



# MAPPING YOUR FUTURE WITH IAMD



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

### President's Message – February 2010

Dear Members:

**2009 is behind us and 2010, is a reality ahead of us.**

Time for our 2010 resolutions! What will they be?

How about spending more time with family and friends? Will it be to lose those extra 10 pounds that we somehow managed to gain during the holidays? Could it be stepping up your education goals for the year or improving your current job skills. How about becoming more involved in IAMD? Whatever your resolutions and goals, I know that your association of choice, IAMD, will be there to assist you.

Everything we see on the internet, television, in magazines and newspapers is about "going green" and "save the planet". Our February meeting will be about yet another type of "green". Troy Neuerburg, Area Sales manager, Sherwin Auto Finishes will update us on the environmental impact of automotive paints going "green". Please join us for this informative presentation.

I received an email from Janet Holstine, president of Insurance Educators, asking if we have an "employment chair". Janet comes into contact with many agencies and companies who are looking for CISR's. Under our current economic times, I think this could be a great benefit to our members. Stay tuned for further discussion.

We are very pleased with the number of members and guests that have been attending our monthly membership meetings. It is however, imperative for all of us to remember to let our reservations chair know by the Friday prior to the meeting if you are planning to attend and what your meal selection will be. Our reservations chair is required to let Ginopolis know by the Monday prior to the meeting the attendance number and what meals are required. This will help to make certain everyone is served in a timely manner and that your meal selection is available. Thank you for your cooperation in this matter.

Our membership numbers continue to climb! Great job to all our members on spreading the word of IAMD and NAIW. Our membership drive will be held on Wednesday March 10, 2010. Our State Director, Cindy Prud'homme will be our speaker. Please bring any potential members that evening so they will learn more about us.

As we move through our upcoming schedule for 2010, we ask that you continue "Mapping Your Future with IAMD".

President Nancy Kramer, LUTCF, DAE, CPIW,

## **Time Wise: The To Do List on Steroids**

By [Scott Simmonds](#) January 20, 2010

To do or not to do, that is, quite literally, the question.

Few of us have the memory to keep everything in our heads. The To Do list is a time proven key to success. My approach involves four lists that work together to build a system for achievement, time savings, and success.

### **List One - A Reminder List**

Some writers have called this a mind-dump. A place to put everything, big and little, that goes on in your life. This is a tickler/reminder system. It should include business stuff and personal tasks.

I use [RememberTheMilk.com](#) (a free web tool). I have used Microsoft Outlook. I have friends who use Goldmine. Some still use a calendar or notebook.

The key is to include everything you do and what you have to do on the list. As ideas and new projects come up, add them to the list. I have reminders to call clients, review files, prepare proposals, and reminders to change the kitchen water filter, and when to register the cars. I list everything.

Look at the items that "pop up" for each day. You either handle the item, postpone it, or delete it. When the reminder to change the kitchen water filter comes up I change the filter and change the date on my reminder to four months from now.

With a computer based system I don't have to transfer items and re-write the list.

Computer systems also allow you to quickly find an item that has changed.

You may have an agency or company system that applies to client and prospect items.

Obviously you will integrate that system with your own items. Every situation is a bit different. The key is to build a system that allows you to be effective.

### **List Two - A Do-Not-Do List**

The Do-Not-Do list contains issues and actions you don't get involved in. It is part of the definition of what you do, and who you are.

Business thinker Peter Drucker said, "There is nothing so useless than that which is done effectively that should not be done at all." In conversation he asked executives what things they have stopped doing that they were doing a year ago.

Is there a line of business you should no longer be in? Is there a service you should not be offering customers? Is there a business practice you will no longer engage in?

What activities have you performed in the past that no longer provide value to you or your clients?

What duties can be delegated or outsourced? Are there others in your company who would learn from duties you were performing in the past?

Consider those things you should stop doing.

### **List Three - Today's Mission Activities**

Everything we do can be categorized in one of two ways — Mission Activities or Success Actions.

Mission Activities are the guts of our life — the nitty-gritty activities that provide our employer with value — activities that put order to our lives.

Working with clients  
mowing the lawn  
housework  
property maintenance  
managing employees  
sending client letters

These are activities that are important in the moment, and contribute to who and what we are. They are urgent and attention grabbing. Every day, work from your Reminder List of current items to build a plan of issues you will work on today. Who will you call? What emails do you need to respond to?

Some work directly from their Reminder List. Others use a notebook. Over time you will learn your own style, and how many items you can realistically take on. This is also a chance to prioritize. I use A, B, C as my designations of priority. Again, build a system that works for you.

#### **List Four - Today's Success Activities**

Success activities are what improves our value as a person and our work. These are key, vital activities dealing with long-term strategy and tactics. They are rarely time-sensitive. If you are not careful, you can be sidetracked by the immediate and be pulled away from your success activities. Some people need to schedule specific time on their calendar. Others have the ability to push stuff aside to get to these important activities.

education  
strategic planning  
personal growth  
skill building  
market expansion  
research and development

These activities are vital to your long term success, but they are almost always easy to put off. They are very important but not at all urgent.

The overall objective in any To Do list system is to capture issues, actions, and activities that move us forward in the value we get from our work and the value we provide. A side benefit is that we save time — time that can be put to our own enjoyment of the lives we build for ourselves.

Scott Simmonds, CPCU, ARM, CMC is a consultant and insurance career mentor. He can be found at [www.ScottSimmonds.com](http://www.ScottSimmonds.com)

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

Ohio Council Director Betsy Adams' father passed away in December. Cards can be sent to her at Betsy Adams, 4602 W Ford Rd., Ashville, OH 43103-9452

## Director ½ year updates

### Program

To: Nancy Kramer IAMD President  
From: Anita Upson Program Chair

Re: Mid Term Report

The following are the dates and speakers we have had so far this term. All of our meetings have been held at Ginopolis on the Grill.

September 9, 2009 Investigator Jason McNally from the State of Michigan spoke on Suitability Issues for a 1 hour CE.

October 14, 2009 was our combined meeting with CPCU and our speaker was Nate Hargrove from Nate Hargrove and Associates. He spoke on issues regarding financial planning.

November 11, 2009 Tami Perzanowski a Master Tax Advisor from H&R Block discussed the major changes to the income tax code and its impact on us.

December no meeting

January 13, 2010 Tim Ferrand an attorney from Cummings, McClorey, Davis and Acho spoke about the changes and possible future rulings of the Michigan Supreme Court.

Respectfully submitted, Anita Upson, Program Director

### Education

So far this year, we have organized two continuing education classes. The first was held on September 9, 2009 during our Membership meeting. The topic was Suitability Seminar for 1 hour CE credit. This class was presented by Michigan State Office of Financial & Insurance Regulations.

The second class was held on October 19, 2009 at the Somerset Inn. The topic was Ethics for 3 hours CE credits. Breakfast was sponsored by Fresard Collision. The room sponsors were; Cameron M. Wilson Associates, Statewide Disaster Restoration and Burns & Wilcox. We had 21 in attendance and a profit for the association of \$330. This class was presented by Michigan State Office of Financial & Insurance Regulations.

We will be scheduling another 1 hour CE class for our April 2010 membership meeting. This class will be presented by Michigan State Office of Financial & Insurance Regulations.

Respectfully submitted, Nancy Rice Education Director

## Marketing

No report submitted.

## Membership

No report submitted.

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### **Helpful Winter Hints For Your Car**

Here are some helpful hints that could make your winters easier to deal with.

#### **Keep your headlights clear with car wax.**

Just wipe ordinary car wax on your headlights. It contains special water repellents that will prevent that messy mixture from accumulating on your lights - lasts 6 weeks.

#### **Squeak-proof your wipers with rubbing alcohol!**

Wipe the wipers with a cloth saturated with rubbing alcohol or ammonia. This one trick can make badly streaking squeaking wipers change to near perfect silence clarity.

#### **Ice-proof your windows with vinegar!**

Frost on its way? Just fill a spray bottle with three parts vinegar to one part water and spritz it on all your windows at night. In the morning, they'll be clear of icy mess. Vinegar contains acetic acid, which raises the melting point of water---preventing water from freezing!

#### **Prevent car doors from freezing shut with cooking spray!**

Spritz cooking oil on the rubber seals around car doors and rub it in with a paper towel. The cooking spray prevents water from melting into the rubber.

#### **Fog-proof your windshield with shaving cream!**

Spray some shaving cream on the inside of your windshield and wipe it off with paper towels. Shaving cream has many of the same ingredients found in commercial defoggers.

#### **De-ice your lock in seconds with hand sanitizer!**

Just put some hand sanitizer gel on the key and lock and the problems solved!

Hope these hints help even just one time!!

Article provided by Anita Upson, Program Director

## Employment Change

Nancy Fournier, will be taking on a different role within the Amerisure Corporate Underwriting area. Effective 1/1/10 Nancy will hold the position of **Corporate Insurance Coordinator**.

This change in role provides an opportunity for focus on the development and administration of our Corporate Insurance Programs, the collaboration and engagement necessary internally as well as externally with our agents and service providers, and the data management, maintenance of information associated with this element of our risk management. Nancy will also engage in additional projects in the Product Development area including those associated with resolution on pertinent correspondence from national and state bureaus on various lines of business items.

## SAVE THE DATES FOR ACTIVITIES LISTED BELOW

### Upcoming Events

- February 10, 2010** IAMD meeting Ginopolis Topic- Sherwin Williams-New "Green" paint used for environment and impact on car buyers.
- 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

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### **Social Networking Policies: Create, Communicate, Consistently Enforce**

Social networking is part of the new normal in business. Understandably, not every company can go so far as, say, Zappos.com or Southwest Airlines in their enthusiasm. But it's also not smart to ignore it. At some level, employee use of social networking tools should be addressed and a policy adopted.

Just a couple of weeks ago, a friend noted that he had attended a seminar on social media in business and found it very helpful. One of the attorneys who presented that seminar is Mitzi Wyrick, from Wyatt, Tarrant & Combs. After looking at the slide deck my friend sent my way, I contacted Wyrick. Tuesday, I got a chance to speak with her.

Essentially, she said, employers have two choices when it comes to employee use of social networking tools on company time: They can ban it completely, or allow it and decide how they are going to regulate it.

“In some ways I think it’s easier to treat social networking use the same way the company treats employee Internet use, ’ she told me. “If they’re allowed to use it, as long as they’re not using it excessively, social networking shouldn’t be any different.”

But there are certain things companies should be mindful of when creating their social networking policies. They want to protect their intellectual property, so employees shouldn’t be posting about things they’re working on, Wyrick said. Policies should also prohibit harassment or discrimination against other employees, as well as posting “anything that would cast the company in a bad light.”

Once the policy is created, employers should communicate it to employees. Post it in the break room, include it in the employee handbook, and distribute it separately in a memo or a letter. And have employees sign to acknowledge that they’ve received it and read it. That way, Wyrick said, you avoid situations later where an employee says he doesn’t understand why you’re disciplining him since he didn’t even know there was such a policy.

After the policy as been created and communicated, it must be consistently enforced. It does no good to have a policy if some violations have consequences and others do not. Not that someone has to devote all of his or her time to monitoring employee activity on different social networking sites. In fact, Wyrick said she wouldn’t recommend that. But once the company becomes aware of a post that violates company policies, it must be addressed in accordance with the policy. Then, the second (and third, fourth etc.) time that kind of violation occurs, it must be addressed in the same way as the first.

From Cyberslacker News-December, 2009

By Lora Bentley

Article Submitted by Nancy Kramer

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### **Facts for Valentine’s Day**

Taken from the U.S. Census Bureau news article dated 12/15/2009

23.8 pounds is the per capita consumption of candy by Americans in 2008.

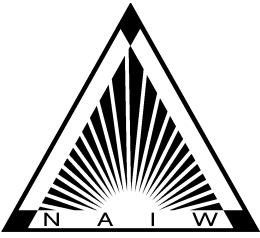
\$403 Million dollars is the U.S. combined wholesale value of domestically produced cut flowers in 2008 for all flower-producing operations with \$100,000 or more in sales. Among states, California was the leading producer, with producing about  $\frac{3}{4}$  of this dollar amount.

27,484 is the number of jewelry stores in the U.S. in 2007.

2.16 million is the number of marriages that took place in the U.S. in 2008. That breaks down to a little less than 6,000 marriages per day. The median age at first marriage was for men 27.6 years and for women 25.9 years.

904 is the number of dating services establishments nationwide as of 2002. This number includes internet dating services, with these businesses employing almost 4,300 people and bringing in about \$489 million in revenue.

# MAPPING YOUR FUTURE WITH IAMD



You are invited to attend our  
February 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 –February 10, 2010**

**Time:** 5:30 pm Networking  
6:00 pm Dinner  
7:00 pm 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  
(Corner of 12 & Middlebelt)

**Program:** **Sherwin Williams & Green Technology**  
**Speaker:** **Troy Neuerburg-Area Sales Manager**

**Cost:** \$25.00

**RSVP:** Please RSVP to Linn Feinstein via email

[lmfdetroit@att.net](mailto:lmfdetroit@att.net) or 248-615-0914

by Friday, February 5<sup>th</sup>.. Make sure to include your menu selection.

*Make checks payable to **IAMD** or **Insurance Association of Metro Detroit, Inc.** **NO CASH AT THE DOOR***

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

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).*

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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.

**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
Dearborn General Agency/AAA of MI	Burns & Wilcox, Ltd.
21917 Garrison	30833 Northwestern Hwy, Suite 120
Dearborn, MI 48124	Farmington Hills, MI 48334
W 313-563-7390 h 248-851-1170	w 248-539-6111
<a href="mailto:njkramer@aaamichigan.com">njramer@aaamichigan.com</a>	<a href="mailto:ckwaske@burns-wilcox.com">ckwaske@burns-wilcox.com</a>
<b>Vice-President</b>	<b>Secretary</b>
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
<a href="mailto:mmelias@burns-wilcox.com">mmelias@burns-wilcox.com</a>	dzauner@specialrisks.com
<b>Education Director</b>	<b>Treasurer</b>
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
<b>Program Director/Reservations</b>	<b>Marketing Director</b>
Anita Upson	Janice M Picklo
McNish Financial	Burns & Wilcox Ltd
22662 Woodward, Ste 200	30833 Northwestern Highway
Royal Oak, MI	Farmington Hills MI 48334
W 248-544-4809 C 586-246-4944	(248)539-6083
<a href="mailto:Aupson@mcnish.com">Aupson@mcnish.com</a>	<a href="mailto:jmpicklo@burns-wilcox.com">jmpicklo@burns-wilcox.com</a>
<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>	