



# MAPPING YOUR FUTURE WITH IAMD



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

### President's Message – November 2009

Dear Fellow Members:

I would like to begin by welcoming our new members. **Candise B Christenson, Burton Brothers; Christina Coulter, Statewide Disaster Restoration; and Marie Przybyl, Mar-Que General Contractors, Inc.** We are happy that you have made IAMD your **Association of Choice**. I would like all members to introduce yourselves to our new members at our November Meeting. Our membership numbers keep rising. As of October 20, 2009 we have 52 members!!

Our joint meeting with CPCU took place on Wednesday, October 14, 2009 with Nate Hairgrove discussing a very timely topic, "Facing the Financial Future". He was well received by everyone.

October has been a very active month for us. We had 17 attendees at our hayride on Saturday, October 17<sup>th</sup>. It was a beautiful but cold evening and we frequently huddled around our campfire. The food was plentiful and the actual hayride was as wild as ever. I have a rather large bruise on my arm to verify the wildness!

On Monday, October 19, 2009 we held our 3 hour CE class on Ethics, "The Dos & Don'ts of Insurance" presented by five dynamic speakers from the State of Michigan. A huge thank you to our sponsors: **Burns & Wilcox, Cameron Wilson & Associates, Fresard Pontiac Body Shop and Statewide Disaster Restoration**. Without these sponsors, we would not have been able to present this quality program.

October 16 & 17, 2009 was our Michigan Council annual convention held in Lansing, Michigan. Twelve of our members attended the convention. There was an opportunity on Friday to take 6 hours of CE credits which several of us attended. Our own members taught two of the classes; Anita Upson did a 2 hour class on Health Insurance that was very informative and Cindy Prud'humme, Michigan Council Director taught Team Building.

Our keynote speaker **Philip L. Zeller**, President of Dale Carnegie Training offered by Ralph Nichols Group, Inc. was excellent and kept everyone's full attention for the entire hour. His humor along with his sensibility was very refreshing.

After our 12 members caucused, we agreed to bid on hosting the 2013 state convention. We will vote on the co-chairs at our November meeting so they can begin to make plans and get a budget in place. I know we just finished the Regional Conference but as

Chandra Kwaske, our President-Elect stated, "Ever since I have been a member of this association we have been working and planning for the 2009 Regional Conference. I wouldn't know what to do if we weren't involved in some long range plan like this!" Just remember Chandra...you volunteered to spear head this.

In 2013 the Region IV Conference will be put on by the Michigan State Council. Each association in the State is responsible for an event. IAMD has volunteered to do the Banquet and entertainment event. We will also discuss this at our November meeting.

When our MI Council elections took place for the coming year, Melanie Elias was voted into the position of Public Relations. **Congratulations Melanie.**

We had twelve proposed by-law changes. Most were minor changes to align them with National's by laws. All twelve were passed.

The highlight of the meeting was the Awards Luncheon on Saturday afternoon.

**Congratulations to Kim Newberry** for winning the well deserved **AAMGA Award**. We also had another winner, **Nancy Fournier** who received the **Leadership Triangle Award**.

I was full of pride as our association won the "**Pinnacle Award**". And if that wasn't enough, IAMD received the "**Cheryl Blair Lee Spirit Award**". Both of these are very prestigious awards and we should all feel much honored to have received them. These awards belong to **you the members** and are based on your teamwork, positive attitude, your mentoring skills, your charitable involvement and your overall contributions to your association.

**Thank you for all you do as you continue "Mapping Your Future with IAMD!!**

In Friendship,

Nancy Kramer, LUTCF, CPIW, DAE  
President

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"Give a man a fish and he has food for a day; teach him how to fish and you can get rid of him for the entire weekend." Zenna Scha

"Clouds come floating into my life, no longer to carry rain or usher storm, but to add color to my sunset day." Rabindranath Tagore

"For man, autumn is a time of harvest, of gathering together. For nature, it is a time of sowing, of scattering abroad." Edwin Way Teale

Do you know someone who needs low cost health care? The following article was found at [http://www.michigan.gov/mdch/0,1607,7-132-2943\\_52115---,00.html](http://www.michigan.gov/mdch/0,1607,7-132-2943_52115---,00.html)

www.michigan.gov

(To Print: use your browser's print function)

## How Can I Get Free or Low Cost Health Care for Me & My Family?



### [How Can This Site Help?](#)

This site has links to other web pages with information and phone numbers for places with low cost or free health care, or help with health insurance.

For example, if you are looking for a doctor or clinic that will help you even though you don't have insurance, look in the box that says: "What Type of Health Care Help Do You Need?" at the top. Then click on the link that says: "[Free or Low Cost Care from a Doctor or Nurse.](#)"

If you need health insurance, look in the box that says: "Do You Need Help Finding Health Insurance?" at the top. Click on the links in that box to find out what help might be available to you.

Many links on this page help you find resources in your county or close to your address. If you cannot find the help you need here, please contact Mary Anne Tribble at 517-241-7185, or [tribblema@michigan.gov](mailto:tribblema@michigan.gov).

If you find a link that doesn't work, please contact the Health Planning and Access to Care Section at [HPAC@michigan.gov](mailto:HPAC@michigan.gov).

## What Type of Help with Health Care Do You Need?

### [Free or Low Cost Primary Care from a Doctor or Nurse](#)

This section has information on primary care clinics that will help people with low income or no health insurance.

### [Free or Low Cost Mental Health Care](#)

This section can help you contact your local Community Mental Health Agency and other places offering mental health care.

### [Free or Low Cost Care from a Dentist](#)

This section has information on how to find a dentist that treats low income people, elderly people, or people with special needs.

### [Free or Low Cost Prescription Medication](#)

This section has information on low cost prescription drugs.

### [Free or Low Cost Testing and Treatment for Sexually-Transmitted Infections](#)

This section can help you locate your local health department or other clinics with free or low cost testing and treatment for sexually-transmitted infections (STIs).

### [Free or Low Cost Family Planning Services](#)

This section has information on family planning services and clinic locations.

### [Free or Low Cost Testing and Treatment for Breast or Cervical Cancer](#)

This section can help low income women get tests or treatment for breast or cervical cancer

### [Help with a Chronic Disease](#)

This section has links to information on managing chronic diseases like diabetes or heart disease.

### [Hospital or Emergency Care](#)

This section can help you find a hospital near you.

### [Help with Substance Abuse or Problem Gambling](#)

This site offers information on how to get help with substance abuse or gambling problems.

### [Other Sources for Help with Health Care](#)

This section has links that may help if you can't find your answer above.

## Do You Need Help Finding Health Insurance?

[Contact your County Health Plan](#)  
[Contact Blue Cross Blue Shield of Michigan, Michigan's "Insurer of Last Resort"](#)  
[Contact the Department of Human Services](#)  
[Find a Health Maintenance Organization \(HMO\) in Your Area](#)  
[Use These Forms to Apply for Public Assistance](#)  
[Find Information on Health Plans and Preferred Provider Organizations \(PPOs\)](#)

## Helpful Links on Michigan.gov

[Women, Infants, & Children \(WIC\)](#)  
[Children's Special Health Care Services](#)  
[Assistance Programs in Michigan](#)  
[MDCH - Oral Health](#)  
[Family Planning Services](#)  
[Medicaid](#)  
[Department of Human Services](#)  
[DLEG - Office of Financial and Insurance Regulation](#)  
[Public Health Administration](#)  
[Mental Health and Substance Abuse Administration](#)

## Other Helpful Links

[Where to Find Care](#)  
[Family-to-Family Health Information & Education Center](#)  
[MICHIGAN GO LOCAL \[medlineplus.gov/mi\]\(http://medlineplus.gov/mi\)](#)  
[Michigan Health and Hospital Association](#)  
[Michigan Primary Care Association](#)  
[Michigan Association for Local Public Health](#)  
[United Way 2-1-1](#)  
[Michigan Dental Association](#)  
[Free Clinics of Michigan](#)  
[Michigan Association of Community Mental Health Boards](#)

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## Hot Topic from the Office of Financial & Insurance Regulation (OFIR)

Insurance licensing is undergoing important changes in the near future. To provide expedient and cost effective information, OFIR is converting to e-mail as the primary method of communicating with licensees. OFIR plans to eliminate paper notification by December 31, 2011. After that date the following items will no longer be mailed to licensees:

- 90 day CE review warning letters
- CE suspension letters
- Requests for additional information for licensure
- Licensure notification
- Document requests
- Service requests

To ensure receipt of information from OFIR licensing staff, please be sure:

- Your email address is up-to-date with OFIR. This can be verified on the NIPR Address Change Request gateway, by calling OFIR at 877-999-6442f, or by sending an email to licensing staff at [ofir-licensing@michigan.gov](mailto:ofir-licensing@michigan.gov)
- Your e-mail address is your individual e-mail address, not a website for your employer, agency or company. For example, we cannot send licensing information to you at [www.inslicensee.com](http://www.inslicensee.com). However, we can use an e-mail address available through your employer or agency; for example, a valid e-mail address could be [joseph.josephson@the worldsgreatestagency.com](mailto:joseph.josephson@theworldsgreatestagency.com)
- Your e-mail address does not block messages from [INS-Licensing@michigan.gov](mailto:INS-Licensing@michigan.gov) as spam. This is the e-mail address used by OFIR staff to send e-mail blast messages to licensees. Some internet service providers will automatically delete messages from this address. Please set your e-mail inbox parameters to accept messages from [INS-Licensing@michigan.gov](mailto:INS-Licensing@michigan.gov)

Additional information regarding this subject will be posted soon on the OFIR licensing website page in the Spotlight section.

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### **Effective July 1, 2009, OFIR will no longer print pictures on insurance licenses**

Effective July 1, 2009, OFIR will no longer print pictures on insurance licenses. Licensees will not automatically receive a new license until January 2010. At that time your new continuing education review date will also be reflected on your new license.

Please review our website often to receive the latest information regarding changes in insurance licensing. You may also contact us at 1-877-999-6442 for more information.

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October 15, 2009 from OFIS

### **Continuing Education (CE) Date of Birth (DOB) Conversion**

Your new CE Licensing review date will be based on the month and year of a producer's birth. Licensees with dates of birth in odd years will have CE due the first day of their birth month every two years in all odd years. Licensees with dates of birth in even years will have CE due the first day of the birth month every two years in all even years.

For the complete article go to [www.michigan.gov/ofir](http://www.michigan.gov/ofir). Spotlight section for the article dated October 15, 2009, subject Continuing Education (CE) Date of Birth (DOB) conversion.

## Candidates for International Secretary



**Enthusiasm...**

for our association and the purposes for which it was founded

**Transition...**

forward thinking to meet our multi-generational needs

**Attitude...**

approach everything with an open mind and a willingness to cooperate

**Don't be caught waiting....the ETA is NOW!!!**

rosalyn "roz" horton, CIC-CPIW-DAE

Candidate for International Secretary

June 2010

*Dream beyond*



**Teresa C. Sheppard**, CPIW, DAE,  
AAI, AAM, AIS, AIT, API, ACSR, ASLI, CIC, CISR,  
Region II Vice President

Announces her Candidacy for NAIW (International) Secretary

*I believe that with NAIW there are no limits*

*Look **beyond** your horizon,  
far **beyond** anything*

*you have ever dared to imagine.*

*Believe & Achieve beyond*

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## Seven Things You Should Never Wear to the Office

What you wear to work is a reflection of your professionalism, your work ethic and your demeanor. When it comes to your professional image, what you wear can project your confidence, trustworthiness and dependability. As companies cut back, it's even more important than ever to dress for success. Don't let your talent be overshadowed by your wardrobe. Below are some workplace fashion disasters to avoid:

1. **Flip-flops:** They look too casual, are too loud when you walk and may pose safety risks for companies. Besides flip-flops don't look appropriate with suit pants or a nice skirt.
2. **Sequins:** They are more appropriate for a night out with friends or at a party. Try not to mix your personal wardrobe with your professional wardrobe when it comes to fashion.
3. **Too-tight trousers:** They are usually unflattering or can be overtly sexy. It's more important that you emphasize your skills and abilities rather than your curvaceous figure.
4. **Crocs:** Unless you are a nurse or gardener, these shoes are overly casual and send a message that you are too relaxed to do your job well. Even though ballerina-inspired Crocs are trendy at the moment, they should be avoided in a professional environment.
5. **Miniskirts:** Just like your school days, your skirt length should not be higher than two inches above the knee.
6. **Cleavage:** Studies show that if you show too much cleavage, people will not take you seriously. You'll want others to focus on your eyes and what you are saying. Save the cleavage bearing blouses for night clubbing.
7. **Leggings:** If you are one of the few people still wearing leggings to the office, please be advised that they lack the polish and professionalism of a standard trouser. Leggings can also be unflattering for certain figures and/or they make you appear as if you are going to the gym.

**From the Protocol Post by Jacqueline Whitmore, August, 2009**

Article provided by Nancy Fournier

### SAVE THE DATES FOR ACTIVITIES LISTED BELOW

#### SAVE THE DATE

The Metro Detroit Society of CPCU is in the process of preparing for their All Industry Day to be held on Friday, **November 6, 2009** at the Oakland Hills Country Club. The speaker will be the current CPCU Society President, Doug Holtz. They would like this to be a truly all industry day and would like to extend an invitation to the membership of IAMD. More information will follow in October.

## Membership Report

**CELEBRATE!!!!!!! CELEBRATE!!!! CELEBRATE!!!!!!!!!!!!!!!**

THE MEMBERSHIP COMMITTEE IS CELEBRATING, COME JOIN US!!!!!!!!!!!

HEAR YE HEAR YE IAMD HAS 6 NEW MEMBERS!!!!  
AND IT IS ONLY NOVEMBER

We Welcome the Following New Members

Karen Marszalec, Foremost  
Reivee Lerche, Burns & Wilcox  
Elizabeth Gardiner, Burns & Wilcox  
Stephanie Stone, Incore Restoration Group  
Candise Christenson, Burton Brothers Construction Company  
Irene Naida, Burns & Wilcox

Below are the names of several new prospective members, if they are at a meeting, please say hello and make them welcome.

Karen Moore, LSG Insurance Partners  
Brigita Burnette, Suburban Underwriters  
Pamela Curie, Hanover Insurance Group

Drum Roll; Guess who leads the IAMD new membership contest...

It is our own Melanie Elias, to date; she has brought in the most new members! Will Melanie get the \$100 Gift Certificate???????

There is still time for you to win; the certificate will be awarded at the Awards Meeting in June 2010.

My committee and I will be installing these new members at the November meeting. Please come and be prepared to **celebrate** our new members.

Remember, in today's employment environment, and the world we live in we need more than ever to support one another. Don't forget to mentor and encourage one another and to foster goodwill. This isn't just with "younger" people first starting their careers; everyone often needs those words of encouragement and mentoring. Don't forget to be kind, you would be surprised how the smallest comment or smile can make someone's day!

Come join us!!!!

Christine Jennette, CPIW  
Membership Chair

Committee Members-Irene Basso, Nancy Fournier

## Membership Changes

Anita Upson's home email address is now [atupson@att.net](mailto:atupson@att.net)

Linn Feinstein's email address is now [lmfdetroit@att.net](mailto:lmfdetroit@att.net). Linn is no longer employed at Alliant.

## Upcoming Events

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

- |                            |  |
|----------------------------|--|
| <b>November 6, 2009</b>    | CPCU All Industry Day, Oakland Hills Country Club  |
| <b>November 11, 2009</b>   | IAMD meeting Ginopolis – Topic - Changes in Tax Laws   |
| <b>January 13, 2010</b>    | IAMD meeting Ginopolis – Topic - Mike Ellis MMRMA Director of Claims   |
| <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  |

## Community Service

As always I am amazed at the generosity of our IAMD members! I felt like Santa Claus in his sleigh when I left our meeting on 10/14.

For The Night Night Project we have collected more than 130 books (with more on the way) and 36 beautiful stuffed animal (some I wanted to keep!). As you recall the Night Night Project provides totes for children who are in shelters. Their totes include a stuffed animal, a book and a blanket. These are distributed to shelters throughout Michigan. The shelters include Haven and Care House.

We also collected more than 50 dictionaries, thesaurus and learning tools for Mercy Education Project.

Thanks to all who contributed and helped make this such a successful project. You are all in my prayers and deserve many blessings for your generous spirits! Anita True Upson

October 28, 2009



Dear Friend,

HAVEN needs your help to make the holidays brighter for people in need.

Jennifer is a woman we helped in the past. After the event, she wrote to thank us:

**"I didn't know how I was going to make it through this year with all I have been through and then to provide gifts for my three girls -- too much. When you told me about HAVEN's Gift Giveaway, I felt like someone was answering my prayers. You don't know how grateful I am. I can't thank you enough."**

Every day at HAVEN we see survivors overcome the hopelessness that comes with domestic violence and sexual assault. It takes tremendous courage and strength to rise above the horrors of abuse and assault -- *particularly during the holiday season.*

**We need your help. By partnering with HAVEN, you will provide critical support to families in need by participating in our 23rd Annual Gift Giveaway.** Last year, we were able to help 168 families and more than 400 children experience a holiday season filled with hope and joy. This year, we are anticipating an even greater need.

### **What is Gift Giveaway?**

Families who have received our services this year are eligible to go 'shopping' to select gifts for each member of their household. Contributions are sorted and displayed to assist the families. Wrapping materials are also provided for the families to add their personal finishing touches.

### **When is Gift Giveaway?**

Gifts will be collected **December 13-15<sup>th</sup>** and distributed on Wednesday, **December 16<sup>th</sup>** and Thursday, **December 17<sup>th</sup>** at St. Paul United Methodist Church in Bloomfield Hills.

### **How do I help?**

We will be looking for volunteers soon, but you can help already by purchasing gifts to donate. We never seem to get enough winter coats, house wares, teen gifts or gift cards. *Please note: Donated gifts must be **new and unwrapped** – thank you!* We will be sending out information about donation drop off times and volunteer shifts shortly. To discuss specific ways in which you or your organization can help, **contact Belle Kleinberg at (248) 334-1284 ext 659 or email at [bkleinberg@haven-oakland.org](mailto:bkleinberg@haven-oakland.org).**

Financial contributions are also encouraged. With your financial support we can meet the needs of our programs and ensure that we can respond to families that come to us during times of crisis throughout the year.

Thank you for your interest, your support and your partnership in helping to **build violence free communities, one family at a time!**



## HAVEN'S GIFT GIVEAWAY 2009 WISH LIST

**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)**

### **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

#### **Wrapping Supplies**

- Holiday gift wrap, tape, bows, batteries



# MAPPING YOUR FUTURE WITH IAMD

You are invited to attend our  
November 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

**Date:** Wednesday November 11, 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

**Program:** Tax Changes under American Recovery  
and Reinvestment Act (ARRA)

**Presented by:** Tami Perzanowski,  
Master Tax Advisor, H & R Block

**Cost:** \$25.00

**RSVP:** Linn Feinstein by November 6, 2009

via email [lmfdetroit@att.net](mailto:lmfdetroit@att.net) or 248-615-0194.

**Linn is no longer employed at Alliant.**

**Please contact her at the above.**

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

**MENU:** Stuffed Chicken Breast,  
Whitefish or Vegetable Stir Fry

**Remember at the November meeting we will be  
collecting for Haven's Christmas wish list. See the  
list attached.**

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.

**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.

## 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).*

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### 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

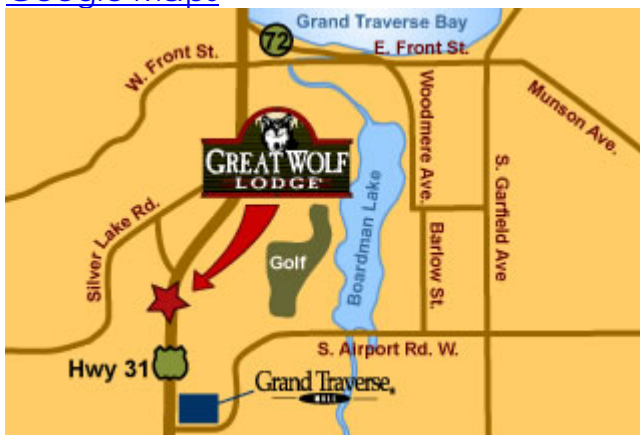
## Driving Directions



For your in-car navigation or GPS device, use the following address:

3575 N US Highway 31 S  
Traverse City, MI 49684

[Google Maps](#)



## October meeting pictures



IAMD President Nancy J. Kramer and CPCU President Doug Thompson



Speaker Nate Hairgrove, Regina Children with Hairloss, Sue Holbrook, RVP, Florence Nagy, Sister Maureen Mulcrone from Mercy Education Project



IAMD Scholarship recipient Justin Gargus and President Elect Chandra Kwaske



Regina from Children with Hairloss, Sue Holbrook, Florence Nagy and Sister Maureen Mulcrone from Mercy Education Project receive donations from the 2009 IAMD Annual Golf Outing

2009 NAIW Michigan Council Annual Conference Lansing Michigan



Sue Holbrook, RVP installing 2009-2010 Council. Linda Britton- Delegate, Barb Burke- Keeper of the Funds, Claire Gerke- Membership, Linda Gerke- Council Director Elect. Not in attendance Melanie Elias Public Relations.



Kim Newberry State Awards Chair, Claire Gerke Rookie of the Year, Deb Oldfield Awards Committee



**Kim Newberry, State Awards Chair, Nancy Fournier-IAMD 2008-09 President, Deb Oldfield, Award Committee, Nancy Kramer IAMD President receiving the Pinnacle Award**



**Class teacher Cindy Prud'homme, Anita Upson**

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

*Mapping your Future with IAMD*

<b>President</b>	<b>President Elect</b>
Nancy J. Kramer	Chandra Kwaske
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Melanie Elias	Donna Zauner
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Gould and Lamb	USF Insurance
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McNish Financial	Burns & Wilcox Ltd
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<b>Membership Director</b>	<b>Awards – Tracy Flynn</b>
Chris J. Jennette, CPIW	<b>Fundraising –Betty DuRocher</b>
GAB Robins	<b>Outreach – Sharon Rice</b>
30800 Telegraph Rd, Ste 1880	<b>Reservations - Linn Feinstein</b>
Bingham Farms, MI 48025	<b>Audit - Irene Basso</b>
W 248-642-2200	<b>Mercy Education - Carmen Bonnici</b>
<a href="mailto:jennettc@gabrobins.com">jennettc@gabrobins.com</a>	