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The Children's Hour

It will make no one proud to learn that an estimated 860,000 children in the U.S. were victims of abuse and neglect in 1999 alone. More than 58 percent of victims suffered neglect, while 21 percent suffered physical abuse and 11 percent were sexually abused. And in that year more than 1,100 children died from abuse and neglect. As awareness grows that child abuse is a deep-rooted problem found in every community, regardless of economics, ethnicity or educational background, an urgent question arises: Can an individual, office or company really be effective in combating the crisis? The Insurance Industry Charitable Fund developed Insuring Our Future, an innovative program that works to break the cycle of abuse and to improve lives through long-term abuse counseling and treatment, mentoring, job preparation and, for some, transitional housing.

There are other ways the industry is making a difference for children and their families. The East River Park in lower Manhattan, just two miles from Ground Zero, is the only green space of any consequence in a densely populated part of the city marked by low- and middle-income housing developments. As part of Prudential Financial's Global Volunteer Day, employees helped clean up and restore the park's playgrounds and sports field for the neighborhood youth. Focusing on children and sports,

SAFECO has just launched its new "PlayBall" program to install electronic scoreboards at young people's baseball fields around the country.

Education of children is also an important focus for insurers. Nationwide is the first insurance company to receive the United Way's Spirit of America Award. The company was elected for a wide range of activities including its tutoring program for urban school students who need extra help to pass proficiency tests. And when it comes to safety, Farmers focuses on children. Through its children's safety program, parents will receive a discount on their auto premiums after their teen completes the company's driver safety course.

Also in this issue of *Impact*, we highlight a new financial literacy program called Financial Fitness, sponsored by the Neighborhood Reinvestment Corporation and NeighborWorks® Network, which helps families that do not have financial skills learn to save, invest and increase their resources. GEICO's most recent Habitat for Humanity initiative in Washington, D.C. is also featured.



Gordon Stewart, President
Insurance Information Institute

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Insuring Our Children's Future

An estimated 860,000 children in the United States were victims of abuse and neglect in 1999. More than 58 percent of victims suffered neglect, while 21 percent suffered physical abuse and 11 percent were sexually abused. In that year more than 1,100 children died from abuse and neglect. Child abuse is a deep-rooted problem found in every community, regardless of economics, ethnicity or educational background. But what can an individual, office or company do to prevent this tragedy from occurring?



On the Cover: Mother plays with daughter at Family Stress Center class. Above: Families enjoy a picnic.

The California insurance industry is addressing child abuse in a number of effective ways through the Insurance Industry Charitable Fund (IICF). The IICF works with the insurance industry to create a presence in local communities. By concentrating on charitable giving and involvement, the IICF creates the power to help—sometimes one life at a time.

Insuring Our Future was developed by IICF to help teens make the transition from foster care to self-sufficiency. The program works to break the cycle of abuse and to improve lives through long-term abuse counseling and treatment, mentoring, job preparation and, for some, transitional housing. The IICF and its partners originally created the Insuring Our Future program at the Richstone Family Center in Hawthorne, not far from Los Angeles airport. Urgent issues incorporated in the program include anger management, parenting skills and drug and alcohol counseling. Funding for the program is provided by a partnership of the IICF, Cal-Surance, and Insuring the Children, a volunteer organization of the insurance industry.

“Many abused children are put into the foster care system when they cannot be returned to their families,” said Karen Chin, chief executive officer of IICF. “A staggering number remain in the system, then are suddenly tossed out at age 18, when the state declares that they are adults.”

According to Chin, many of them have lived in up to eleven foster homes and often are behind in school due to the lack of stability in their lives. They are still trying to deal with abuse issues and need support to

Abused children's pasts may leave them particularly unprepared for living on their own.

learn the skills necessary to continue their education and move on. Their past may have left them particularly unprepared for living on their own. Both physically and mentally vulnerable, they are susceptible to abusive situations, possibly becoming homeless or pregnant.

The five-year grant funding the Insuring Our Future model program is being studied by other agencies, particularly for its strong multifaceted approach. The young women in the program are also required to finish high school, get a job and learn budgeting, scheduling, cooking, and responsibility. It works to give them stability, self-sufficiency and the tools they need to move beyond their abuse.

“These young women are inspiring in their determination to work toward a strong, healthy life,” said IICF Ex-Officio Bruce Basso of ABD Insurance. “One young woman told me that the Insuring Our Future program has created the first real sense of a supportive ‘family’ she’s ever known.”

Family Stress Center

The IICF also provides monetary grants to ongoing programs, which have been carefully screened for effectiveness. The IICF Child Abuse Prevention Program (CAPP) has brought together volunteers from the insurance industry in a particularly

fruitful collaboration with the Mt. Diablo Chapter of CPCU, the Independent Insurance Agents Association of Contra Costa County, the National Association of Insurance Women of Contra Costa County and the Tri-Valley Insurance Professionals.

The Family Stress Center is supported by the IICF because of the comprehensive scope of their programming. Instead of just working with the abused and the abuser, FSC tries to meet the needs of all components of the family, whether this be in the respite nursery, counseling, parenting classes or anger management classes. “The counseling program is designed to help families at all levels of need,” explained Chris Lafferty of the Family Stress Center. “The parent often does not see a problem and is reluctant to participate in counseling. The mission of the FSC is to prevent child abuse and neglect by providing psychological support and educational services focusing on the critical and long-term needs of children and parents,” she said, adding, “The IICF and its CAPP program provide a forum to speak on behalf of the children. The goal is a safe and nurturing family life for the child.”

In addition to the thousands of dollars raised annually, the members of CAPP take advantage of an IICF-wide program, IICF Bridge Week.



Above and below: Holiday celebrations at the Family Stress Center.

During nine days in October each year, IICF companies provide volunteers for its grant recipients, some to participate in ongoing programs and

others to tackle one-time jobs.

During IICF Bridge Week, the Family Stress Center asked IICF CAPP volunteers to “sow the seeds of change” as one component of a comprehensive system of support and skill-building by providing a picnic. The picnic was targeted at three dis-

tinct Family Stress Center groups: the Latino Family Program for monolingual families, the Grandparents Support Group for those who have the responsibility of raising their grandchildren, and the “Proud Fathers” group. The goal was to provide a safe, relaxed setting for families to enjoy time together, to provide models of how other families interact and to provide information about support and educational programs.

Companies such as SAFECO, GeneralCologne Re, Zenith, Chubb and State Compensation Insurance donated food and supplies, and joined IICF CAPP volunteers to decorate, cook, serve and oversee the multicultural event.

“Because of the safe, neutral setting, one young man was persuaded to overcome his reticence and a difficult family situation,” said Basso. “He attended and met his ten-month-old child for the first time. This was an opportunity which resulted in his becoming a regular and steady part of the child’s life.”

Over the years, IICF has also made grants to La Casa de Las Madres, San Francisco’s oldest abuse shelter, providing funds for the purchase of a van, a commercial grade washer, dryer and dishwasher. “Families have experienced a significant drop in the number of colds and illnesses now that plates and utensils are sterilized, lessening stress at a difficult time in their lives,” said Chin. “Support, trust, demonstrated concern—these join with monetary grants to show how the California insurance industry works to fight child abuse through the Insurance Industry Charitable Fund.” For more information on the IICF, visit their Web site at www.iicf.com. ■



An Insurance Company Receives the United Way's Spirit of America Award for the First Time

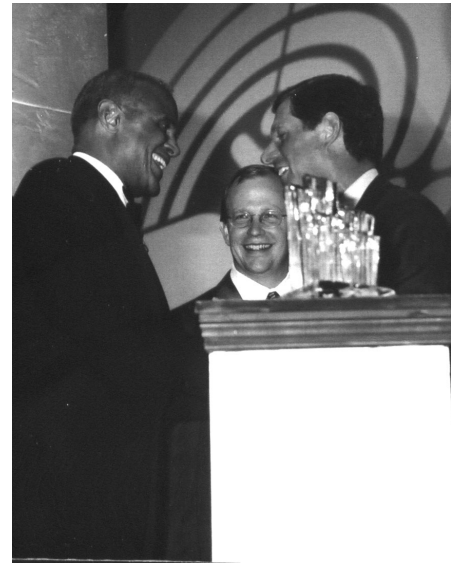
Mentoring, assisting the elderly, donating blood—these are just a few examples of the ways Nationwide's associates show their dedication to their communities. Their efforts are given the full support of their employer, the extent of which can be understood more clearly when Nationwide's overall contributions of more than \$18.3 million to nearly 1,000 non-profit organizations are noted.

One of the major focuses of these efforts is the United Way. An estimated 1,000 people participated in United Way's Day of Caring community volunteer project and Nationwide associate, retiree and agent pledges to the United Way campaign amounted to more than \$5.2 million, or nearly \$200 per person. These contributions are matched dollar for dollar by the Nationwide Foundation, resulting in \$10 million to be distributed to more than 700 United Way groups across the country. In Columbus, Nationwide contributions are nearly 11 percent of United Way of Central Ohio's total funding.

Last year, in recognition of this

outstanding achievement, W.G. Jurgensen, Nationwide's chief executive officer, was presented with the United Way of America's 14th annual Spirit of America Award on behalf of the company's 30,000 associates and 4,100 exclusive agents. It is United Way's highest national honor for corporate community involvement. Nationwide is the first insurer and first Ohio company to receive the award.

The presentation was made at United Way's annual awards dinner, attended by some 3,000 United Way workers and volunteers, representing more than 1,000 United Ways. Patricia Mercurio, president of Bank of America, the previous year's Spirit of America winner, commended



Nationwide CEO W.G. Jurgensen (r.) with performer Harry Belafonte and United Way of America interim President and CEO Chris Amundsen at the awards ceremony.

Nationwide "for its incredible spirit of giving and community building" in presenting the Spirit of America Award to Jurgensen.

Jurgensen told the audience, "We are working very hard at Nationwide to take our company from the very good company that we believe it is to a great company. This is really our vision. This is what our associates are dreaming about." He explained greatness is attained when you become the standard by which all else is measured. Speaking of the widespread community involvement by Nationwidors,



Helping the elderly is one of the many volunteer activities undertaken by Nationwide associates.

Jurgensen said he looked forward to telling associates that this year they became “the standard by which all else is compared.”

Jurgensen gave special thanks to the 30,000 Nationwiders around the world who made the award possible. “They truly live our corporate core value: caring for people every day. It is my pleasure to accept this award on their behalf.”

Another of Nationwide’s community outreach efforts is Habitat for Humanity. In cooperation with this group, Nationwide associates have built 40 homes across the United States. A volunteer program intro-



duced in 1997 called Friends at Nationwide (FAN) club, allows participating associates to earn up to two annual \$100 grants, payable to nonprofits where they donate 25 hours of volunteer time. Last year 500 grants were awarded. Operation Feed cam-

Nationwide associate tutors a high school student in math.

paign, another program, provided 32 percent of service hours at the Mid-Ohio FoodBank, raising funds for one million meals last year. ■

An Urban Park

in New York City

The 57-acre East River Park begins just north of New York City's business center in lower Manhattan and extends north for about a mile and a half, following the curve of the East River. The park is the only green space of any consequence in that part of the city. Besides a mall that allows strollers to enjoy the river views, East River Park offers tennis courts, a children's playground, basketball courts, baseball fields and an athletic field. The neighborhoods that it serves have high concentrations of mid- to low-income families living mostly in the subsidized housing developments that characterize the lower east side. Although a far cry from the much better-known Central Park, which is surrounded by expensive apartments and shops, it is still enjoyed by many New Yorkers.

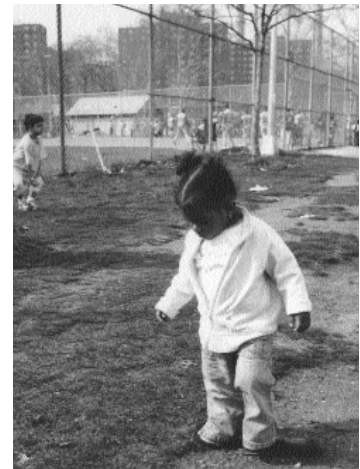


Photo: Antoine Masianni

For the fourth consecutive year, the park was one of the focuses of Prudential Financial employees' and their families' and friends' Global Volunteer Day efforts. A total of 1,828 attendees put in at least three hours each, totaling approximately 5,484 hours of labor. Projects included planting/gardening, tree restoration, painting, and cleaning up the park. Conducted with the cooperation of the New York City Parks Department, the site's close prox-

imity to Prudential's New York offices make it an ideal project.

But this year was different from previous years. East River Park is just two miles from Ground Zero. On September 11, the park provided an escape route for many people who had been at work when the attacks took place and had no way of leaving the area but on foot. While the park was not directly affected by the tragedy, there was a rush of volunteer spirit evident in the number of participants who came to help out on

this Global Volunteer Day, which took place on October 6. The proximity of the park to the World Trade Center site and the short period of time that separated the two events spurred twice as many people to volunteer compared to the previous year. For many volunteers, the initiative was a way to get involved in rebuilding the city.

"This year's event was special because we had a chance to work for the New York Police and Fire Departments' Widows' and



Prudential's Global Volunteer Day.

Children's Benefit Fund, said Mary Ix, one of the organizers of the event. "Everyone gave it their all, and the fact that we were able to donate \$109,680 made it even more rewarding."

Enoka Nanayakkara, one of the volunteer team captains at the event, put her feelings this way: "We have all been deeply affected by the tragic events that shocked our nation. One natural response is to seek out ways

to help others in need—a great first step toward our personal and national healing," she said. "By being a part of Global Volunteer Day this year, not only were we helping to contribute to our community as we do annually, but this time we were also supporting New York City Police and Fire Depart-

ments and their families. It was truly a team effort that all the volunteers can be proud of. It is especially gratifying to me, knowing that the spirit of volunteerism is very much alive and well at Prudential Financial."

"The real strength of America lies in its unique custom of volunteerism and community service," said Arthur Ryan, Prudential Financial chairman and chief executive officer. "Prudential's Global Volunteer Day builds on a long-standing tradition at Prudential Financial and is very visible evidence of our employees caring for their neighbors and fellow countrymen in these challenging times." ■

Photo: Antoine Masisani



Flexing Economic Muscles

for Financial Fitness

Mildred and Jerry Smith and their three children have a dream of one day living in a home they own. The Smiths are not unlike most families struggling to save to buy a home. In spite of the economic prosperity that marked the 1990s in the United States, one family out of four today does not have a bank account and, on average, median net financial assets for American households are a meager \$1,000. In some cases the reason is due to wage earners who are in low-income jobs. In others, families do not have the financial skills to save, invest and increase the resources they have. Worse yet, families can be seduced by some lenders that offer payday, car title and certain home equity loans, which are nothing more than high-interest, high-fee loans that strip away what little wealth and assets low-income families may have acquired.

To help families learn to manage their money more effectively, Neighborhood Reinvestment Corporation (NRC) and members of the NeighborWorks® network have responded

with a pilot financial literacy program called Financial Fitness. They have developed standards, adapted curriculum, created training materials, trained trainers, and raised funds to support the program at 24



Mildred and Jerry Smith receive their Financial Fitness degree.

NeighborWorks® sites nationwide. Another 15 sites or more are in the works for fiscal years 2002 and 2003. Between January and December 2001, NRC and NeighborWorks® enrolled nearly 3,200 people in the

program; nearly 1,800 of them have graduated. The average income of participants is \$24,882. Nearly 86 percent are renters, 70 percent minorities, and 70 percent women.

“Although American women earn more than \$1 trillion a year, control 55 percent of the nation’s wealth and handle 75 percent of family finances, many have not planned for their financial well-being,” noted Rose Lincoln, assistant vice president of public relations for SAFECO. “Half do not have a pension plan and less than a quarter have planned for retirement. But this financial gap doesn’t have to exist.”

Seven national partners—The Federal Deposit Insurance Corporation, Provident Financial, FleetBoston Financial, Morgan Stanley, MetLife Foundation, SAFECO and Visa USA—contributed \$1.5 million to this effort, with Neighborhood Reinvestment providing \$1.9 million in operating support.

“MetLife’s vision is to build financial freedom for everyone, and financial literacy is a critical first step on the road to freedom,” said Sibyl Jacobson, president and CEO of the MetLife Foundation. “We are pleased to partner with NRC and NeighborWorks® to increase financial literacy—and hope for the future—for families nationwide.”

So far, more than 250 counselors from across the country have been trained at Neighborhood Reinvestment Training Institutes to conduct Financial Fitness classes. The Financial Fitness curriculum consists of an orientation and group sessions on topics such as Basic Financial Planning and Money Management; Saving and Investing; Banks and



In the U.S. today, one family out of four doesn't have a bank account.

Other Financial Institutions; Credit; Taxes and Insurance; and individual sessions to set up a personal action plan for each participant. Among its components is an individual development account (IDA) program, which matches savings accumulated by participants until they have enough for a down payment on a home or to achieve some other goal, such as financing a child’s education.

NRC is closely monitoring the success of the Financial Fitness Program. The curriculum is still being fine-tuned, and may incorporate additional components of FDIC’s Money Smart program. Its emphasis, according to FDIC Chairman Donald E. Powell, is to give people “an understanding of basic finances and healthy banking relationships that benefits both the individual and the community.”

The Smiths, who have a combined household income in the mid-thirties, just might make their dream become a reality. During a seven-week workshop with the Community Development Corporation of Long Island’s (CDCLI) NeighborWorks® HomeOwnership Center, the Smiths learned to review their credit report, examine their monthly expenditures and set up a savings

plan. In fact, they have made significant changes in their lifestyle in order to reach their goal. They negotiated with their credit card companies to reduce the interest rates on their credit cards by eight percent. “I also began to shop more wisely and saved money by purchasing clothing on sale, using coupons and placing items on a lay-away plan,” Mildred said. “I was very proud to share with the CDCLI staff that I didn’t use a single credit card to finance my Christmas gifts last year.”

Doug Dylla, national coordinator of the NeighborWorks® Campaign for Home Ownership, which is managing the pilot program, said, “Even though it’s a basic life skill, few of us learned financial management from our parents or from school. Unfortunately, most of us learned hard lessons by making mistakes—over-spending, accumulating too much debt and generally handling our money poorly.

“Thankfully, these skills can be taught, and we can all learn how to save, invest and handle our money better. This is the first step to reaching our financial goals, whether that translates into buying a home, sending a child to college, retiring early, or just being more secure.” ■

“PlayBall” Supports Youth Baseball

American myth has it that Abner Doubleday of Cooperstown, New York, set down the essential rules of baseball in 1839, described the field, and even gave the game its name. What is not in dispute is that in 1939 the Little League was founded in Williamsport, Pennsylvania, one century after the birth of the Doubleday legend. Like its grown-up predecessor, youth baseball quickly became a phenomenon. By the end of the 1990s, an estimated nine million young people under the age of 18, both boys and girls, were playing baseball.

Baseball is the quintessential youth sport. Its importance as a healthy outlet for youngsters in America’s rural, suburban and urban communities cannot be



Photos: Steve Magliana, AP

SAFECO President and CEO Mike McGavick signs baseballs for young players.

underestimated. The sport provides a positive release for pent-up energy and teaches the benefits of team work and the spirit of competition.

And now SAFECO is stepping

up to the plate to bring a little big-league magic to youth baseball organizations around the country. In partnership with local insurance agents and advisors, SAFECO is



continuing its history of helping neighborhoods with a contribution of \$1 million over the next two years to install electronic scoreboards at youth baseball fields. The “PlayBall” pledge is part of the insurer’s ongoing corporate giving program—Strengthening America’s Neighborhoods.

The first scoreboard went up on May 4 in Seattle, Washington. SAFECO will continue installing scoreboards in 31 locations this year in 23 states and 30 more next year. “It’s all about giving back to the community and helping bring people together,” said Mike McGavick, SAFECO president and CEO. “People coming together is what makes America’s neighborhoods work. Youth baseball provides a reason for people to gather, to cheer and celebrate. There’s something about seeing a group of energized kids with family and friends at a neighborhood ball field that stirs a sense of community and belonging

we all yearn for.”

The scoreboards mirror the traditional baseball style used in the design of SAFECO Field, home of the Seattle Mariners. SAFECO won the naming rights to the field in 1999 in part because of its history of giving back to the community. “Since then, baseball has become a part of our company’s national identity and a focus for our ongoing commitment to neighborhoods,”

McGavick said. “Each season we remind people of how baseball can bring a community together by teaming with the Mariners to sponsor baseball clinics and by providing programs like the ‘Safety All-Stars’ that help agents and advisors around the country promote child safety in their communities with a baseball theme. The PlayBall program is a natural for SAFECO, our agents and their local communities.” ■



Safety Initiatives:

Siempre Con La Comunidad

Safety has always been a concern of Farmers Insurance Group—and education the answer. With the community always in mind (“Siempre Con La Comunidad”), Farmers decided to reach out to the Latino community in California during local community celebrations throughout the summer.

“The Latino community lacks a lot of information about safety precautions in the home and while driving,” said Luisa Acosta-Franco, public relations manager for diverse markets at Farmers Insurance. To bring some of that information directly to local communities, Farmers developed a safety initiative that raises awareness in the Latino community. Bilingual safety guides were developed that outline preventive measures that can be applied in the home and in the car.

To launch this initiative, Farmers Insurance Group was recognized on May 3, 2002 by Bill Bogaard, Mayor of the city of Pasadena, California. In addition, Farmers sponsored the celebrations of Cinco de Mayo in Pasadena coinciding with National Child Safety Week. Partnering with Safety Belt USA, a safety area was set up at Centennial Square in front of



Pasadena Mayor Bill Bogaard honors Farmers for its contributions to the Latino community.

Pasadena City Hall where parents and children could learn basic safety precautions, including the proper way to wear seatbelts. With recent laws in several states across the nation now requiring the use of booster seats for

children over 40 pounds (such as Senate Bill 42 in California) Farmers also instructed parents on the proper way to install child booster seats and raffled off several of these seats throughout the day.



In response to the issue of missing children, parents will also be able to obtain child ID kits at these events. In Pasadena, Farmers' agents and employees volunteered to take children's pictures and collect fingerprints. The pictures were placed in an information card detailing the child's name, age, address, and other pertinent information.

For new parents, safety kits were handed out with information on how to make the home a safe place for babies. Farmers also handed out safety goodies including safety latches for cabinets and drawers, plugs for electrical outlets, nightlights, and memo magnets for important telephone numbers. In keeping with the family-oriented values of the Latino community, these magnets not only listed local emergency phone numbers, but also left room for parents to add their cell phone numbers as well as the phone numbers of family and friends. "In case of an emergency Latinos call their *tia* or *abuelita* first," said Acosta-Franco.

Farmers also sponsored the Child

Vehicle Passenger Safety event at Santa Teresita Hospital in Duarte, California on June 15. The focus of this event was to instruct parents on ways in which they can keep their children safe while riding in a vehicle. Farmers donated 25 booster seats to several nonprofit groups. Safety belt USA was also present to demonstrate the correct way to wear a seatbelt for adults and children.

In October, during Latino Heritage month, Farmers will continue its safety initiatives partnering with city council member Victor Manuel Franco and the Monrovia Boys and Girls Club. Throughout the summer Farmers also will partner with various churches in the greater Los Angeles area to sponsor similar safety events to the African-American community.

All of these events will be primarily manned by Farmers' agents, who volunteer their time at these programs. Gabriela Revuelta, who owns her own agency, volunteers as often as she can. "I am very proud of being Mexican and very eager to contribute to my community," she said.

"To see the smiles on parents faces when we help them is very rewarding."



"I'm equally proud of Farmers because the company doesn't only talk about investing in the Latino community, it goes out to where Latinos live and brings the information to them."

Along with agents, a group of Latino employees at Farmers' home office in Los Angeles also volunteer on a regular basis. Ramón Paredes, a graphic designer, volunteers several times a year. "I've been with Farmers 35 years and enjoy giving back to my community. It gives me great pride to know that Farmers cares about Latinos and their safety. To see the smiles on parents faces when we help them is very rewarding."

Diane Tasaka, director of corporate communications, concluded, "As our communities grow, Farmers is growing with them," she said. "Farmers not only supports community events and nonprofit groups, but it also strives to have a positive impact directly on peoples' lives." ■

Building a Habitat for Humanity Home in Washington, D.C.

Isabel Vega is a happy woman. The single mother of three daughters aged ten, seven and four recently found out that she would be the recipient of one of eight houses to be built by Habitat for Humanity in the Deanwood Gardens neighborhood in northeast Washington, D.C.

Vega, who is slated to receive the house being sponsored by GEICO, was also the beneficiary of volunteer efforts. One recent Sunday morning five GEICO associates, Jose Marfori, Bob Klosowski, Ken Williams, Robin Addison and Rynthia Rost, got up extra early to rake, mow and pull weeds out of the plot of land destined for the homes. "With Habitat you see immediate results for your hard work," said Marfori,

a GEICO lead programming analyst.

The five worked side-by-side with other corporate sponsors and the prospective homeowners to help Habitat for Humanity prepare for its "World Build" groundbreaking ceremony. Fifty heads of state and government built Habitat houses in their respective countries the first week in August as part of former U.S. President Jimmy Carter's World Build initiative.

"GEICO has been involved with Habitat for nearly eight years, restoring substandard housing in the Washington Metropolitan Area," said Rost, GEICO's vice president of public affairs, who led Habitat's 20-member Golden Hammer Council (executives from local financial, legal and nonprofit organizations) in fundraising efforts for the World Build project. The Council raised over \$2 million from area businesses, with the GEICO Philanthropic Foundation contributing \$42,500 to the World Build project.



GEICO associates help to build a Habitat for Humanity home.

Habitat for Humanity is one of several nonprofit organizations that benefit from GEICO's Corporate Community Citizens (GCCC) program. Through GCCC, more than 2,000 GEICO associates volunteer an average of five hours a week helping programs like Special Olympics, Juvenile Diabetes Foundation, Big Brothers and Big Sisters, and the Boy and Girl Scouts. They also mentor students, serve and deliver food to those in need, make recordings for the blind and dyslexic, work in hospitals and support their community fire and rescue squads.

"I was thrilled when I found out I'll be getting the GEICO house," Vega told Rost and company associates. "I've been wishing for this for a long time. When it's done, you're welcome to come over." The GEICO associates promised to take her up on the invitation. ■

