



***"IAMD – YOUR MEASUREMENT OF SUCCESS"***  
***Education – Membership – Leadership Development***  
***Mentoring & Networking***

**National Volunteer Week April 19 to 25, 2009**  
**Celebrating People in Action**

**National Association of Insurance Women, International**  
**The Association of Insurance Professionals**  
**"IAMD – Your Measurement of Success"**

**President's Message – April 2009**

**Bravo to all of the members of IAMD! What a great experience it was to host the 2009 Region IV Conference! Congratulations to all of you for your hard work – we have received many emails letting us know what a great conference this was. It was worth all the time and hard work because everyone enjoyed the precious time they spent here with us in metro Detroit.**

**The call we heard over and over again this past weekend was ---Detroit ROCKS!**

All of you that experienced NAIW on the Regional Level were able to see the broader picture of this association. We were so happy to see so many of our newer members in attendance and working very hard to make sure that everything was "perfect" for those attending. We had 24 members attending this years conference. We had the opportunity to network with other members of NAIW from Indiana, Ohio, Kentucky and Michigan as we met at the Somerset Inn in Troy March 26-29, 2009. We were able to provide wonderful education opportunities including CE classes, NAIW workshops and round table discussions. Our members also had the opportunity to speak one-on-one with our International President, Jenelle Duffy and Region IV Vice President Susan Shaw who were in attendance at the conference Check out conference photographs on our photographer's website - [www.fleshmanphotography.com](http://www.fleshmanphotography.com)

Congratulations to Sue Holbrook, AAM, CPIW, DAE on her election as Region IV Vice President Elect. Sue will take office on July 1, 2009. Florence Nagy will be serving as her assistant in the coming year. The Region IV Conference next year with Sue presiding as RVP will be in Akron, Ohio.

Remember that it is not too late to run for a board or officer position. What better way to get involved in IAMD and spread your wings. You can serve as an Officer, Director or Committee Chair. Nominations will be taken from the floor at the meeting on April 8th. Holding a volunteer position in this organization is a great way to stay visible and give back to groups that have helped you.

Please join us for our April Membership Meeting on April 8th when our guest speaker will be William Cilluffo Vice President of Government Affairs – AAA Michigan.

**"IAMD – Your Measurement of Success"**

Nancy J. Fournier, CCLA, AIC, CPIW, DAE President



The maiden voyage of the SS NAIW was certainly a true **“Passport to Success”**. Region IV and IAMD should be proud of the 64<sup>th</sup> annual conference that we hosted at the Somerset Inn in Troy, Michigan. We would like to extend **APPRECIATION** along with a **HUGE, GIANT, SPECTACULAR THANK YOU** to the following individuals and committees that made all of this possible.

**Irene Basso**, our purser for keeping us on track with our funds. Our embarkation managers, **Florence Nagy and Kathleen Bianculli** for handling registration. Well done ladies. Our Grand Bazaar Chairs, **Sue Holbrook and Chandra Kwaske** were fantastic! We had 24 exhibitors including our own members, **Donna Harris and Chris Jennette**. The exhibitors were well visited and many of them showed interest in returning next year. Thanks to **Cindy Prud’homme** and **Kim Newberry** for taking care of all the signage. It was beautiful and extremely professional.

Our CWC liaison, **Irene Basso** obtained some quality judges and the speak-off went very smoothly. Cruise Rewards/door prizes were handled by **Betty Durocher** and **Sue Holbrook**. Great job and great prizes. Wonderful job done by **Cindy Prud’homme, Kathleen Bianculli** and their crew for our Classrooms at Sea. Thank you for obtaining all of the wonderful classes and for recruiting the sponsors who paid for everything to do with the classes.

**Cindy Prud’homme** and **Donna Zauner**, good job with “A Little Danish Pastry” Gratzis to **Anita Upson** and **Carmen Bonnici** for our Italian Buffet in Venice! It was very organized and the food was delicious. **Kim Newberry** and **Chandra Kwaske** coordinated our Greek Town adventure. The buses were punctual and those that attended had a good time. We thank them for their efforts and of course **Burns & Wilcox** for their generous support.

Congratulations to **Her Royal Majesty, Queen Irene** and her court **Donna Zauner** and **Karen Dimock** for our breakfast at Buckingham Palace. The Mexican Buffet/President’s luncheon was wonderful. The set-up for the Presidents photos was very different and creative. OLE’ to **Sharon Rice** and **Chandra Kwaske**. Thank you to **Anita Upson, Carmen Bonnici** and **Rita Easley** for pitching in to do association fundraising.

The Captains Gala Cocktail Party in our flower garden in Nice France was very elegant. The “Evening in Paris” banquet was very elegant and classy. The entertainment was short, sweet and fun. A thank you to our Cruise Directors for hosting this event. **Linn Feinstein** and **Kim Newberry**, thank you for coordinating our Sunday breakfast in the USA.

**Linn Feinstein, Donna Zauner, Karen Dimock, Marilyn Walczak** and non-member **Donna Choinski**, thank you for preparing the goodie bags for our member’s trips home. Thank you to **Sharon Rice, Nancy Kramer** and **Nancy Fournier** for making our Breast Cancer cards. Special thanks to **Nancy Kramer** for obtaining Beverly Miller from the Karmanos Cancer Institute to speak

and accept our \$2500.00 check.

A really, really big **KUDOS** to **Sharon Rice** for her technical savvy and ability in taking care of our audio visual needs. But above and beyond that thank you for your “**easel expertise**”. (This could be a new career for you.) **Sharon and Nancy Fournier** were instrumental in preparing the programs, passport and roster for printing.

A big thank you to Anita Upson and her committee of mostly first timers for their time and effort in getting the rooms decorated before each event. Individuals assisting her were **Tracy Flynn, Janice Picclo, Chandra Kwaske, Nancy Rice, Sharon Cach, Irene Basso, Carmen Bonnici, and Rita Easley.**

Special thanks to **Melanie Elias** for securing the Welcome letter from Governor Jennifer Granholm and **Kim Newberry** for the letter from the Mayor of Troy and getting Council Woman Mary Kerwin to attend the conference.

We are still sorting through the surveys and will let you know the outcome. So far, so good. We are also receiving emails from members expressing their enjoyment of the conference.

Thank you to each and every one of you for all the teamwork and camaraderie we shared during the conference. We could not have pulled this off without all of you and your efforts.

In fellowship,

Your Cruise Directors,  
The Nancy's

### **Regional Award Winners**

**Insurance Professional of the Year** Taffy Troup, Ins Women's Assn of Ft Wayne  
**Claims Professional of the Year** **Florence Nagy, Ins Assn of Metro Detroit**  
**Rookie of the Year** Jennifer Burton, South Bend-Mishawaka Assn of Ins Women  
**Risk Professional of the Year** Julie Williams Fisher, Buckeye Ins Women  
**Professional Underwriter of the Year** Tam Hileman, Buckeye Ins Women  
**CWC** – Tish Scott, Ins Prof of the Wabash Valley  
**AAMGA** – Norma Nammensma, Grand Rapids Ins Prof

#### **Triangle Award:**

**Education** - Janet Holstine Greater Kalamazoo Assn of Ins Women  
**Loyalty** – Pat Johnson, Ins Prof of Columbus  
**Fellowship** – Betty Bowling, South Bend-Mishawaka Assn of Ins Women

#### **All Around – Florence Nagy, Ins Assn of Metro Detroit**

#### **Election Results:**

**RVP Elect – Sue Holbrook**

#### **National Nominating Committee**

**Delegate** - Betsy Adams

**Alternate** – Debbie Craig

*Dear Friends of the Insurance Association of Metro Detroit. Well here it is Saturday night. I'm sitting here enjoying a very good glass of wine and reflecting back over the past three days and looking forward to tomorrow mornings last event. All your hard work and planning are about to become history. I hope its history you have enjoyed as much as I have.*

*Florence and Kathleen you handled registration like the pros you are. Thank you Florence for keeping me so well informed. Sue and Chandra, NAIW should hire the two of you. Great job on obtaining so many exhibitors and such a variety too.*

*Betty, great job on so many nice door prizes. Cindy & Kathleen, if anyone didn't find something of interest in all of the CEs and workshops, shame on them. I was extremely pleased with what you put together and how professionally you did them. Lots of variety which was exciting.*

*Kim, Chandra and Burns & Wilcox, Greektown Adventure was so much fun and a great idea. Food, food & more food.*

*Cindy & Donna, Denmark Port of call was very enjoyable. Anita & Carmen, Italy well done. I am sure the First timers were impressed. I was. Irene and Karen, England Grand Breakfast, yes it was grand. Sharon & Chandra-Mexico luncheon, my favorite type of food. Thanks for the great set up for the Presidents and Award winners.*

*Nancy and Nancy, Evening in Paris. I've never been there but if it's anything like what I experienced tonight...WOW!!! The food wonderful and the entertainment spectacular.*

*Linn & Kim, I'm sure breakfast for our CPIWs & DAEs tomorrow will be just as great as everything else has been. Sharon Rice, what can I say...you have been so accomodating in getting program together as well as anything needed. Thank you.*

*Nancy and Nancy, hugs, kisses and a million thank yous. To the members who stepped in to work behind the scenes, who stuffed envelopes, goodie bags and put in a number of hours as well. Thank you, thank you, thank you.*

*A donation is being made to the NAIW Legacy Foundation in your honor. Well the wine is gone, the writing hasn't improved so I'll say goodnight my friends.*

*In NAIW Friendship Sue Shaw RVP*

### **From Sue Shaw RVP**

Members, if any of you or your members of your local association would like me to present something at my last NAIW board meeting I need the information by April 13, pros, cons, cost analyst. I will check what bylaw or procedure it would affect. I have to put my report together and submit to NAIW by April 27. Thank you. Susan Shaw, CPIW, RVP Phone (330) 764-3528 or (877)725-2623, [sue@wichert.com](mailto:sue@wichert.com)

## Nominating Report

The following candidates are presented by the Nominating Committee for the 2009-2010 term:

President: Nancy Kramer (assumes position effective July 1, 2009)

President Elect: Chandra Kwaske

Vice President: Melanie Elias

Secretary: Tracy Flynn

Treasurer: Carmen Bonnici

Board of Directors (2 for two years and 1 for one year to finish out Melanie Elias additional year on the board)

Nancy Rice

Chris Jennette

Sharon Cach

### **Committee Members**

Kathleen Bianculli

Christine Jennette

Sharon Cach

Nancy Rice

### **Nominating Chair**

Karen Dimock

Nominations will be accepted from the floor at the April membership meeting. If you are interested in running for a position please feel free to nominate yourself at the meeting.

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Bulletin deadline is April 26 th. If you have any suggestions for articles or would like to write a special feature for the bulletin, please submit the article to me by the deadline, as a Word document. Kim Newberry, Bulletin Chair 248-204-8540 [knewberry@meadowbrook.com](mailto:knewberry@meadowbrook.com)

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### **Keep these Members in your thoughts**

Lisa Ali (KY), sister passed away. Cards may be sent to Lisa at 206 Nob Hill Lane, #1, Louisville, KY 40206.

### **NATIONAL VOLUNTEER WEEK**

#### **National Volunteer Week 2009: "Celebrating People in Action"**

The theme for National Volunteer Week, commemorated April 19-25, is "Celebrating People in Action." The theme captures the meaning behind this signature week – honoring the individuals who dedicate themselves to taking action and solving problems in their communities.

The 2009 National Volunteer Week will include several significant recognition events celebrating leaders in the field of service, including a reception on Capitol Hill honoring Senators Kennedy and Hatch for their efforts behind the Serve America Act and also an induction ceremony for the Extra Mile.

National Volunteer Week 2009 "Celebrating People in Action," presents an opportunity for individuals, families, nonprofit organizations and government entities alike to celebrate the ordinary people who accomplish extraordinary things through service.

<http://www.pointsoflight.org/programs/seasons/nvw/recognize.cfm>

### Upcoming Events

**Please mark your calendars with these dates for IAMD**

<b>April 8, 2009</b>	Membership meeting speaker William Cilluffo, AAA VP of Gov't Affairs
<b>May 9, 2009</b>	Michigan State Council Meeting-Lansing Sheraton Hotel
<b>May 13, 2009</b>	Membership meeting speaker to be announced
<b>May 27-31, 2009</b>	NAIW convention, New Orleans, LA
<b>August 8, 2009</b>	Michigan State Council Meeting-Lansing Sheraton Hotel
<b>October 16-17, 2009</b>	Michigan State Council Annual Meeting, Lansing, MI at the Best Western
<b>February 13, 2010</b>	Michigan State Council Meeting-Lansing Sheraton Hotel
<b>May 8, 2010</b>	Michigan State Council Meeting-Lansing Sheraton Hotel

### Community Service

#### Spring Cleaning

No, you don't need to grab the Windex and the paper towels; the Junior League of Birmingham is collecting items to provide hygiene kits for needy children. They are looking for small hotel type items such as: soap, shampoos, conditioner, disposable razors, etc. This is a perfect time to get rid of all those hotel samples which seem to collect in our travel bags and bathroom areas.

Anita Upson will be collecting these items at the April and May membership meeting.

If you can't be at the April or May membership meetings, and have items to collect please contact Anita at [aupson@mcnish.com](mailto:aupson@mcnish.com) and she can make pick-up arrangement.

Thank you for your generous support of IAMD charity projects.

## **Pfizer-Sponsored Prescription Savings Program - Together Rx Access® - Expands Eligibility Criteria in Response to Challenging Economic Times**

In the Last Five Years, Pfizer's Patient Assistance Programs (Pfizer Helpful Answers) Have Helped More Than 5 Million Patients Receive 51 Million Pfizer Prescriptions

NEW YORK--([BUSINESS WIRE](#))--Pfizer Inc announced today that Together Rx Access®, a prescription savings program sponsored by Pfizer along with several other leading pharmaceutical companies, has expanded the program's eligibility income levels to help even more uninsured individuals and families save on the medicines they need to stay healthy and to manage chronic conditions.

Under the new income levels, nearly 90 percent of uninsured Americans will now be eligible for the Together Rx Access Program.

Access to medicine is a cornerstone of Pfizer's commitment to health care reform. For more than 20 years, Pfizer has been helping patients in need get access to Pfizer medicines. Today, this assistance is provided through Pfizer Helpful Answers, the largest and most extensive patient assistance program in the U.S.

Pfizer Helpful Answers helps uninsured Americans, of any age or income; receive Pfizer medicines for free or at a savings. In 2008 alone, Pfizer distributed more than 6.5 million Pfizer prescriptions for free or at a savings to 936,000 patients – including patients helped through Together Rx Access.

"More individuals and their families are feeling the impact of the economic crisis through the loss of jobs and healthcare benefits," said Gary Pelletier, director of Pfizer Helpful Answers. "Pfizer is committed to helping people access the medicines they need. By expanding the eligibility income levels for Together Rx Access, Pfizer and all of the member companies are enhancing this convenient, multi-company savings program to help address the urgent needs of Americans who require help taking care of their health."

The enhanced income levels for which individuals are eligible for the Together Rx Access Program are now: \$45,000 for a single person (formerly \$30,000), \$60,000 for a family of two (formerly \$40,000), \$75,000 for a family of three (formerly \$50,000), \$90,000 for a family of four (formerly \$60,000), \$105,000 for a family of five (formerly \$70,000).

Over the past 12 months, the unemployment rate in the United States has risen by 3.3 percent,\* which by some estimates, may result in more than 3 million additional Americans without health insurance.†

"Our member companies have taken this important step to reach even more individuals who may be struggling right now," said Roba Whiteley, executive director of Together Rx Access. "Proof of the success of this unique, multi-manufacturer model is the fact that the Program has more than 1.8 million cardholders, with thousands more enrolling each week. Those who have used their Together Rx Access Card have saved over \$80 million on their prescription medicines. The expansion of our eligibility requirements will allow these numbers to continue to grow."

In addition to meeting the expanded income levels, individuals must be legal residents of the United States or Puerto Rico, and have no public or private prescription coverage, or qualify for Medicare, to be eligible for the Together Rx Access Card. The card is free to get and free to use.

Together Rx Access offers potential cardholders a simple enrollment process. Individuals have the option of enrolling online at [TogetherRxAccess.com](http://TogetherRxAccess.com), calling a toll-free number 1-

800-966-0407, or completing a short application and returning it by mail. All enrollment materials, including the Together Rx Access website, are available in English and Spanish.

#### About Together Rx Access

The Together Rx Access Card was created by many of the nation's leading pharmaceutical companies to help hardworking Americans and their families gain access to immediate and meaningful savings on prescription products right at their neighborhood pharmacy. Most cardholders save 25 to 40 percent\$ on brand-name prescription products. More than 300 brand-name prescription products are included in the Program.\*\* Savings are also available on a wide range of generics. Medicines in the Program include those used to treat high cholesterol, diabetes, depression, asthma, and many other common conditions. The Card is free to get and free to use. For more information about the Together Rx Access Card, contact Together Rx Access at 1-800-966-0407, or visit [TogetherRxAccess.com](http://TogetherRxAccess.com).

#### About Pfizer Helpful Answers®

Pfizer Helpful Answers is a family of programs that helps people without prescription coverage save on many Pfizer medicines, no matter their age or income.

People with limited income may even qualify to get their Pfizer medicine for free.

Consumers without prescription drug coverage who need a Pfizer medicine can call the Pfizer Helpful Answers toll-free number, 1-866-706-2400, or visit the Web site,

[www.PfizerHelpfulAnswers.com](http://www.PfizerHelpfulAnswers.com).

Pfizer Helpful Answers is a joint program of Pfizer Inc and the Pfizer Patient Assistance Foundation™.

Each cardholder's savings depend on such factors as the particular drug purchased, amount purchased, and the pharmacy where purchased. Participating companies independently set the level of savings offered and the products included in the Program. Those decisions are subject to change.

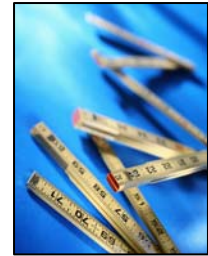
\*\*Visit [TogetherRxAccess.com](http://TogetherRxAccess.com) for the most current list of brand-name medicines and products. Together Rx Access and the Together Rx Access logo are trademarks of Together Rx Access, LLC. All other marks are the property of their respective owners.

<http://mediaroom.pfizer.com/news/pfizer/20090319005413/en>

Pfizer-Sponsored prescription savings program – Together



You are invited to attend our  
April Membership meeting



***"IAMD – YOUR MEASUREMENT OF SUCCESS"***

***Education – Membership – Leadership Development – Mentoring & Networking***

**INSURANCE ASSOCIATION OF  
METRO DETROIT, INC.**

Web Site: [www.iaomd.org](http://www.iaomd.org)

**Officers**

**Nancy Fournier– President  
248-615-8616**

**Nancy Kramer – President-Elect  
Chandra Kwaske – Vice  
President**

**Linn Feinstein - Secretary  
Florence Nagy - Treasurer  
Directors**

**Kathleen Bianculli – Education  
Melanie Elias - Marketing  
Susan Holbrook – Membership  
Anita Upson – Program**

**NAIW Mission** Insurance Association of Metro Detroit, Inc. is a member of NAIW a believes in the NAIW mission, which follow NAIW (International) serves its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience within the insurance industry.

NAIW (International's) membership is open to all professionals in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level.

NAIW (International) fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.

NAIW (International) promotes mentoring, acceptance of change, personal growth and flexibility of participation.

NAIW (International's) governance and the operational management exist to enable the association to carry out its mission.

**Date:** Wednesday April 8, 2009  
**Time:** 5:30 p.m. Networking  
6:00 p.m. Dinner  
7:00 p.m. Program  
8:00 p.m. Business Meeting  
8:15 p.m. Board Meeting

**Place:** **Ginopolis on the Grill**  
27815 Middlebelt Rd.  
Farmington Hills, MI 48334  
(12 mile & Middle belt)

**Program:** **Regulatory Issues in Lansing**

**Presented by:** **William Cilluffo,**  
**Vice President of Governmental Affairs**  
**AAA Michigan**

**Cost:** \$25.00

**RSVP:** Please RSVP by April 3, 2009 2pm to Nancy Rice via email [Rice.n@sbcglobal.net](mailto:Rice.n@sbcglobal.net) or 248-476-3593 or Carmen Bonnici at [Cbonnici@usfic.com](mailto:Cbonnici@usfic.com) or 248-539-6151

**Make sure to provide your meal choice from below.**

Make checks payable to **IAMD or Insurance Association of Metro Detroit, Inc.**

**MENU:** **Chicken Marsala**  
**Whitefish**  
**Eggplant Parmesan**

If you make a reservation for the meeting, you must cancel by the reservation deadline date or you will be responsible for the cost of the meeting.

## Association Fund Raising 2008-2009



**Insurance Association of Metropolitan Detroit** has teamed up with SendOutCards in a unique fundraising opportunity. SendOutCards' website technology allows you to send cards, from anywhere in the world, at anytime of the day, without ever leaving your computer, in just minutes. With this incredible tool, not only can you remember people and share appreciation, you can motivate, uplift, encourage, and truly make a difference in the lives of others. These aren't "e-cards", they are tangible expressions of your gratitude, good wishes, and/or friendship. SendOutCards prints it...stuffs it...stamps it...mails it.

### Features:

- More than 8,000 cards available
- Choose from 9 handwriting fonts
- Create custom cards using digital photos
- Add a gift card from major retailers like Starbucks, iTunes, Home Depot, Old Navy, Macaroni Grill and lots more
- Include a check in any greeting card
- Auto alerts so you never forget a birthday or anniversary again
- SOC can walk you through the process after you log in – just click to listen SendOutCards for:
- Expressions – Good Luck, Congratulations, Sympathy, Welcome
- Holidays & Occasions – Birthday, Anniversaries, Weddings, Holidays
- Keeping In Touch – Announcements, Invitations, Motivational, Friendship
- Calendar Cards – Executive, Patriotic, Seasonal, Sports

To participate in this unique fund raiser for Insurance Association of Metropolitan Detroit complete the Pre-Paid Greeting Card Fund Raiser Order Form attached to the bottom of this announcement. The Fund Raiser Form includes your Name, Address, and email address. This information will only be used to establish your fundraiser account in the SendOutCards system and/or for follow up questions/assistance. Once your fundraiser account is established, you will be notified, via email, of your SOC log in and password.

This is how the cards work - on the Internet, go to [www.sendoutcards.com](http://www.sendoutcards.com).

- Click the Login button
- Type in Username
- Type in Password
- Choose a card in a card category, find a card, click on the card icon below the card, type in a message, name, and address. Then click "Send Card"

SendOutCards prints it, stuffs it, stamps it, and sends the card in the mail for you! Your family, friends, and/or clients will not only appreciate the quality cards but, more importantly, will appreciate your thoughtfulness!

For \$25.00, you will be able to send 10 standard greeting cards of your choice. This equates to \$2.50 per card! Where can you purchase a quality card for \$2.50, including postage? For each \$25.00 fundraising account, Insurance Association of Metropolitan Detroit receives \$12.00.

Thank you for your support and happy card sending!

Contact Melanie Elias for more information. 248-539-6003, [mmelias@burns-wilcox.com](mailto:mmelias@burns-wilcox.com)

**Insurance Association of Metropolitan Detroit, Inc.**  
**2008 – 2009 Officers & Board of Directors**  
*Education – Membership – Leadership Development*  
*Mentoring & Networking*

<b>President</b>	<b>President Elect</b>
Nancy J. Fournier	Nancy J. Kramer
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Shelby Twp, MI 48315	Livonia, MI 48152
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<b>Program Director/Reservations</b>	<b>Marketing Director</b>
Anita Upson	Melanie Elias
McNish Financial	Burns & Wilcox, Ltd.
22662 Woodward, Ste 200	30833 Northwestern Hwy, Suite 120
Royal Oak, MI	Farmington Hills, MI 48334
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<b>Membership Director</b>	<b>Awards - Sharon Rice <a href="mailto:shrice@amerisure.com">shrice@amerisure.com</a></b>
Susan Holbrook	<b>Fundraising –Christine Jennette-Chair</b>
Goodwin Lademan	<b>Outreach – Anita Upson - Haven</b>
20300 Superior Place, Ste 250	-Betty DuRocher – Children With Hairloss
Taylor, MI 48180	- Irene Basso – CARE House
W 734-287-2400 c 313-505-2957	- Carmen Bonnici – Mercy Education
<a href="mailto:sholbrook@glainsurance.com">sholbrook@glainsurance.com</a>	