 11th. Plans are to have the bulletin ready for publication by the 23rd. If you have any suggestions for articles or would like to write a special feature for the bulletin, please submitted the article to me by the deadline, as a Word document.

Kim Newberry knewberry@meadowbrook.com

Local Association News

ALL HANDS ON DECK! March 26-29, 2009



The **SS NAIW** is ready to set sail on our maiden voyage from the beautiful setting of the Somerset Inn in Troy, MI, and your help is needed. IAMD is hosting this Region IV conference, if you haven't signed up to work on a Committee, there is still time and we need you! We have been busy planning this event for almost four years, and look forward to a very successful event.

A list of Committee Chairs is attached, just decide what event you would like to participate in and give one of the chairs a call.

CLOSE YOUR EYES AND IMAGE THIS-a fabulous cruise visiting many exotic ports of call that will allow you to network, attend educational classes and conduct NAIW business. With lots of fun the entire time! Registration forms and hotel info is included in this newsletter.

Please join us as we host – **PASSPORT TO SUCCESS in 2009**

Your Cruise Directors are Nancy J. Fournier (248-615-8616) and Nancy J. Kramer (313-563-7390)



PASSPORT TO SUCCESS

Welcome Aboard!

The S.S. NAIW will be sailing on March 27, 2009 as IAMD hosts the 2009 Region IV Conference in Troy, MI. Ports of Call include – Denmark, Greece, Italy, Belgian, England, Mexico, France and the U.S.A. To assist in providing a good time for the attendees, the following crewmembers have signed on for the voyage.

EVENT/ACTIVITY

Cruise Directors/ Conference Chairs
 Purser/Treasurer
 2009 Conference Secretary
 Embarkation Managers/Registration Chairs
 Grand Bazaar /Exhibitors Chairs
 CWC Liaison
 Association Fundraising Tables
 Cruise Rewards/Door Prizes
 Mall Liaison
 Classrooms at Sea/Continuing Education Chair
 Port of Call – Denmark (Friday – Cont'l Breakfast)
 Port of Call – Italy (Friday – Recognition Lunch)
 Port of Call –Greektown Casino Adventure
 Port of Call Belgian Ultimate Chocolate Bar Welcome
 Port of Call—England (Sat. Grand Cont'l Brkfst)
 Port of Call – Mexico (Exhibitor/Sponsor Lunch)
 Port of Call – Captain's Gala Cocktail Party (hosted by RVP)
 Port of Call – France – Evening in Paris (Awards Banquet)
 Port of Call – Michigan – (Breakfast Buffet)
 Variety Show/Banquet Entertainment
 Program & Audio Video Coordinator
 Ship's Manifest/Roster
 Decorations Steward

CREW CHAIRS

Nancy J. Fournier & Nancy J. Kramer
 Irene Basso
 Betty DuRocher
 Florence Nagy & Kathleen Bianculli
 Sue Holbrook & Chandra Kwaske
 Irene Basso & Karen Dimock
 Sue Holbrook & Chandra Kwaske
 Betty Durocher & _(person needed)_____
 Laura Martin & Kim Newberry
 Cindy Prud'homme & IAMD Education Chair
 Cindy Prud'homme
 Anita Upson & Carmen Bonnici
 Kim Newberry & Terri Bettinger (Paul Davis)
 Cruise Directors
 Irene Basso & Karen Dimock
 Sharon Rice & Chandra Kwaske
 Cruise Directors

 Cruise Directors

 Linn Feinstein & Kim Newberry
 __ (person needed)_____

Sharon Rice
 Florence Nagy & Kathleen Bianculli
 Anita Upson Chair , Betty DuRocher & Carmen Bonnici

As you can see above; as we navigate these Ports of Call we need additional crewmembers on the voyage.

Our next meeting will be held on April 9th, after the membership meeting and after the September membership meeting. Those who attended the 2008 Region IV Conference, please bring your notes for changes from the Columbus conference you would like to make.

Please contact the two (2) Nancy Jeans with any questions.

Smooth Sailing in 2009 for Region IV!

CRUISE DIRECTORS/CONFERENCE CHAIRS:

Nancy J. Fournier 248-615-8616
nfournier@amerisure.com

Nancy J. Kramer 313-563-7390
NJKramer@AAAMichigan.com



**Insurance Association of Metropolitan Detroit, Inc.
Member of National Association of Insurance Women International
64th Annual Region IV Conference
Friday- March 27, 2009 - Sunday March 29, 2009**

PASSPORT TO SUCCESS

Name:	Badge Name:
Local Association:	Designation(s):
Employer:	
Address:	
City:	State: _____ Zip:
Work Phone:	Home Phone:

- Please check here if you DO NOT want to be listed in the program.
 - Please check here for an e-mail confirmation of your registration.
- E-mail address: _____

WHAT TO SUBMIT WITH THIS FORM

Registration Includes ALL Official Conference Events

Sign up early and save. Early registration Deadline is January 15, 2009 No refunds after February 15, 2009

Post Mark Date:	On or before January 15, 2009	After January 15, 2009	Total Amount
Member / Exhibitor	\$175.00	\$185.00	\$
Guest	\$185.00	\$195.00	\$
Daily (specify date)	\$90.00	\$110.00	\$
Additional Awards Dinner Tickets - \$60.00 each			\$
TOTAL			\$

WHERE TO SUBMIT THIS FORM

Make all checks payable to: IAMD 2009 Region IV Conference Fund

Registration Deadline: March 1, 2009. Mail Registration form and check to:

Florence Nagy - Reservations Co-Chair	Kathleen Bianculli - Reservations Co-Chair
18518 Fremont, Livonia, MI 48154	248-204-8218 (office)
nagyf007@sbcglobal.net	kbianculli@meadowbrook.com
734-513-0300 (office) fax: 734-513-0318	

Name: _____

PREVIOUS APPLICANTS AND SPECIAL TRAVELERS:

<input type="checkbox"/> Voting Delegate	<input type="checkbox"/> National President / Past	<input type="checkbox"/> Council/State Director / Past
<input type="checkbox"/> Alternate Delegate	<input type="checkbox"/> National Officer / Past	<input type="checkbox"/> Council Director Elect
<input type="checkbox"/> Local Association President	<input type="checkbox"/> Regional VP / Director / Past	<input type="checkbox"/> First Timer
<input type="checkbox"/> CWC Contestant	<input type="checkbox"/> CPIW/ CPIM	<input type="checkbox"/> DAE
<input type="checkbox"/> Speaker	<input type="checkbox"/> Exhibitor	<input type="checkbox"/> Guest
<input type="checkbox"/> Member at Large		

SPECIAL REQUIREMENTS:

Do you need any auxiliary aids/services under the American=s with Disabilities Act?	Yes ___ No___
If yes, please explain:	
Do you have any menu restrictions? If yes, what?	

Will you be arriving by car or plane?	Car / Plane
Arrival date and time:	

Will Attend the Greektown Casino Adventure on Friday – March 27, 2009 – 4:00 p.m. – 9:00 p.m.
Bus will be provided by IAMD. YES___ NO ___

EMERGENCY CONTACT INFORMATION:

In case of a medical emergency during the conference, please contact:

Name & Relationship to Attendee:

Daytime Telephone: _____ Evening Telephone: _____

Mobile Telephone: _____

Any medical allergies:

Questions: Nancy J. Fournier
248-615-8616 (office)
nfournier@amerisure.com

Nancy J. Kramer
313-563-7390 (office)
NJKramer@AAAMichigan.com



2601 WEST BIG BEAVER ROAD,
TROY, MI 48084

248-643-7800 <http://www.somersetinn.com>

The Somerset Inn is pleased to extend a special group rate of:

ROOM	TOWER	EXECUTIVE WING
Singles:	\$95.00	\$115.00
Doubles:	\$95.00	\$115.00
Suites:	From \$225.00 - \$335.00	

- Rates are based on 2 adults per room. There will be a \$10.00 additional charge for 3 or 4 adults per room.
- Suites are 1 bedroom with parlor and king size bed in the bedroom at \$225.00
- The suite price of \$335.00 includes a 1 bedroom suite with connecting bedroom that has 2 queen beds.

All rates are net, non-commissionable and are subject to the applicable tax; it is currently 13.3%.

CHECK-IN TIME:

The hotel's check-in time is 2:00 p.m. Room assignments prior to that time are on an availability basis.

CHECK-OUT TIME:

The hotel's checkout time is 12:00 noon.

Somerset Inn's Hotel Rooms feature:

Executive rooms

- Large boutique-style room, many with garden courtyard views
- 1 king or 2 queen beds
- Coffee / tea makers
- Speakerphones
- Voice mail
- Seating
- Hairdryers
- Iron / ironing boards
- Large dressing mirrors
- Free newspaper every day
- Premium channels cable
- Pay movies on demand
- Free High-speed Internet
- Large work desk
- Complimentary Business Center Access
- Complimentary local phone calls

Tower Rooms

- Stylish rooms have a view of the golf course or a mall/city view
- 1 queen or 2 double beds
- Coffee / tea makers
- Speakerphones
- Voice Mail
- Premium channels cable
- Pay movies on demand
- Large work desk
- Hairdryers
- Iron / ironing boards
- Free newspaper Monday thru Friday.
- Free High-speed internet
- Large dressing mirrors
- Complimentary local phone calls

National Headquarter News

Have you checked out the NAIW.org web site lately?

Did you know NAIW (International) publishes three educational programs as self-study courses designed to provide training in both professional and personal development? NAIW's Online Exams give members the opportunity to take these three exams online...Rules of the Road, Underwriting for Non-Underwriters, and How To Be a Best Seller.

Make sure to check out these educational offerings and more which are offered to all NAIW members for a very reasonable fee.

Region IV News

Pat Perry, Ins Women of Columbus, mother passed away. Cards may be sent to her at, 403 Beaver Ave., Columbus, OH 43213

Pam Waltmire, husband passed away. Cards may be sent to her at, 324 Grant St, Van Wert OH, 45891-1912

Sylvia Tyler, Blue Grass Association of Ins Women, mother passed away. Cards may be sent to her at, 3401 Gatewood Ct., #73, Lexington, KY 40517-2232

Michigan Council News

The next Michigan council meeting is to be held on May 10th, in Lansing. The meeting notice will be forwarded.

Community Outreach

Save the Date August 6, 2008 Annual Golf Outing

Think **Hot, Sunny August 6th** and save the date for our Annual Golf Outing to be held at Woodlands of Van Buren Golf Course. We will be having an 8:30 am tee off.

Cost: \$90 per player and we are looking for \$150 Hole Sponsors

Watch for more details and official flyer in April!!!

Any questions please contact

Sue Holbrook

734 - 287- 2400

sholbrook@glainsurance.com

Florence Nagy

734- 513-0300

fnagy@mmrma.org

Starting a Business Instead of Retiring

Four Factors for Success

While starting a business is a challenge at any age, a first-timer starting a business later in life will encounter different obstacles than younger entrepreneurs, particularly when it comes to funding the business, securing health insurance, managing personal finance, and succession planning. Younger people can spend years trying to make a company profitable and can return to salary jobs if they don't succeed, but people over 50 may not have the flexibility to deal with such a loss. Experts say older entrepreneurs need to plan carefully to align their ventures with their life goals.

About 20% of the entire over-50 workforce in the U.S. is self-employed, and one-third of those workers made the transition to self-employment after turning 50, according to a study commissioned by AARP.

Considering Financial Risk

Entrepreneurs and startup experts acknowledge that relying on a new business to generate enough income to live on is inherently risky. Try calculating the savings you will need to retire and set that aside before investing anything in a new venture. Structuring the business is also key; incorporating or forming a limited liability company protects personal assets from a claim against the company. Sole proprietors should understand the risk to their personal wealth, if they face bankruptcy, a lawsuit, or another claim involving their business.

Health-Care Concerns

Older entrepreneurs also have to give special consideration to health insurance. For those over 65, Medicare is one option. Those under 65, should try to get insured through a spouse's employer, but if that's not an option, owners should factor the cost of health insurance into their business planning. Even those in good health shouldn't go uninsured to start a business.

Time Commitment

Retirees who want to start companies, need to plan for how much time and energy they want to commit to their ventures. For some, self-employment is a way to extend their careers on their own terms. They become consultants in their industries, and can work on a part-time basis. Others who start businesses, where they have employees to manage, may want to plan for a full-time schedule or delegate that responsibility.

Up and Running

Older entrepreneurs also need to plan from the start, how long they intend to run their business, whether it is to close the business, sell it, or pass it along to family when they decide to stop.

In general, people planning to spend their retirement running a business, need to understand the chances they're taking. Self-employment income tends to be much more variable. But the rewards can be quite appealing, and not just the financial ones, it can fulfill lifelong ambitions, it should allow you to maintain regular contact with other people and hopefully prolong an active, healthy life.

[Nicola Coghill](#)

Classified Ads Coordinator, Insurance Journal

2007 – 2008 Officers & Board of Directors**Membership & Networking**

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brenda.morrison@aig.com

Awards Florence Nagy
Outreach/Fundraising Anita Upson

Upcoming Events

Events to be held in 2007/2008

Board Meeting	April 2, 2008
Membership Meeting	April 9, 2008
Board Meeting	May 7, 2008
MI Council-Lansing	May 10, 2008
Membership Meeting	May 14, 2008
NAIW Week Lunch	May 20, 2008
National Convention-Scottsdale, AZ	June 4 -8
Membership meeting at Dearborn County club	June 12th
Golf Outing	August 6th

Please mark your calendars with all of the key dates for the coming events for the association.



MEETING RESERVATIONS

If you attend more than half of the regular monthly meetings, you may want to forgo calling in your reservations every month. If you would like to have a continuous reservation, please fill out the form and return it to Brenda Morrison, and your name will be placed on the reservation list automatically each month.

Continuous Reservation Form:

I do not have to call to make reservations for the Insurance Women of Metro Detroit's monthly meetings. My reservation will be considered continuous unless canceled. The deadline for cancellation will be the same as the deadline for reservations.

IF I DO NOT CANCEL BY THE DEADLINE DATE, I WILL BE RESPONSIBLE FOR PAYMENT OF THE MEETING FEE.

Signed: _____

Return the form to:

Brenda Morrison at Brenda.Morrison@AIG.com

RESERVATION POLICY:

Check in at the reservation table as soon as you arrive at the meeting. Dinner reservations shall be accompanied by a check for the required amount, made payable to IWMD.

NO CASH ACCEPTED AT THE DOOR.

A sign-in sheet will be available at the reservation table. Please be sure to add your name so that your attendance may be credited to the association.

Call or email:

Brenda Morrison at 248-386-8863
Brenda.Morrison@AIG.com