



MAPPING YOUR FUTURE WITH IAMD



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

President's Message – October 2009

As of this date, we have 48 members and are still counting. Keep up the good work of spreading the news of the Insurance Association of Metropolitan Detroit so we may continue to build our membership! With new members come new ideas and new friendships as we continue "Mapping Your Future with IAMD."

Please welcome our two newest members: Cherri L Harris, Michigan Insurance Company and Irene Naida, Burns & Wilcox.

Remember that our membership eligibility includes, but is not limited to:

1. Employees of insurance companies, agencies and those handling insurance/risk management functions (ie health benefit coordinators at public utility, risk manager at restaurant, etc.)
2. Employees of Third Party Administrators (TPA) and adjusting organizations.
3. Employees of trade associations, rating, auditing, salvage, engineering, investigative, reporting, statistical and advisory boards, bureaus and companies.
4. Members of editorial staffs of publications which cover the insurance and risk management industry.
5. Attorneys at law regularly handling insurance and/or risk management functions.
6. Employees of premium finance companies.
7. Professors and other educators who teach/author courses in the insurance and risk management industry.
8. Accountants regularly employed in the insurance and risk management industry.
9. Employees of companies providing repair, restoration and/or replacement of property following an insured loss, medical rehabilitation, auditing and structured settlements.

Since NAIW broadened our scope of membership, there are many people in the field that can be recruited to join IAMD.

Our September meeting was very successful. We had 32 attendees and approximately half of them took the one hour CE class, "Suitability", put on by the State of Michigan. I want to thank all of you that attended my first meeting as President of your association. Also thanks to all who brought guests and invited guests to attend.

Speaking of CE classes, our three hour Ethics class, also put on by the State of Michigan will be held on Monday, October 19, 2009 from 8:00 am to 11:30am at the Somerset Inn in Troy. We finally have all of the sponsorship that we need! Burns & Wilcox, Cameron M. Wilson & Associates and Nancy Kramer, AAA Dearborn General Agency will be sponsoring the classroom. The Fresard Body Shop is sponsoring the continental breakfast. The charge for the class is \$20.00 which includes the \$3.00 State filing fee. Please spread the word about the class. Tell your friends, co-workers and other associates about this event.

Our October continues to be a busy month for our IAMD members. Our first fundraiser is Saturday, October 17, 2009 at 6:30 pm. **(Note the change in date)** We are hosting a hayride at Camp Dearborn. We did this a couple of years ago and it turned out to be a fun evening. Cost is \$18.00 per person (Children under 12 are \$6.00) Cost includes the hayride, bonfire and lots of good food. Please BYOB. We will provide ice and set ups. It truly is a great event and I encourage all of you to join us.

Our regular meeting is on October 14, 2009, and will be our annual joint meeting with CPCU. Our speaker Nate Hargove will speak to us about financial planning in our present day economy.

Our annual State Convention will be held October 16-17, 2009 in Lansing, Michigan. Our own member Cindy Prud'homme, State Director will preside over the convention. On Friday there are three Continuing Education classes, one of which will be taught by another one of our members, Anita Upson.

Our Holiday donations this year will go to Haven and will be collected at our November meeting. The list is published in this Newsletter for your review.

Thanks for all the support you give our association.

Nancy Kramer, LUTCF, CPIW, DAE
President

From Nancy Kramer-Prank Email

Just received this from Headquarters and thought we should include in our Newsletter. I actually did receive this email today. Pretty weird! Nancy

From: John McColloch [mailto:membership@naiw.org]
Sent: Tuesday, September 22, 2009 3:21 PM
To: membership@naiw.org
Cc: Mark Adams, EVP; Bonnie Adams; Brenda McDermott; Cheri DeWall; Claire Sizemore; Jackie Young; Letitia Riley; Marjorie Brown; Susan Holbrook; Teresa Sheppard; Joi Wilson; Linda L. Wilson; Margaret A. Wildi; PHaworth-Rich@cwgins.com
Subject: Prank Email

This message is being sent bcc to all Local Presidents and Council Directors

The email that follows was emailed to all local presidents today.
The email was sent to all the presidents listed on the Local Level - Associations page.
No profiles were compromised or viewed by anyone outside the membership.
The email is generic and can be found by doing a Google search using the email address.

I can assure you that your profile information is safe.
Regards, John C. McColloch, *Director of Member Services*, NAIW (International), 9343 East 95th CT S
Tulsa OK 74133, 800/766-6249 ext 26
FAX 918/294-3711

hello my dear
How are you doing today, hope fine? My name is grace. I just came across your profile here naiw.yourmembership.com and after going through it I found you interesting hope you don't mind. If you feel like knowing more about me and for me to send you my picture, you can send me mail at

(grace_favour101@yahoo.com)

Hope to hear from you soon and remember that distance or colour doesn't matter but real love matters, have a nice day.
miss grace

SAVE THE DATES FOR ACTIVITIES LISTED BELOW

On Saturday, **October 17, 2009 (note date change) at 6:30 pm** please join us for our first fundraiser of the season. We will host a **hayride along with a bonfire, dinner & fun** at Camp Dearborn, (1700 General Motors Rd, Milford, MI 48380-3654). We will be providing the infamous "**S'mores**". Please invite your friends, families, children, grandchildren and spouses to this great event. The cost is **\$18.00** for everything. BYOB. See you there.

The Michigan **State Council Convention** will take place in Lansing, Michigan on **October 16 & 17, 2009**. If you have never attended a State Convention, this would be a good one to attend since it is so close to home.

On Monday, **October 19, 2009** we will be hosting a 3 hour Continuing Education class, "**Insurance Regulation Seminar: Do's and Don'ts of Insurance**". This will provide licensed agents with the three hours of Ethics that are required every two years. A Continental Breakfast sponsored by Fresard Collision and registration will be from 8:00 to 8:30 am. The class starts at 8:30 ending at 11:30 with lunch on your own. This will be hosted at **the Somerset Inn**, (2601 W Big Beaver Rd, Troy, MI 48084 (248) 643-7800). With the cost being **\$20.00**.

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.

Flu Season Update

As fall begins and flu season approaches, we should all take steps to help avoid the spread of any contagious illness among our co-workers, families and friends. This year we need to prepare to cope with another strain of the flu, H1N1.

Currently, the latest news from the Center for Disease Control indicates that reports of H1N1 were down this summer from where they were last Spring during the initial H1N1 outbreak. Dr. Thomas Frieden, Director of the CDC, said on September 3, "The good news is that so far, everything that we've seen, both in this country and abroad shows that the virus has not changed to become more deadly. That means that although it may affect lots of people, most people will not be severely ill."

Symptoms of H1N1 may exhibit the following: fever, cough, headache, chills, sore throat, body aches, fatigue, nausea, vomiting or diarrhea. This flu is spread through coughing and sneezing and touching contaminated surfaces such as elevator buttons, doorknobs, keyboards and handrails and then touching eyes, nose or mouth.

The H1N1 vaccine is in development in the US by five different pharmaceutical manufacturers. It is

not expected to be shipped until mid-October. Once it is shipped, it will be available first to high risk groups and those who work in the medical profession.

There are many ways to prevent the spread of the flu and they all begin with good hygiene. Below are some important tips from the CDC that we should all be mindful of during flu season:

1. Cough/Sneeze Etiquette

Cover your mouth and nose

Dispose of used tissue in the trash

If tissues not available, use your elbow/shoulder, not hands.

2. Hand Washing

Soap and warm water for 20 seconds (hum the "Happy Birthday" song) Use hand Sanitizer before and after eating; after using the bathroom; before and after touching eyes, nose and mouth.

3. Practice Social Distancing-During flu season, remember the tips below:

Skipping social graces like shaking hands can be forgiven

For meetings, consider having a conference call or a Microsoft Live Meeting

Further information regarding the H1N1 flu can be found on the following websites:
CDC or US National Flue Report on Weather.com.

Facebook Etiquette Tips

By Jorie Scholnik

The days of Facebook just being a college networking site are long gone. Now, Facebook has more than 250 million active users, with more than two-thirds of these users being outside of the college age group. According to Facebook, the fastest growing demographic are people 35 years old and older, which means that there is a large chance that your boss and co-workers are active users as well. What if your co-worker adds you as a friend? Should you mix your professional life with your personal life? With Facebook having such a large role in the business arena these days, there comes a whole new set of social networking dos and don'ts:

Don't be offended if someone does not respond to a friend request. It is acceptable for people to limit their Facebook friend to only those in their personal life. Also, some people may only use Facebook for specific purposes like finding local events in the area or speaking to long distance friends and relatives.

Customize your privacy settings. As a Facebook user, you can tailor your privacy settings for persons on your friend list. Therefore, if you don't want your boss to see pictures of you outside of the work setting or you don't want an old flame to see who you are dating, you can block that information from them.

Be careful what you post on Facebook. You should only include information on your profile that you wouldn't mind seeing on the front page of a newspaper. Once something is posted and written in words, people can save it or sent it to others over the Internet. Therefore, try to avoid posting rants about your boos or racy photos of yourself.

Remove a friend as a last resort. People can get offended and/or hurt when they notice that they're missing from their friend list. Try to increase your privacy settings before eliminating them completely, especially if you share common friends or you could run into each other in public.

People will form their opinions and judgments about you from the information on your profile. While everyone understands that you have a personal life, what was funny on a Saturday night

may not be appropriate to display to your co-workers who have a different perception of you at work.

Jorie Scholnik is currently pursuing her masters degree at the University of Florida. She has interned seasonally at the Protocol School of Palm Beach since June, 2006. She is one of the 130 million active users of Facebook and has encountered multiple examples of employers and universities checking students' profiles.

Article provided by Nancy J Fournier

To ban or not to ban? Social networking in the workplace

10 September, 2009, By David Kelleher

As more and more people go online to create profiles, share photos, news and gossip with friends and spend hours updating their details and friend lists, organizations are starting to reassess their approach to social networking in the workplace.

What makes social networking on the Internet so popular is the power it gives individuals to create, maintain and expand any number of networks to include family, close friends and people who share a similar interest, profession or hobby.

When used properly and with discretion, social networking can be a valuable resource for businesses looking to expand their visibility or for employees who need to communicate with colleagues. In most cases, it's also a free service.

It is not uncommon for businesses to use social networking sites to carry out initial background checks on new recruits and a discreet way to check on what their employees are doing and saying in the public domain.

To ban or not to ban? A recent University of Melbourne study showed that people who use the internet for personal reasons at work are about 9% more productive than those who do not. However, the study fails to factor in a very important element: security. Every action, every minute spent online (and on social networking sites) may expose an organization to numerous security threats. While the subject of productivity increase is debatable, the security issues are not -- they are all too real.

Where does that leave businesses?

They have three options.

1. Ban access to social networking sites (and access to Internet as well).
2. Set limits and restrictions on their use
3. Allow unmonitored access

Banning access to social networking sites may be an optimal solution for some organizations, and one can see banks and government departments particularly keen on keeping the status quo. However, many smaller organizations may feel that taking a heavy handed approach could be counterproductive, indicate a lack of trust in employees (probably justified to an extent) and is too restrictive.

On the other hand, you certainly do not want to give unfettered access to social networking sites; for reasons that will be explained further on. The best option may be to allow access to social networking sites while imposing limits (when these can be used and by whom). Regardless of which option an organization may choose, they must ensure that the basic safeguards are in place:

- * up-to-date anti-virus software
- * a firewall and the ability to monitor the use of the internet in general
- * ability to monitor social networking sites in particular.

The CONCERNS

What is important to note is that social networking sites (e.g. FaceBook) as applications are not a problem per se for organizations. It is the people who use them that are a cause for concern. Social networkers, if one can call them so, are the root of five problems.

PRODUCTIVITY

One reason why organizations are keen on banning social networking in the workplace is the fact that employees spend a great deal of time updating their profiles and sites throughout the day. If every employee in a 100-strong workforce spent 30 minutes on a social networking site every day, that would work out to a loss of 13,000 hours of productivity in one year! Although this may be a generalization, organizations do look very carefully at productivity issues and it goes without saying that 50 hours of non-productive work a day does not go down well with management. When you factor in the average wage per hour you get a better (and decisive) picture.

There is also an effect on company morale. Employees will not appreciate colleagues spending hours on social networking sites (and others) while they are working hard to clear the workload. The impact is greater if no action is taken against the abusers.

RESOURCES

Although updates from sites like FaceBook or LinkedIn may not take up huge amounts of bandwidth, the availability of (bandwidth hungry) video links posted on these sites (or links taking users to sites like YouTube) creates problems for IT administrators. There is a cost to internet browsing, especially where high levels of bandwidth are required.

VIRUSES AND MALWARE

This threat is often overlooked by organizations. Hackers are attracted to social networking sites because they see the potential to commit fraud and launch spam and malware attacks. There are over 50,000 applications available for FaceBook (according to the company) and while FaceBook may make every effort to provide protection against malware, these third-party applications may not all be safe. Some have the potential to be used to infect computers with malicious code which in turn is can be used to collect data from that user's site. Messaging on social networking sites is also a concern and the Koobface worm is but one example of how messages are used to spread malicious code and worms. A worm infection is the last thing an administrator wants to have to deal with!

SOCIAL ENGINEERING

This can result in data or identity theft. Social engineering is becoming a fine art and more and more people are falling victim to online scams that seem genuine. Users may be convinced to give personal details such as social security numbers, employment details and so on. By collecting such information, data theft becomes a serious risk. On the other hand, people have a habit of posting details in their social networking profiles that beggars belief. While they would never disclose certain information when meeting someone for the first time, they see nothing wrong with posting it online for all to see on their profile, personal blog or other social networking site account. This data can often be mined by cybercriminals.

REPUTATION AND LEGAL LIABILITY

Although there have been no major corporate lawsuits involving evidence from social networking sites, organizations need to be observant for employees who may be commenting publicly and talking about their employer. For example, one young employee wrote on her profile that her job

was boring and soon received her marching orders from her boss. What if a disgruntled employee decided to complain about a product or the company's inefficiencies in his or her profile? The legal implications and the damage to the organizations reputation could both be substantial.

Striking a balance

What is worrying about social networking sites is that they encourage people to give as much information about themselves as possible. Even the most prudent and well-meaning individuals can give away information they should not. At the same time, nearly everyone today (even senior managers) have their own online profile on a social networking site and like the idea that they can keep in touch with contacts and friends via that interface.

If you are going to allow access to social networking sites there are some basic tips suggested:

1. Restrict access. Give employees a breather and allow them to access social networking sites during their lunch break, before and after office hours. Web filtering software gives administrators the ability to implement time-based access to these and other sites.

2. Educate and train staff. This is very important. Most employees are not aware how their actions online can cause security issues for the organization. Tell them in a language they understand how a simple click on a link they receive or an application they download can result in malware infecting their machine and the network. Additionally, tell them not to click on suspicious links and to pay attention when giving out personal details online. Just because employees are clever enough to have an online profile does not mean they are technically-savvy or that they have a high level of security awareness.

3. Set security and usage policies. Have all employees sign any policies related to the use of the internet at work, access to social networking sites and what they are allowed to say or do during office hours. Monitoring of all web activity is important and employees should be aware that their actions are being recorded and that failure to adhere to company policy can result in disciplinary action and/or dismissal.

David Kelleher is communications and research analyst at GFI.

Membership Report

MEMBERSHIP, Webster defines it as, "the state of being, or status as, a member with or in an association".

We are all in a rush, hurrying to do this, get that accomplished, go here, and go there.

In this day and age of electronic communication, Face Book, emails, Blackberries, isn't it nice to see real live people? Talk and meet real people ? Take some time to enjoy your peers, and a nice evening?? Wouldn't it be nice to share common interests and exchange ideas about our industry.

Being part of IAMD assures you of that opportunity.

Our monthly meetings are informative, educational, and fun. That is all part of being a MEMBER in IAMD.

Membership in an association can be all you want it to be. What you as a member contributes, assures you of getting education and fellowship back, times at least a million. Well, maybe not a whole million.

Mentoring, career moves, and a wide spectrum of insurance facts and fun are all just a part of what you will gain by participating at IAMD.

Check out our calendar, we have a full year of events planned, outings, meetings, gatherings, all for you, an IAMD Member. Don't see something that interests you, suggest something new, we will put the ball in motion; after all, this is your association. We are always looking for new things to do, new speakers to hear, and new places to go. See, it is up to you!!!

We can only achieve our goals if we work together, stay fresh, think out of the box, and continue to grow. We need you to grow with our association!! Come join us, and bring your ideas, plans and energy, we need you!!!!

Don't forget a \$100.00 gift certificate (sponsored by GAB Robins) goes to the member who brings in the most new members from September 2009 to June 2010.

Our first installation will be at the November Meeting.

Are you ready to participate?

Are you ready to be all you can be in IAMD? Are you ready for fellowship and fun?

Come join us!!!!

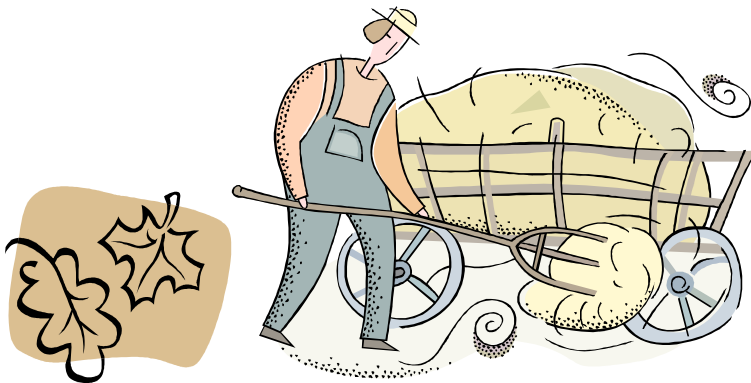
Christine Jennette, CPIW
Membership Chair

Upcoming Events

Please mark your calendars with these dates for IAMD

- | | |
|--|---|
| October 14, 2009 | IAMD Meeting-Ginopolis- Annual Joint meeting with CPCU & RIMs.
Speaker Nate Hargrove-Financial Planning |
| October 16-17, 2009 | Michigan State Council Annual Meeting, Midway Best Western, Lansing |
| October 17, 2009 (note date change) | Fund Raiser-Harvest Moon Hayride-Camp Dearborn |
| October 19, 2009 | CE Class-3 hour Ethics presented by MI State –
Office of Financial & Insurance Regulations-Somerset Inn-morning |
| November 6, 2009 | CPCU All Industry Day, Oakland Hills Country Club, more info to follow |
| November 11, 2009 | IAMD meeting Ginopolis – Topic Changes in Tax Laws |
| January 13, 2010 | IAMD meeting Ginopolis – Topic Sherwin Williams-New “Green” paint used for
environment and impact on car buyers. |
| January 23, 2010 | Fund Raiser- Winter Blast- Clawson Inn-dinner |
| February 10, 2010 | IAMD meeting Ginopolis Topic Mike Ellis MMRMA Director of Claims |
| February 13, 2010 | Michigan State Council Meeting-Lexington Lansing Hotel |

- March 10, 2010** IAMD meeting Ginopolis, Membership Drive/State Director-confirmed
- March 18 - 21, 2010** Region 4 Conference-Akron, Ohio
- April 14, 2010** IAMD meeting-Ginopolis- 1 hour CE presented by MI State – Office of Financial & Insurance Regulations-Somerset Inn-morning
- May 8, 2010** Michigan State Council Meeting-Lexington Lansing Hotel
- May 12, 2010** IAMD meeting-Annual meeting Election of Officers/Celebrate NAIW week
- June 9 - 13, 2010** NAIW National Convention-Washington DC
- June 16, 2010** Annual Award Banquet-Somerset Inn



**Please join the Insurance Association of Metro Detroit
At our second annual**

FUN, FALL, FULL MOON FUNDRAISER!

**Saturday, October 17, 2009 6:30 pm "til?
(Note Date Change)**

**We will host a hayride & bonfire at
Camp Dearborn, located at 1700 General Motors Rd, Milford, MI 48380
Bring your friends, children, grandchildren, spouses
and significant others.**

The more the merrier!

A casual dinner will be served with the infamous "S'Mores"

**BYOB- \$18.00 per person
Please RSVP by 10/13/09 to [njramer@aaamichigan.com](mailto:njkramer@aaamichigan.com)**

Continuing Education Seminar October 19, 2009

Insurance Association of Metro Detroit

Somerset Inn, 2601 W. Big Beaver Rd, Troy, MI 48084, Phone: 248-643-7800

Ethics – Insurance Regulation Seminar, “The Do’s and Don’ts of Insurance” **Approved for 3 Continuing Education Credits!**

This seminar will include: Licensing, Consumer Complaints, Investigation, Enforcement & Hot Topics

SPEAKER: Randy Watkins – Senior Regulation Specialist, State of Michigan, Dept. of Labor & Economic Growth. Including additional speakers from the State of Michigan Dept of Licensing, Consumer Affairs & State Investigators.

(3 of the 24 Michigan Continuing Education credits required for the Michigan Producers License must be in Ethics. If requesting CE credits please bring a picture ID and license system ID #)

Registration at 8:00 a.m. includes a Continental Breakfast which is sponsored by Frisard Collision. Class to follow at 8:30 a.m. to 11:30 a.m. - you must sign in & out.

COST: \$20.00 * (Price includes continental breakfast & CE filing fees)

For reservations contact Nancy Rice by October 12, 2009, 248-943-3797 or rice.n@sbcglobal.net. Checks should be made payable to IAMD.

Mail checks to Nancy Rice, 28548 Lorraine Drive, Farmington Hills, MI 48336 or: rice.n@sbcglobal.net or 248-943-3797

*Full payment is required if reservation is not canceled 24 hrs prior to function

REGISTRATION FORM:

NAME:

ORGANIZATION/EMPLOYER:

MAILING ADDRESS

EMAIL Address:

Phone:

State license system ID #

Community Service



October 2009 is Literacy Month for IAMD.

At the October 14th membership meeting we will be collecting the following items, these items can be new or "gently used"

DICTIONARIES

THESAURUS

CHILDRENS BOOKS OF ALL TYPES

TEEN BOOKS WITH EMPHASIS ON SELF ESTEEM

BIOGRAPHIES OF GOOD ROLE MODELS

NEW and GENTLY USED STUFFED ANIMALS

We will be donating to the following Charities/Organizations:



project night night
helping homeless children have sweeter dreams

Projectnightnight.org

And



www.mercyed.net

Thank you, *Anita Upson* Literacy Chair

If you can't attend the meeting and would like to donate items, please contact Anita to arrange pick up. Anita Upson 248-544-4800 or aupson@mcnish.com

Employment Opportunities

Midwest claims Service is seeking candidates interested in claims adjusting. This could be an excellent opportunity for someone looking for a start in the industry on the claims side. The candidate will receive excellent training on their system and the claims handling process.

Anyone interested in this position living in the Metro Detroit area, please contact:

Darren Lossia, Vice President, Midwest Claims Service, Inc., A subsidiary of HCC Insurance Holdings, Inc. Email address ELossia@midwestclaims.com or 248-371-3136



MAPPING YOUR FUTURE WITH IAMD

You are invited to attend our
October combined IAMD and CPCU Membership meeting

INSURANCE ASSOCIATION OF METRO DETROIT, INC.

Web Site: 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 October 14, 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 & Middlebelt)

Program: Facing the Financial Future

Presented by: **Nate Hairgrove**
Hairgrove Financial, LLC

Cost: \$30.00

RSVP: Linn Feinstein by October 9th, via Email
lmfdetroit@att.net or phone 248-615-0194

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

MENU: Meal to be served family style.
Including: Greek Salad, Ribs, Baked Chicken and Mostaccioli

Remember October is Literacy Month
Make sure to bring books to benefit



project night night
helping homeless children have sweeter dreams



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.

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. You may send 2 cards of your choice. Contact Melanie Elias, SOC Fundraising Coordinator, (248) 231-7578 or 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 or at the membership meetings.
- Family and friends are also welcome to use this for our organization.

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

Mapping your Future with IAMD

President	President Elect
Nancy J. Kramer	Chandra Kwaske
Dearborn General Agency/AAA of MI	Burns & Wilcox, Ltd.
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Dearborn, MI 48124	Farmington Hills, MI 48334
W 313-563-7390 h 248-851-1170	w 248-539-6111
njramer@aaamichigan.com	ckwaske@burns-wilcox.com
Vice-President	Secretary
Melanie Elias	Donna Zauner
Burns & Wilcox, Ltd.	Special Risks
30833 Northwestern Hwy, Suite 120	38555 Mound Road, Suite 100
Farmington Hills, MI 48334	Sterling Heights MI 48310
w 248-539-6003 h 248-380-8297	(586) 795-8200 x116
mmelias@burns-wilcox.com	dzauner@specialrisks.com
Education Director	Treasurer
Nancy Rice	Carmen Bonnici
Gould and Lamb	USF Insurance
28548 Lorraine Drive	30833 Northwestern Hwy, Suite 120
Farmington Hills MI 48336	Farmington Hills, MI 48334
(248) 943-3797	(248) 539-6151
rice.n@sbcglobal.net	cbonnici@usfic.com
Program Director/Reservations	Marketing Director
Anita Upson	Janice M Picklo
McNish Financial	Burns & Wilcox Ltd
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