



# MAPPING YOUR FUTURE WITH IAMD



**National Association of Insurance Women, International  
The Association of Insurance Professionals**

## President’s Message – December 2009

Dear Members:

I asked you to please bring items to our November meeting for our holiday charity, Haven of Oakland County. And bring them you did!! We have gift cards, juice, snacks, cereal, bottled water, hand soap, ladies clothing, toys and games, dish towels, disinfecting wipes, hand sanitizer, bleach, children’s pajamas, hair brushes, gloves, a toaster oven, a coffee pot, children’s coats, paper towels, toilet tissue, metal flatware, plastic cutlery and a cell phone.

As always the members of IAMD have given generously. Thank you for supporting this very worthwhile charity whose mission is to eliminate domestic violence and sexual assault through treatment and prevention services.

2009 has been a very successful year for IAMD and 2010 will be just as great with the quality of programs that have been planned. We will continue to have educational speakers and presentations for you. We will also offer a one hour CE class and we are working on holding a CWC class as well.

Our 2010 January kickoff meeting will be presented by one of our members, Mike Ellis from Michigan Municipal Risk Management Authority. Have you ever wondered how the Michigan Supreme Court functions? Mike will speak about the “Michigan Supreme Court in Action”.

Whether you celebrate Christmas, Kwanza or Hanukah, I would like to wish you a joyous holiday season and best wishes for a prosperous, healthy and successful new year.

See you in 2010, as you continue “Mapping Your Future with IAMD”.

Nancy Kramer, LUTCF, CPIW, DAE, President

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As we begin 2010 I would like you to continue “Mapping Your Future with IAMD.” As we have completed the first half of the 2009-10 term, I am requesting that all of our Directors and committee chairs complete a report on their accomplishments thus far. Please forward your reports to Kim Newberry for publication in the January Accord by 1/15/2010.

Thank you for your cooperation and I look forward to reading them along with the rest of our members.

Nancy Kramer, LUTCF, CPIW, DAE, President/IAMD

## 10 Etiquette Tips Men Should Know

What ever happened to good old-fashioned manners? Not a lot of men follow the simplest of rules these days and consequently, it shows in how they behave. Aside from the momentary fashionable trends that seem to grip our society every half generation, good etiquette tips never go out of style.

Below is a list of the most important ones.

1. **Restaurants-** Whenever dining out (especially in a formal setting), be sure to **allow your female partner to be seated first**. You can control this situation by pulling out a chair for her and seating yourself afterwards. For those of you who dare to be really chivalrous, it is common practice to stand when a woman gets up to leave the table.
2. **Table Manners-** When sitting at a table (either in a restaurant or at home), your **elbows should never rest on the eating surface**. Elbows on the table are acceptable only between meal courses, or in extremely informal settings like bars or pubs.
3. **Addressing Women-** Did you know that there is a correct and incorrect way to address a woman, both verbal and in writing? It all depends on her age and marital status. You should speak and write "Mrs." when addressing a married woman. For any woman who is unmarried, or if you're not sure about her marital status-use the term "Ms." For girls and teens under the age of 17 years, you should use "Miss". You can also use a generic, respectful "ma'am", for women of all ages and classifications.
4. **Hats and Caps-** Never enter a building with your hat or cap on. The only exceptions are public places of interests such as train, bus, subway stations, indoor and outdoor pavilions; or places near public street entrances like lobbies or hallways. **You should always remove your hat for photographs, when entering a home, for the national anthem, and when in the presence of a woman.**
5. **Flowers-**Unless you mean to say "I love you my little Snookum-Cakes", **something other than red or pink roses should be give to female acquaintances**. Roses are a symbol of love, romantic interest, or "respectful love", as in situations when giving roses to a mother on Mother's Day. For occasions when a female is not a love interest (i.e. birthdays, graduations, promotions, or new friendships), choose from a variety of **"friendly flowers" like Lilies, Sunflowers, Daisies, Chrysanthemums, or Irises.**
6. **Personal Property-** If at all possible, men should refrain from touching, moving or interfering with ones personal property. For example, you should **never touch and move an unknown women's purse**, even if it is in your way. You should also steer clear of touching clothes, vehicles, equipment, or any personal items belonging to another.
7. **Shaving-** Men don't like to shave, but it is a necessity in certain situations. When attending such events as weddings, formal gatherings, reunions, business meetings, job interviews, etc. your face should be stubble free. If you are venturing into an unfamiliar territory, it is best to leave that shadowy look at home. **The only exceptions here are well trimmed beards, moustaches, or goatees.**
8. **Coughing and Sneezing-**You were probably told as a child: **"Cover your mouth when you cough!"** This is still good practice, but you should go one step further. If you have a handkerchief or tissue nearby, sneeze or cough directly into it and when finished, throw it away. Serious respiratory illnesses like influenza, whooping cough, and SARS are spread through airborne germs and germs on your hands. If no tissue is available, sneeze or cough into your sleeve. This helps keep germs out of the air and off your hands. If possible sanitize your hands or wash them as soon as you are able.

9. **Invitations-** Believe it or not, there are a few occasions when you should never turn down an invite or request for attendance. **Two such events are requests for funeral assistance and honoree events.** If you are asked to act as a pallbearer at a funeral, or if a banquet or dinner is being held in your honor, you should make every attempt to attend

10. **What To Wear-**Knowing what to wear and when to wear it is important if you want to save your reputation. There is a **difference in casual, business casual and professional dress.** In reality, it all depends on the event. If attending a day wedding, school play, or luncheon, a button down shirt with slacks is the way to go. A formal wedding, class reunion, job interview, or business meeting usually require button-down, tie and slacks. Jackets and/or blazers are necessary when presenting, facilitation formal meetings, or when in a place of recognition. Suits of any length and t-shirts should not be worn, even if an event is labeled as "casual". The only obvious exceptions are outdoor events such as barbecues, pool parties, and family reunions.

There you go. Those are ten great etiquette tips that should keep you from making social faux paxs. Use five of them and it is likely that someone will label you as a "true gentleman".

Written by Mybrotha.com Staff writer

## **SAVE THE DATES FOR ACTIVITIES LISTED BELOW**

### **Upcoming Events**

- |                            |  |
|----------------------------|--|
| <b>January 13, 2010</b>    | IAMD meeting Ginopolis – To be finalized. Speaker Tim S. Ferrand, Attorney, Cummings, McClorey, Davis, Acho                |
| <b>January 23, 2010</b>    | Fund Raiser- Winter Blast- Clawson Inn-dinner  |
| <b>February 10, 2010</b>   | IAMD meeting Ginopolis Topic- Sherwin Williams-New "Green" paint used for environment and impact on car buyers.            |
| <b>February 13, 2010</b>   | Michigan State Council Meeting-Lexington Lansing Hotel   |
| <b>March 10, 2010</b>      | IAMD meeting Ginopolis, Membership Drive/State Director-confirmed  |
| <b>March 18 - 21, 2010</b> | Region 4 Conference-Akron, Ohio  |
| <b>April 14, 2010</b>      | IAMD meeting-Ginopolis- 1 hour CE presented by MI State – Office of Financial & Insurance Regulations-Somerset Inn-morning |
| <b>May 8, 2010</b>         | Michigan State Council Meeting-Lexington Lansing Hotel   |
| <b>May 12, 2010</b>        | IAMD meeting-Annual meeting Election of Officers/Celebrate NAIW week   |
| <b>June 9 - 13, 2010</b>   | NAIW National Convention-Washington DC   |
| <b>June 16, 2010</b>       | Annual Award Banquet-Somerset Inn  |

## **Confidence While Communicating – Getting the Most Out of CWC!**

By: Cindy Prud'homme

Recently, the Mid-Michigan Association of Insurance Professionals asked me about scheduling a CWC class as a fundraiser and educational opportunity. In considering this request, I pondered what things we could do to make this class more beneficial to students and to employers that might sponsor their employee participation. We tried a new approach in presenting this class to both students and employers.

I contacted the Human Resources department of my employer, Meadowbrook Insurance Group to ask about their interest. While we have traditionally promoted this class as a public speaking class and our target participant-base has been NAIW members, I approached it a little differently. I proposed this course to my company as a Business Presentation Skills course. Certainly public speaking skills are critical to any business presentation; the connection was obvious to me, and I tried focusing instead on the benefit to businesses in helping employees to become proficient at communicating in a business environment.

There are so many practical applications of this important business skill – it was easy to place it into a business context... sales presentations, department communications, project updates/reports to management, training, etc. The conclusion I reached, and Meadowbrook reached as well, was that this is a valuable course for businesses to offer their employees. Employees were excited to take the class because it provided new opportunities to gain skills that would place them in front of customers, company managers, and other experiences that might contribute to a more successful career.

Meadowbrook agreed to sponsor this class for their employees. They actively promoted participation by employees and encouraged department managers to promote the class as a development objective for their associates. The class was offered during normal business hours on Meadowbrook's premises. I was granted time away from my desk to serve as the class instructor/facilitator. Minor tweaks were made to the course, requiring that all presentations be related to an insurance topic, a business topic, or a Meadowbrook topic. The context of the course was firmly placed into a business environment. Meadowbrook managers and executives served as a guest audience for the Speak Off event, and the company Boardroom was made available for our classes.

Sixteen Meadowbrook employees, none of them NAIW members, signed up for this course. Eight students graduated. Now, these students plus managers and executives who never knew about NAIW have realized the benefit that NAIW provides to the industry, and the students will be new membership prospects for the Insurance Association of Metro Detroit.

Congratulations to the eight CWC graduates: Kristen Netschke (Speak Off Winner), Kelly Freeman (Runner Up), Rick Wagner, Louis Sugarman, Stefania Perciballi, Reanell Beaty, Teresa Hulack, and Sharon Amore. Any of these individuals, should they join NAIW, will be eligible to represent their local association in future CWC Speak Off events. Many thanks to those who served as Speak Off judges: Sue Holbrook, Florence Nagy, Kim Newberry, Tammy Wascher, and Kathleen Bianculli.

The next time you are considering teaching a CWC class or any of the NAIW educational offerings, consider getting 'out of the box' in the way you view & present the course. Consider expanding your target 'audience' to non NAIW members, in order to spread the word about the benefits of belonging to NAIW. Emphasize business benefits when presenting the course to businesses whose support you desire. Lastly, don't be afraid to try something new! Meadowbrook employees are already asking when the next class might be scheduled. You just never know when a small change in perspective will pay off in a big way!



**SPRING 2010 EVENING PROFESSIONAL EXAM PREP CLASSES  
OPEN TO PUBLIC ENROLLMENT, LANSING, MICHIGAN  
Become more valuable to your employer and clients!**

Course	Class Schedule	Location	Instructor	Fee
INS 22 Personal Insurance	Wednesdays 12 classes + 1 review Begins 1/13/10 5:30 to 7:30 pm*	Farm Bureau Insurance 7373 W. Saginaw Hwy (M-43) just off I-96, east of Canal Rd. use front entrance	Joseph Grant, CPCU, ARe, ARM	\$235** on/before 1/11/10 \$245** after 1/13/10

\* Class times may be subject to slight adjustment with instructor and class agreement.

\*\*Insurance Institute Course Materials and Exam Registration Fees are not included in the class tuition. To order study materials, please go to [www.aicpcu.org](http://www.aicpcu.org) or call the Institutes at 1-800-644-2101. A minimum class size of ten individuals is required or the class will be canceled. Maximum class size is 25 students – **first come – first serve!** Please read the first assignment before the first class.

**DON'T KNOW WHERE TO BEGIN?** Check-out <http://www.aicpcu.org/students/counseling.htm>

**EXAM DATES:** Spring testing window 4/15/10 to 6/15/10 - Exam center information is available at [www.aicpcu.org](http://www.aicpcu.org)

**CE CREDITS:** INS 22 is approved for agents' continuing education credit through Insurance Educators, Provider #0160; an additional filing fee will apply; please contact us for details. You may email questions about this to [JKHolstine@aol.com](mailto:JKHolstine@aol.com). For the other classes, credit is available if AICPCU has your license information and you pass the exam, see [www.aicpcu.org](http://www.aicpcu.org).

**CANCELLATIONS:** If you must cancel your registration for the course, you may request in writing a refund of the registration fee, minus a \$15 administrative fee. For courses with limited enrollment, cancellation notices must be received by the Risk Management & Insurance Center at Olivet College in writing by mail, email or fax at least 7 working days before the course begins; if we receive your cancellation notice later than this, you will be eligible for a refund only if we can fill your space. If we cancel a course, a full refund will be provided. **QUESTIONS:** Please contact us - phone 269-749-7626 / Fax 269-749-7185 / [insurance@olivetcollege.edu](mailto:insurance@olivetcollege.edu)

**OLIVET COLLEGE Spring 2010 Evening Class Registration Form, Mail, Fax, or Email Your Registration To: Risk Management & Insurance Center at Olivet College, 320 S. Main St., Olivet, Michigan 49076 FAX Number: 269-749-7185, EMAIL: [insurance@olivetcollege.edu](mailto:insurance@olivetcollege.edu)**

Course: \_\_\_\_\_

Name: \_\_\_\_\_ SS or IIA ID #: \_\_\_\_\_

If you would prefer to avoid using your Social Security #, you may have a numeric ID number assigned. Please call the Customer Service Department at AICPCU/IIA at 1-800-644-2101, Monday through Friday, 8:00 a.m. – 6:00 p.m. eastern time.

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Day Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**Please enclose check payable to Olivet College or Charge to:**

Place "X" in front of card type:  American Express  Discover  Master Card  Visa

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ Security Code from Back: \_\_\_\_\_

Amount of Charge: \$ \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*"Olivet College has one of 20 notable risk management programs in the world" - Risk Management magazine, September 2008 and September 2009 "The Alpha Alpha Chapter of Gamma Iota Sigma is one of three superior chapters in the U.S. and Canada" - Grand Chapter, October 18, 2008 "Olivet College has the 8th largest undergraduate RMI program in the U.S." - Business Insurance magazine, April 13, 2009*

## Time Wise: How to Tame Your E-mail Monster

By Scott Simmonds November 3, 2009

Ubiquitous, effective, efficient, simple, annoying, maddening, perturbing, frustrating, and indispensable. All are adjectives that can describe e-mail. Most of us have a love / hate relationship with our email.

Like a hammer, e-mail can be used to build or to wreck. E-mail is a tool that can be used to improve your communications or confound it. It can be a time saver or a time sucker.

Your effective use of e-mail will put your time where it is most effective. Many of us find that e-mail and the Internet can be a black hole, exerting an irresistible, almost manic, pull on our productivity.

Here is proof. In my last column I suggested that you should only check your emails every 90 minutes. My own e-mail and (to a lesser extent) the comment section of the *Insurance Journal* Web site was blue with disdain. Many told me they have to check e-mail every 90 seconds in order to keep up. From the name-calling you would have thought that I had questioned the virtue of the reader's mother!

Ninety nine percent of the e-mail we all get can be addressed quite well, making clients quite happy, if we respond within a business day. If you can respond faster, great. Frankly, with many of the people I encounter, I'm just glad to get a reply without having to send a reminder!

Constant checking of e-mail saps productivity. Most of our work requires some level of concentration and attention. Being in the middle of 10 tasks means that you are constantly trying to figure out what is what, draining away time and contributing to errors.

Here are some more email time wise ideas:

- Happiness is an empty inbox. When you check your e-mail, empty your inbox. Your inbox is for new mail. You don't leave mail in your post office box do you? When you get a new note delete it, reply to it, or put it in a folder for later reply. Trying to work from your inbox is like trying to manage your snail mail sitting in the mail room.
- Your e-mail address should not be from Yahoo or Hotmail - probably not Gmail either. I am amazed at how many professionals do not have their own e-mail address. Bush league. Skip the e-mail style gimmicks. Don't add backgrounds, moving icons, or garish colors. Simple, clean, and neat.
- Use the tools included in your software. Most will let you filter messages. Some put messages into folders and others attach labels. Your software can take notes from your inbox and put them into folders for future review. My e-mail moves the newsletters I subscribe to a "Read Later" file. I never touch them until I'm ready for them.
- Bing! Turn off the new-message indicator. You really don't need to know that you have a new e-mail.
- Never send an e-mail without a descriptive subject. The subject line is what grabs your reader's attention and helps you (and your correspondent) find the e-mail six months later. Be descriptive.
- Hold off on "reply to all." Does everyone really need to see that you said thanks?
- Watch your tone. Are your messages perceived as curt? Explain yourself clearly. Never use "happy faces" in business e-mails!

- Include a signature file appropriate for the recipient and your business. Almost every e-mail you send should have all your contact info at the end. Phone, website, fax, mailing address at a minimum. Include some biographic info if you like - no random quotes - inspirational sayings - or Hotmail solicitations! Dump the smiley faces and the environmental pleas too.
- Temper your temper. Never hit send when you're angry. Stick the diatribe in your draft folder overnight and re-read it in the morning.
- The pause that de-stresses. Set your software so that e-mail is delayed a few minutes before actually being sent. Most of us have had the experience of hitting the send button only to immediately want to add or delete something to the note.
- Touch each e-mail in your inbox once - reply, delete, or, if you have to, put it aside for further work. If you do put it aside you only get to touch it one more time.
- Use spell check. Why anyone sends an e-mail anymore with "teh" instead of "the" is beyond me. Use the technology you have available.
- Don't rely on spell check. Their, there, and they're all pass spell check. Only one is correct within a specific sentence.
- Short e-mails are almost always better than long e-mails. The habit of succinctness is vastly and overwhelmingly underutilized in today's world of commerce.
- Limit the number of topics you cover in an e-mail. Everyone scans e-mails rather than reading them. Hit on a few topics. Use frequent and short paragraphs.
- Sometimes, a phone call is better.

*Simmonds, CPCU, ARM, CMC is a consultant and insurance career mentor. He can be found at [www.ScottSimmonds.com](http://www.ScottSimmonds.com) <<http://www.ScottSimmonds.com>> . Join the Time Wise Blog at [www.BeingTimeWise.com](http://www.BeingTimeWise.com) <<http://www.BeingTimeWise.com>> .*

Find this article at: <http://www.insurancejournal.com/news/national/2009/11/03/105018.htm> © 2009 Wells Publishing, Inc.

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## Community Service

I am including the Haven Wish List, as their needs are not just during the holidays; they need these items all year round. If you would like to continue to grab those after Christmas bargains, please do and the items will continue to be collected at the Membership meetings.



### HAVEN'S GIFT GIVEAWAY 2009 WISH LIST

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**ALL ITEMS MUST BE NEW, UNUSED AND UNWRAPPED**  
**Gift card donations are welcomed. They allow our clients to meet their varying needs.**  
**(Target, Meijer, restaurants, gas stations)**

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**Presents for Infants (2-24 months)**

- Clothing (6-9 months, 12 months, 18 months, 2T)
- Diapers, wipes, diaper pails, blankets, crib sheets, bibs, bottles
- Push and pulls toys, bath toys, stacking toys, sensory toys, balls

**Presents for Younger Children (3-6)**

- Clothing (3T to 6X) – coats, boots, shoes, slippers, underwear, socks
- Dolls of all races, puppets
- Matchbox cars, Legos, action figures, Tonka trucks
- Leapfrogs, board games

**Presents for Older Children (7-12)**

- CDs, CD players
- Craft kits, jewelry/bead kits, art supplies (stickers, paints, modeling clay)

- Magic 8 Ball, glow in the dark stars, magic tricks, card games
- Model planes, robots, radio controlled cars
- Skateboards, sports equipment, dart boards

#### **Presents for Teens**

(gift cards empower teens to choose their own gifts)

- Gift cards to Old Navy, Kohl's, Macy's, Blockbuster
- Cameras, CD players, MP3 players, portable DVD players
- Video games or game players, small hand held games
- Teen Stocking stuffers (nail polish, lotions, jewelry, key chains)

Please, no toy weapons, toys with weapons or gifts with violent themes.

#### **Presents for Parents**

##### **House wares**

- Dishes, pots & pans, cooking utensils, bake ware, silverware, toasters, coffee makers, can openers, microwaves, alarm clocks, phones, wall clocks

##### **Linens**

- Pillows & pillow cases, comforters, sheets, hand towels, kitchen towels, bath towels

##### **Gifts**

- Picture frames, photo albums, candles

##### **Clothing**

- Sweaters, sweatshirts, underwear, socks, slippers, pants, skirts, winter coats, pajamas, robes, boots, gloves, scarves

## **Mercy Education Project Update**

As we support MEP, I just wanted to give the association an update as to their progress, see their Facebook page for more info.

Students Sheila and Lucy recently obtained their GEDs! Fredia, Celina, Tanya and Jasmine are well on their way to completing their GEDs.

On October 20<sup>th</sup>, they had a Halloween family night. This event featured costumes, and craft projects for the kids. With the adults being involved in a support and parenting tips discussion. Each family was sent home with books to keep their kids reading.

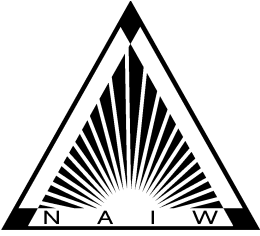
On May 13, 2010, MEP will be hosting their annual ***Doorway to the Future Dinner***. This event will be held at the Compuware Detroit headquarters. Keep this date free.

This month MED is need of craft kits and board games for girls ages 6 to 14.

MEP is now on represented on the board of the Southwest Detroit Neighborhoods **Congress of Communities**. The **COC** provides leadership to Southwest Detroit and helps residents to collaborate to improve the community.

If you would like to learn more about MEP and their activities, they are hosting an open house on the following dates: Dec 2, 2009 at 5:30 to 6:30 pm., and Dec 3, 2009 9-10 am. RSVP to Sr. Maureen Mulcrone at 313-963-5881 or [smmulcrone@mercyed.net](mailto:smmulcrone@mercyed.net).

# MAPPING YOUR FUTURE WITH IAMD



You are invited to attend our  
January Membership meeting

## INSURANCE ASSOCIATION OF METRO DETROIT, INC.

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

### Officers

Nancy Kramer– President  
Chandra Kwaske– President-Elect  
Melanie Elias – Vice President  
Donna Zauner - Secretary  
Carmen Bonnici – Treasurer

### Directors

Nancy Rice – Education  
Janice M Picklo - Marketing  
Chris J. Jennette – Membership  
Anita Upson – Program

**NAIW Mission** Insurance Association of Metro Detroit, Inc. is a member of NAIW and believes the NAIW mission, which follows.

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 January 13, 2010**

**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

**Program:** To be finalized

**Presented by:** Timothy S. Ferrand, Attorney, partner  
Cummings, McClorey, Davis, Acho

**Cost:** \$25.00

**RSVP:** Please RSVP to Linn Feinstein via email  
[lmfdetroit@att.net](mailto:lmfdetroit@att.net) or 248-615-0914 by 1/8/10

Make checks payable to **IAMD** or **Insurance Association of Metro Detroit, Inc.** Please no cash at the door.

**MENU:** **Chicken Stir Fry**  
**Whitefish**  
**Egg Plant 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 2009-2010**



**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.**

To participate in this unique fund raiser for **IAMD** complete the Pre-Paid Greeting Card Fund Raiser Order Form at the bottom of this announcement. **Once you are set up in the SendOutCards' system, you will be contacted with your user name and password.**

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

1. Click the Login button
  2. Type in Username
  3. Type in Password
  4. Click on "Send Card".
- The system walks you through it!

**For \$25.00, you will be able to send 10 standard greeting cards of your choice. This equates to \$2.50 per card, including postage!** Cards may be sent at anytime – **No expiration date.** **For each \$25.00 fundraising account, Insurance Association of Metropolitan Detroit receives \$12.00.** Thank you for your support and happy card sending!

-----Detach here -----

Purchaser Name \_\_\_\_\_

Purchaser Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Email \_\_\_\_\_

Cash \_\_\_\_\_ (\$25.00)

Check (\$25.00) \_\_\_\_\_ Check Number \_\_\_\_\_ (Payable to **your local association**)

*Send a card on us! Go to: [www.sendoutcards.com/30987](http://www.sendoutcards.com/30987). You may send 2 cards of your choice. Contact Melanie Elias, SOC Fundraising Coordinator, (248) 231-7578 or [melanie@myarbonne.com](mailto:melanie@myarbonne.com).*

**HILLER'S SCRIP PROGRAM**

IAMD has started using Hiller's Script Program to generate some funds for our association. All the proceeds will go to our general fund at this time.

- Script cards are activated or reloadable from \$5 to \$1000 at any Hiller's Markets.
- We receive 5% of the shopping we do at Hiller's.
- Anyone interested in getting an unloaded script card please contact Carmen Bonnici at [cbonnici@usfic.com](mailto:cbonnici@usfic.com) or at the membership meetings.
- Family and friends are also welcome to use this for our organization.



SPREAD YOUR WINGS AND FLY



**With NAIW to  
Traverse City, Michigan  
October 15 & 16, 2010**

### Registration Form

Name \_\_\_\_\_

Address \_\_\_\_\_

Agency/Company \_\_\_\_\_

Association \_\_\_\_\_ Designations \_\_\_\_\_

Preferred Contact Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Friday Night Meal: \_\_\_\_\_ Pan Seared Salmon w/soy & Ginger Glaze  
\_\_\_\_\_ Chef's Choice Vegetarian Meal \_\_\_\_\_ Grilled Chicken Breast w/Tarragon Butter  
Sauce

Please indicate all that apply

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> First Timer           | <input type="checkbox"/> New Member                    | <input type="checkbox"/> Local Officer         |
| <input type="checkbox"/> Voting Delegate       | <input type="checkbox"/> Alternate Delegate            | <input type="checkbox"/> Council Officer       |
| <input type="checkbox"/> CPIW/CPIM             | <input type="checkbox"/> Past Council Director         | <input type="checkbox"/> Region Vice President |
| <input type="checkbox"/> Association President | <input type="checkbox"/> Past Region VP                | <input type="checkbox"/> Guest                 |
| <input type="checkbox"/> CWC Contestant        | <input type="checkbox"/> DAE                           | <input type="checkbox"/> Assistant to RVP      |
| <input type="checkbox"/> Council Director      | <input type="checkbox"/> Assistant to Council Director | <input type="checkbox"/> Special Dietary Needs |

**Registration Fee: \$75 NAIW Members \$80 Guest  
Late Registration Fee: \$80 NAIW members \$85 Guest  
EARLY DEADLINE FOR REGISTRATION IS SEPTEMBER 25, 2010  
(no refunds after September 25, 2010)**

Check Payable to GKAIW Convention Fund and Mail Registration and Check to: Teresa Branham, Gregory Newell Insurance, P O Box 99, Mattawan, Michigan 49071

If you have any questions, special needs or restrictions, call Linda Britton at 269-668-4561, Fax 269-668-2081, e-mail [lbgregorynewell@i2k.com](mailto:lbgregorynewell@i2k.com) or Jaime Millikin e-mail [jaimemillikin@yahoo.com](mailto:jaimemillikin@yahoo.com)

Hotel reservations should be made directly to Great Wolf Lodge (flyer enclosed)  
CE Classes and Workshops will also be available (flyer to follow at February Council Meeting)

Great Wolf Lodge  
3575 N US 31  
South Traverse City, Michigan 49684  
Reservations: 1-800-608-9653, reservation # 1010NAIW  
Same rate if staying for 2 days or the weekend

## Holiday Fitness for Families

Help your family stay in shape during the busiest of seasons.



For most families, life turns even topsy-turvy than usual during November and December, as we squeeze extra entertaining, baking, shopping, errands, concerts, and parties into our already busy schedules. Combine that with all the tempting treats that accompany so many seasonal traditions: Ho-ho-uh oh! It's essential to find ways to fit in some family holiday fitness, and we promise there are ways to do it that won't turn you into a Grinch.

### Shop 'til You Drop?

Turn a leisurely cruise around the mall into a power-walk and you reap the same fitness benefits you would out on a hiking trail. Hit stores at off hours to avoid crowds (or else treat that zigging and zagging you're doing as extra aerobic output). And don't forget to take the stairs and park in the far end of the lot. Those extra steps add up too. How about walking a lap around the parking lot before you go home? Extra points if you're carrying heavy bags!

Or, take the opposite tack. Streamline shopping and devote the time (and money!) you save to fitness and exercise. Cut back on your gift list. Team up with a friend—make a shopping list, group like items together, and split up the stops. You hit the toy store while she buys books, and so on. [Shop online](#), especially for faraway relatives and friends; you'll avoid trips to the post office too.

### Create Family Holiday Fitness Traditions

Treasured rituals are an important part of the holiday season for most families. Add or adapt yours to include fitness! Consider:

- An all-ages [Christmas caroling](#) party
- Walking, instead of driving, to view holiday lights and decorations
- A kids' talent show during family get-togethers
- Cutting your own Christmas tree
- A family skiing, snowboarding, sledding, or snowshoeing outing during school vacation
- Feeling ambitious? Build a [backyard ice rink](#)!

### Fitting in Fitness, Cutting Out Fat

An unpredictable, extra-busy schedule can easily derail your usual exercise routines. Try working out early in the morning, before you're interrupted for the day. Have a backup plan, so that in case you miss your usual Spinning class (or your child has to skip his karate lesson), you take a bike ride or do an exercise video instead. If you have houseguests, invite them to join you on your daily run or trip to the gym.

## Where did your donations to Haven go?

On Sunday, December 13<sup>th</sup>, President Nancy Kramer, and Program Director Anita Upson delivered a small truck load of household goods, toys, clothing for women and children, gift cards and many other items too many to mention to the **Haven** drop off in Bloomfield Hills, Michigan. It was estimated there was at least \$1,000.00 in donations.

Nancy and Anita would like to thank all of you who participated in this worthwhile cause.

**Haven's slogan is "building violence-free communities one family at a time."  
Thank you for making someone's Holiday a little brighter!**



President Kramer delivering your items to Haven



Anita Upson delivering your items to Haven



More goodies for Haven.  
Check out all those bags yet to be unpacked!



Just think of the joy on those kids faces on Christmas morning!



Nice warm coats for the clients of Haven!

\*\*\*\*\*

### Chocolate Pretzel and nut cookies

These cookies are Easy!!!

Lay as many 1 by 1 checkerboard pretzels as you can on a cookie sheet

Place a rolo chocolate candy (unwrapped ha-ha-ha) in the center of each pretzel

Put them in the oven at 350 for about 2 minutes

Place a pecan half on the rolo and press

-You have to do this quickly before the rolos cool

You can use any type of small pretzel, and or nut depending on taste. You can also use caramel kisses instead of rolos.

Recipe provided by Debbie McDonald

**Insurance Association of Metropolitan Detroit, Inc.**  
**2009 – 2010 Officers & Board of Directors**

*Mapping your Future with IAMD*

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