



MAPPING YOUR FUTURE WITH IAMD



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

President's Message – March 2010

Dear Members:

It's almost here! The Spring Solstice will begin on March 21st. Very soon you will see the daffodils, pussy willows, crocuses and tulips peek their lovely heads through a small remnant of our last snow fall. Before you know it Passover, Good Friday and Easter will be a topic of discussion from the past. Spring will be here with its' balmy breezes, fresh smells and a renewed enthusiasm for everything!

We now have 59 members. I would like you to join me in welcoming our newest members: **Margaret Anderson, Burns & Wilcox; Nikki Wilson, Hylant Group of Ann Arbor; Pamela McQuale, Amica Mutual Insurance; Pat Lewis, Cultivate; Irina Boyarintseva, Amica Mutual Insurance and Nelli Thomas, Burns & Wilcox.** A warm welcome to all of you and we are very excited that you have chosen IAMD as your association of choice and look forward to your involvement in your new association.

Please be sure to bring a potential member with you to our March meeting. March is typically our membership drive. Our **State Director, Cindy Prud'homme** will be our featured speaker and she will tell you all about the National Association of Insurance Women, International.

In April we will have a **one hour continuing education class** presented by the State of Michigan. We will also host our second annual fundraiser, "**The Spring Fling**". It will be held at the Clawson Inn from 6:30 until ?. The food is great and the live music fun. Please see the flyer in this Newsletter and RSVP to Betty Durocher who is our Special Events Chair. Several members and guests attended last year and all commented about what a great time they had.

We have several openings for officers and Directors for the 2010-2011 term. If you are interested, please contact Nancy Fournier, our Nominating Chair. She will fill you in on all of the duties of each office and Directorship and I am sure she will talk you into running!

Don't forget, it is not too late to register for **the Regional Conference being held in Akron, Ohio, March 18-21.** The conference will take us back through the years and I know the Akron association has been working very hard on providing an enjoyable conference along with several CE classes.

I look forward to seeing everyone in March as we continue
"Mapping Your Future with IAMD"!

Nancy Kramer, LUTCF, CPIW, DAE President

2nd Annual IAMD



Spring Fling

An Evening of Dinner, Live Music and Dancing

Saturday, April 17, 2010

Clawson's Steakhouse

56 S. Rochester Road

Clawson, MI 48017

6:30 p.m. – 1:00 a.m

\$40.00 per person

Cash bar

Name _____

Phone Number _____

of Guests _____

Entrée Choice: ___ *Prime Rib* ___ *Salmon* ___ *Chicken Picatta* ___ *Vegetarian Pasta*

Make checks payable to IAMD

Please RSVP by Friday, April 9, 2010

Betty DuRocher – bjdurocher@gmail.com

Or 734-693-2869

Nominating Report

ARE YOU INTERESTED IN LEARNING MORE ABOUT NAIW/IAMD?

The Nominating Committee is seeking candidates to serve IAMD during the 2010-2011 term. If you are interested in serving your local association as an Officer or Director, please contact a member of the nominating Committee and submit your name. The committee will be meeting very soon to select a slate of candidates.

The following candidate positions will be open for the 2010-2011 term:

President: *Chandra Kwaske (assumes position effective July 1, 2010)*

President Elect

Vice President

Secretary

Treasurer

Board of Directors (2 elected for two years)

Below you will find information on the positions available.

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

Committee Members

Carmen Bonnici

Linn Feinstein

Janice Picklo

Anita Upson

Nominating Chair

Nancy Fournier NFournier@amerisure.com

Taken from the IAMD By-Laws

ARTICLE IV Officers

Section 3. Duties of Officers

The officers shall perform the duties prescribed by these bylaws, the standing rules and the parliamentary authority adopted by the association. Officers may not succeed themselves by election.

A. The President shall:

1. Preside at all meetings of the association and the Board of Directors with the option of engaging a Professional Registered Parliamentarian or Certified Professional Parliamentarian when required.
2. Appoint all Standing Committee Chairs and other Committees except as provided in these bylaws and such other committees as authorized by the association or Board of Directors.
3. Be an *ex officio* member of all committees except the Nominating Committee.
4. Perform other duties as pertain to the office of president.

B. The President-Elect shall:

1. Be an active aid to the president.
2. Become acquainted with the affairs of the association and prepare for the coming term as president.
3. In the event of the absence or inability of the president to perform the duties, shall perform the duties of president.
4. Chair the Budget and Finance Committee
5. Chair the Mentors & Protégée Committee
6. Serve on the Long Range Planning Committee
7. Appoint the Chairs for the Nominating and Audit Committees
8. Succeed to the office of president in the event of a vacancy in that office in accordance with Article IV, Section 3.
9. Automatically accede to the office of president at the end of the term.

C. The Vice President shall:

1. Perform the duties of the president and president-elect in the event of their absence or disability.
2. Chair the Bylaws and Standing Rules Committee who shall consider all written proposed changes of the national, regional and state bylaws and standing rules and shall present them to the association with recommendations. It shall also review any local association bylaws changes and submit them for approval.
3. Chair the Long Range Planning Committee who shall recommend goals to the Board of Directors to further the purpose of the association and NAIW as outlined in Article II of the NAIW bylaws.
4. Serve as a member of the Budget and Finance Committee.
5. Succeed to the office of president in the event of concurrent vacancies in the office of president and president-elect.
6. Perform other duties as pertain to the office.

D. The Secretary shall:

1. Take minutes of the meetings of the association and the Board of Directors.
2. Conduct the general correspondence of the association at the direction of the President.
3. Keep attendance records of the membership.
4. Under the direction of the President, conduct the general correspondence of IAMD.
5. Maintain an accurate list of the membership, which will be distributed annually in email and print to all members as a Roster.
6. Perform other duties as pertain to the office.

E. The Treasurer shall:

1. Be custodian of the general funds of IAMD.
2. In the event there is a Conference Treasurer appointed for a Regional or National Convention, the Conference Treasurer will have the same duties as the Local Association Treasurer, with respect to Bylaws Section 4, C.2., C.3, and C.6 in accordance with the NAIW Comprehensive Manual.
3. Receive all monies and disburse funds only upon the sanction of the Board of Directors or membership.
4. Deposit all monies in a financial institution approved by the Board of Directors.
5. Pay dues to NAIW as required.
6. Submit written reports at each regular meeting.
7. Submit books and records for audit within thirty (30) days after fiscal year-end and at such other times as requested by IAMD or the Board of Directors.
8. File any and all tax forms.

ARTICLE VII
Board of Directors

Section 1. Composition

The Board of Directors shall consist of the five (5) officers and four (4) director(s).

The President will appoint the Directors elected to act as Chairs of the following committees: Education, Marketing, Membership and Program.

Section 2. Duties

A. Duties - The Board of Directors shall:

1. Supervise the affairs and conduct the business of the association between business meetings.
2. Make recommendations to the membership.
3. Be subject to the orders of the membership.
4. Not act in conflict with actions taken by the association.
5. Meet at a time and place determined by the Board of Directors.
6. Perform the duties prescribed in these bylaws, the standing rules and the parliamentary authority adopted by the association.

Education Director shall

- a. Recommend and supervise educational programs and courses of study in insurance and related subjects and promote NAIW programs.
- b. Responsible for one program speaker at membership meeting.
- c. Provide educational features for regular meetings and promote NAIW programs.
- d. Submit articles on education to the Marketing committee for publication in the METRO ACCORD.
- f. Appoint a Legislative Chair who will provide information on Legislative issues pertinent to the Insurance Industry.
- g. Assist Membership to promote programs such as Communicate with Confidence.
- h. Prepare articles for submission to NAIW's publication Today's Insurance Professional.
- i. Appoint all committee chairs and committees under the direction of the President.
- j. Appoint a Partners in Literacy Chair.
- k. Plan and conduct a literacy event once a year.

Marketing Director shall

- a. Foster public relations and shall submit news items and photos of association activities to local press and insurance industry media and to *Today's Insurance Professional* editor at NAIW headquarters for publication.
- b. Appoint a Chair to the Advertising Committee who will secure advertising for The METRO ACCORD.
- c. Appoint a Bulletin/Website Chair who will be responsible for publishing and distributing The METRO ACCORD in a timely manner both through the email, the website and U.S. mail for members without computer access.
- d. Will be responsible for maintaining the IAMD Website.
- e. Appoint a Corporate Partners Chair who secures new local Partners for IAMD.
- f. Appoint all committee chairs and committees under the direction of the President.

Membership Director shall

- a. Prepare campaigns for attracting new members.
- b. Greeting new members at meetings and other IAMD functions.

- c. Work with Program Chair to make sure new members attend meetings.
- d. Send letters and make telephone calls to members not attending meetings and those not renewing membership.
- e. Serve as a member of the Mentors and Protégé Committee to make sure new members as well as seasoned members linked.
- f. Appoint all committee chairs and committees under the direction of the President.

Program Director shall

- a. Shall select location and make arrangements for regular meetings; three of said meetings to be in Education, Membership and a visit from the State Director.
- b. Arrange industry-related programs for regular meetings of IAMD.
- c. Committee to serve as Greeters at all meetings of IAMD.
- d. Be custodian of any IAMD property used in conjunction with the regular meetings.
- e. Appoint a Reservations Chair to maintain an accurate listing of meeting reservations and cancellations of standing reservations.
- f. Appoint all committee chairs and committees under the direction of the President.

We all probably know these things but it doesn't hurt to be reminded...

How to Have More Energy - 5 Simple Tips to Skyrocket Your Energy and Overcome Tiredness

By Jeremy A Gislason

Welcome to another dull and dreary day at the office. Punch in your time card or log-in at the company's record book and walk slowly over to your desk. Go through the day in the same listless manner and wait for the day to end. Sounds familiar? Well, if this is you on a regular day, you need to learn how to have more energy!

Energy not only gives you the strength to go to work and fulfill your tasks, it also fuels your creative problem solving skills. Besides, your boss won't be too impressed if he or she spots you with your back hunched down and your eyes drooping heavily.

To help solve your dilemma, this article will teach you how to have more energy anytime anywhere.

1) Get Sufficient Sleep.

Lack of energy stems from lack of rest. How many hours of sleep are you getting these days? Five? Four? Three? Generally, people need seven to eight hours of sleep each day to function properly. And I'm not just talking about a one-time eight-hour sleep.

Don't just do it on Monday and then revert back to your old habits from Tuesday onwards

Try sleeping earlier for one week. From one week, try to stretch it to two weeks. You'll be surprised at how refreshed and energetic you'll feel as the days go on. At the very least, it will keep you from falling asleep on the job!

2) Drink More Water.

Although often taken for granted, water is actually very good for you. It helps hydrate your skin,

flushes toxins out, and most importantly, helps you get energized.

Drinking water also helps your body function properly. Water in coffee does not count. Iced tea does not count either. Try drinking eight glasses of water everyday without fail and your whole body system will be running more smoothly and more energetically.

Another tip on how to get more energy is by rinsing your face with cold water. Nothing wakes you up faster than ice-cold water.

3) Exercise.

Exercise might sound like a tiring activity, but the truth is quite the opposite. Exercise actually helps you gain more energy. It also reduces stress, which we all know eats away at our energy like termites do to wood.

Of course, exercise is highly recommended to those who have stressful and mentally taxing jobs. People who stay rooted to their workstations for hours can benefit a lot from exercise.

But if your work is already physically demanding, then check out some of our other tips for getting more energy. You don't have to join a gym to get your energy fix. You can establish a simple routine at home like 10-minute sit-ups or 10-minute jumping jacks.

4) Consume Energy-Giving Foods And Supplements.

Some vitamins are specifically energy-rich. Take Vitamin B2 and B3 for example. These vitamins are required for energy production and oxygen utilization. You can check with your doctor to see what other vitamins you can choose from.

Food also plays a strong role when it comes to producing energy. Some of the more energy-rich foods include whole-wheat pasta, fruits and cereals. Natural fruit juices (not those in cans that are filled with sugar) are also quickly gaining popularity among the health conscious crowd.

To be on the safe side, make sure to consume at least one energy-rich food for breakfast, lunch and dinner. Avoid taking in sweets. These may give you an energy boost in a snap, but they can also bring you down just as quickly.

5) Take A Breather.

Sometimes, we are buried deep in our work that we neglect to take our breaks. One proven tip on how to have more energy is by balancing work and rest. All work and no play will leave you feeling drained, and possibly even depressed.

Once in a while, you have to pause for a short break. If work becomes too much, why don't you go on a vacation and use the time to recuperate?

Having a change of scenery also helps. If you're cooped up inside an office all day, leave your station for a short while and hang around outside where there are trees and other people. Nothing can give you a better boost of energy than a drastic change of scenery. The change awakens your mind and shakes you out of your reverie.

It's important to learn how to have more energy so you can easily prepare yourself for endeavors that might need more time and effort to complete in the future. Some people keep on working and working until they collapse from exhaustion. Don't let it get that far.

To keep up with your hectic schedule, you will need to learn how to have more energy. Having more vitality also keeps you in tiptop shape. It sharpens your mind and improves your overall performance. After all, what kind of person wouldn't want to do their best at work?

Jeremy Gislason, owner of SureFireWealth Inc, the publisher of the self improvement series at <http://www.mindmaptoriches.com> certainly has the right mindset to be teaching others. A great Self Help Book "Mindmap to Riches" series can change the course of one's life.

Education

Did you realize, as part of your NAIW membership benefits; NAIW offers scholarships for their members? Did you realize money is **not being used** for these scholarships due to the fact members are **not sending in applications** to request the scholarships! The below info and applications can be found on the NAIW.org website under Education and training-scholarships.

President Kramer will have the applications at the March meeting. Make sure to check the deadline for the application, if you miss the deadline you will not be eligible for a scholarship.

NAIW (International) Scholarships

Young Professional Convention Scholarship

This scholarship provides the winning Young Professional a complimentary registration to the 2010 International Convention.

National Alliance Scholarships

The Societies of Certified Insurance Counselors (CIC), Certified Risk Manager (CRM) and Certified Insurance Service Representatives (CISR) and Certified School Risk Manager (CSR) will award scholarships at the National Association of Insurance Women (NAIW) Annual Convention each year. To apply for a scholarship, please complete the form in the forms section of the website.

National Alliance CIC Scholarship

You must be a NAIW member in good standing and have never attended a CIC institute. The exam is required. In addition, you must be a licensed agent, broker, or solicitor; or have at least two years of fulltime experience as a practitioner in insurance or risk management; or have served for at least two years as a full-time insurance faculty member at an accredited college or university. To apply for a scholarship, please complete the form in the forms section of the website.

National Alliance CRM Scholarship

You must be a NAIW member in good standing and never have attended a CRM course. The exam is required. With the "CRM for CIC" option, a student may take one CRM course in place of one CIC institute. To apply for a scholarship, please complete the form in the forms section of the website.

National Alliance CISR Scholarship

You must be a NAIW member in good standing and have never attended a CISR course. The exam is required. Any employee of an agency, insurance company, or insurance-related business, including customer service representatives, insurance agents, and agency managers is eligible to attend. To apply for a scholarship, please complete the form in the forms section of the website.

National Alliance CISR OnLine Scholarship

You must be a NAIW member in good standing. Successful completion of the exam is required for state CE credit and CISR Annual update credit. Any employee of an agency, insurance company, or insurance related business, including customer service representatives, insurance agents, and agency managers, is eligible to attend.

National Alliance CIC Update Scholarship

You must be a CIC and a NAIW member in good standing. This scholarship applies to any CIC institute, James K. Ruble Seminar,* Dynamics of Selling program,* or Certified Risk Manager (CRM) course.*

**You must be a dues-paid member of the Society of CIC or Certified Risk Managers International to attend a Ruble seminar, and to receive update credit from a James K. Ruble Seminar, Dynamics of Selling program, or CRM course.*

National Alliance CISR Update Scholarship

You must be a CISR and a NAIW member in good standing. This scholarship applies to any CISR course, William T. Hold (WTH), or Dynamics of Service course.*

**You must be a dues-paid member of the Society of CISR to receive update credit from a Dynamics of Service course.*

National Alliance CSRM Scholarship

You must be a NAIW member in good standing and have never attended a CSRM course. The exam is required. Any employee of an agency, insurance company, insurance-related business, or any individual involved in school risk management is eligible to attend. With the "CSRM for CISR" option, a student may take one CSRM course in place of one CISR course.

Each scholarship covers the registration fee only for one institute or course, and must be used by December 31, 2010.

The Independent Insurance Agents & Brokers of America Scholarship

During NAIW's (International) upcoming annual convention on June 9-12, 2010, IIABA and NAIW will award the following scholarships toward the IIABA's Accredited Customer Service Representative Designation (ACSR) at NAIW's annual convention:

- One full scholarship to take all classes required to earn the ACSR personal, commercial, or life/health designation
- Three scholarships to take one ACSR personal, commercial, or life/health class

Applicants must be current and active members of the NAIW in good standing, must work at an IIABA member agency, must be employed full-time and in the insurance industry for at least one year.

Applicants must intend on completing and achieving the ACSR Designation within three years or taking the ACSR class within one year, and expect to continue their career for the next three years in the insurance industry.

Marketing

No report submitted.

Membership

No report submitted.

CYBERSLACKER NEWS, January 2010

Over the past decade, there has been a technological revolution in the workplace as businesses have increasingly turned to technology as the primary tool to communicate, conduct business, and store information. As the use of technology has increased, so has the concern of employers that their technology resources may be abused by employees. As a result, companies have developed various "computer conduct" policies and implemented strategies to monitor their employees' use of e-mail, the Internet and computer files.

National surveys have reported that many companies are engaged in such practices. Federal and state laws and judicial decisions have generally given private sector companies wide discretion in their monitoring and review of employee computer transmissions, including the Internet and e-mail. However, some legal experts believe that these laws should be more protective of employee privacy by limiting what aspects of employee computer use employers may monitor and how they may do so.

No matter where people stand on the issue of privacy, one thing continues to be critical in the courts, in the media and in the work place. Employers are expected to clearly communicate the organizations position to employees as it pertains to employee conduct and privacy.

As an employer, one of the challenges has been keeping up with written policies that describe and make clear what the employee should know about the organizations expectations of technology use when the technologies available change at such a rapid rate. Many organizations have an "Email Policy" and "Internet Use Policy". This situation has developed because organizations tend to layer additional policies as new technologies present themselves in the work place. As a response to this situation, more and more organizations are creating a single "Technology Use Policy" that pertains to all of the various technologies and communication mediums in the organization.

There is now a broad enough understanding of the interaction between employees and the internet enabled world to refine the employer's expectations in a single "Technology Use Policy" that will address elements such as e-mail, webmail, web surfing, telephone/cell phones, social networking sites (i.e. Facebook, YouTube, Twitter etc.)

The courts, specific industry associations and experts agree that establishing a comprehensive policy on employee technology use is incomplete without strategies to disseminate the information. Experts pointed out that informing employees about these policies not only established the limits of employee expectations about privacy but also allowed the employee the opportunity to conform their behavior to the circumstances of having limited privacy. Don't allow your organization to send conflicting messages to employees because technology specific policies have been layered on top of each other as new technologies make their way into the work place. Focus on replacing multiple policies with a single "Technology Use Policy", a "Communications Policy" and often a general section outlining general office technology use in an "Employee Handbook". Written by a staff writer/Cyberslacker News/Submitted by Nancy Kramer

SAVE THE DATES FOR ACTIVITIES LISTED BELOW

Upcoming Events

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
April 17, 2010	IAMD Spring fling-Clawson Steak house
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

The March Equinox Explained

The March equinox will occur on March 20 in 2010, marking the beginning of spring in the northern hemisphere and fall (autumn) in the southern hemisphere from an astronomical viewpoint. The March equinox will occur at 17:32 (or 5:32pm) at Coordinated Universal Time (UTC) on this date.

Twice a year, around March 20 or 21 and September 22 or 23, the sun shines directly on the equator and the length of day and night are nearly equal in all parts of the world. These two days are known as the March (vernal or spring in the northern hemisphere) equinox.

The Bahá'í New Year is also celebrated on March 21, which is the date of the March equinox in some years, such as 2003 and 2007. The Hindi *Holi* celebration, one of India's major festivals, is also celebrated around this time of the year in 2008.

In the northern hemisphere the March equinox marks the start of spring and has long been celebrated as a time of rebirth. It is an ancient Chinese custom to balance eggs – a symbol of fertility – on the day of the March equinox to bring good luck and prosperity.

According to Jewish tradition, God made the sun, moon and stars on the fourth day of creation – and once every 28 years the sun returns to the same astronomical position that it held that day. The Talmud says that the turning point of this cycle occurs at the March equinox.

Spring-cleaning in many countries occurs around the time of the March equinox, or the beginning of spring. It is a time set aside for cleaning homes and storing or giving away old furniture or items that are no longer used. The term "spring-cleaning" relates to the act of thoroughly cleaning a place.

Those of us who live, or have lived, in cold climates where winter may stretch for eons, can tell you with some glee exactly what the Spring Equinox celebrates--the return of life and growth to the thawing earth. For the first time since the Fall Equinox, the times of light and dark in a single day are equal. From this day forth, Spring will arrive, and with her, a wild spurt of growth begins. Shoots of young grass appear, leaves sprout on trees, birds and their songs return. The Spring Equinox is the celebration of the return of the Maiden Goddess, and the young life energy she brings with her. Winter and the dark time have finally been put behind us, and the season of growth has begun. This holiday is truly a celebration of life and nature.



MAPPING YOUR FUTURE WITH IAMD

You are invited to attend our
March 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 –March 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: **Realizing the Benefits of NAIW Membership**
Speaker: **Cindy Prud'homme, MI State Director**

Cost: \$25.00

RSVP: Please RSVP to Linn Feinstein via email

lmfdetroit@att.net or 248-615-0914

by Friday, March 5th. 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: Stuffed Chicken Breast (spinach & feta)
Vegetable Stir Fry
Norwegian Salmon
Santa Fe Steak Salad

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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Vice-President	Secretary
Melanie Elias	Donna Zauner
Burns & Wilcox, Ltd.	Special Risks
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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
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
Aupson@mcnish.com	jmpicklo@burns-wilcox.com
Membership Director	Awards – Tracy Flynn
Chris J. Jennette, CPIW	Fundraising –Betty DuRocher
GAB Robins	Outreach – Sharon Rice
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