

Impact

*The Insurance Industry's
Contribution to Community
Development*

WOMEN IN:
**LIFE
LESSONS**



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Life Lessons for Children and Adults

Children who are burn victims not only suffer physical scarring, but emotional scarring as well. How do they handle social situations? How do they answer questions about their appearances? This issue of *Impact* highlights the Insurance Industry Charitable Foundation's efforts to distribute the *Life Lessons* comic book, a unique educational tool to empower children with disfiguring burn injuries.

Another insurer committed to helping children, American Family, is involved in the construction of a world-class pediatric medical facility in Madison, Wisconsin. The facility will also provide classrooms for young patients to receive schooling, play areas, and facilities for parents and families to eat, shower and feel at home.

There are also many children who just need someone to look up to or spend time with. At Harleysville, employees have been volunteering for Big Brothers Big Sisters of America for the last few years and continue to prove what a huge difference one-on-one mentoring makes for the youth it serves.

Impact also features the Urban Insurance Partners Institute, which has been giving successful presentations on homeowners and business insurance in urban areas around the country, training adults to be insurance savvy and teaching them about financial security.

For 151 years, Atlantic Mutual has supported the Life Saving Benevolent Association, which honors heroic water rescue efforts of New York and

New Jersey police officers, firefighters, emergency personnel and other public servants. At a recent awards ceremony, 14 people were honored for their heroism at sea.

Fireman's Fund Heritage, a national community-based program formed by Fireman's Fund Insurance Company, was created to provide needed equipment, fire prevention tools and training for local fire departments, as well as community fire safety education. The first grants, which totaled more than \$500,000, were presented to local fire departments in a ceremony at the Firehouse Museum in downtown San Diego earlier this year.

Also highlighted in this issue are the efforts of life insurers. Bankers Life and Casualty Company volunteers recently hit the streets to collect donations on behalf of the Alzheimer's Association during "Forget Me Not Days." Bankers, which focuses exclusively on seniors, provided \$450,000 for research grants to combat this dreaded disease.

To help educate children of African descent about their heritage, the New York Life Foundation has partnered with the Schomburg Center for Research in Black Culture. The grant has allowed African-American children to take part in a weekly program of interactive workshops designed to broaden their knowledge of their history and culture and help them prepare for successful careers.



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Cover photo: X-Men superheroes are featured in a Marvel® comic book being distributed by the Insurance Industry Charitable Foundation in partnership with the Starbright Foundation.



“Bigs” Help “Littles” Stand Tall

They don't wear capes or come riding in on white horses — but they are heroes in the eyes of those who are less fortunate. They are the members of Harleysville Insurance's Care Force — people who want to make a difference in the lives of those who so desperately need assistance.



The Care Force is a network of employees at Harleysville Insurance, headquartered in Harleysville, Pennsylvania, that volunteer to reach out to those in need. Harleysville employees, through a committee of representatives called the Care Force Council, decide which organizations and volunteer activities to support. Care Force projects generally focus on disadvantaged citizens, housing and neighborhood development, the environment, and education and safety programs.

One of the most popular programs is Harleysville's volunteer work with the Big Brothers Big Sisters of America (BBBSA). Founded in 1904, BBBSA is one of the nation's preeminent youth-service organizations. Big Brothers and Big Sisters are friends to children; they share everyday activities, expand horizons and experience the joy in even the simplest events. Today, BBBSA serves over 200,000 children, ages five to 18, in 5,000 communities across the country.

Harleysville's Mario D'Andrea spends some time with his Little Brother, Robbie.



At Harleysville, the school-based mentoring program began in September 2001. To date, 18 Harleysville employees are active with BBBSA programs, and the number continues to grow as the word spreads that this is a fun, rewarding and worthwhile volunteer activity.

Schools identify children who would benefit from meeting regularly (typically once a week) with a caring adult. The BBBSA then screens volunteers, matches adults with children (or ‘Bigs’ and ‘Littles,’ as they are affectionately called) and provides ongoing support for the mentor relationship, including ideas for activities that children and adults can share.

The one-on-one mentoring makes a huge difference for the youth it serves. According to a 1995 study by Public/Private Ventures, a Philadelphia-based research group, Little Brothers and Little Sisters are 46 percent less likely to begin using illegal drugs; 27 percent less likely to begin using alcohol; 52 percent less likely to skip school; 37 percent less likely to skip class; more confident in their school-

work performance and able to get along better with their families.

Harleysville employees who participate in the program are all individuals who have made a commitment to be someone a child can count on, week after week, throughout the school year. Although the commitment is serious, the program is fun and quite doable, even for people with busy lives.

When Rich Fasi was a young boy growing up in Detroit, he was a Little Brother in the Big Brothers Big Sisters program. Since 1989, Fasi has been helping others benefit from the same brotherly attention he received. “My father passed away when I was 10 and my mom signed me up for the program,” recalled Fasi, assistant vice president for personal lines regional underwriting at Harleysville Lake States in Traverse City, Michigan.

“At first, I was a rather reluctant participant,” he said. “I didn’t realize until I started hanging out with my Big Brother how important it is to have an adult take an interest in you, especially when you’re being raised by a single parent who doesn’t always

When Rich Fasi was a young boy growing up in Detroit, he was a Little Brother in the Big Brothers Big Sisters program.

have the one-on-one time you need. For me, it was a great experience.”

“My involvement with BBBS is not your typical story,” said Mario D’Andrea, Harleysville’s central claims unit supervisor. During the past year, each of the three boys BBBS matched with D’Andrea moved out of the Montgomery County area — and he was left with the prospect of starting a new relationship for the fourth time.

D’Andrea, who has two daughters of his own, recalled his feelings. “My first reaction was, ‘Can I really go through this again?’ You really get attached to these kids — they like you, they look forward to seeing you, they write you letters.” But D’Andrea’s disappointment was soon replaced with a feeling of resolve. “There are probably 1,000 kids out there asking, ‘Can you be my friend?’ My problems are so insignificant when compared to theirs,” he explained.

With his own father passing away when he was seven, D’Andrea has a personal sense of the challenges many BBBS children face. “These kids sometimes have additional issues,” he noted. “I just want to make a positive contribution in their lives.”

D’Andrea was soon matched up with Robbie, 11. A typical school visit for D’Andrea and Robbie involves lunch, chat and a trip to the school computer room. “We play games and

talk about what's happening in his life and his interests," he said. "If our time together makes his day happier, it makes me happy, too."

Kim Ekker, technology and production services senior secretary in Harleysville's home office, serves as a Big Sister to Amanda, 13. During their lunchtime visits, Ekker helps Amanda overcome a lack of self-esteem. "We talk about school, friends and 'girl' things," she said. "We also play games on the computer — anything to help bridge our age gap. She just needs an adult female role model."

Ekker and Amanda have been

together for two years and their relationship has expanded beyond the school-based program to include get-togethers outside of school. For Ekker, the rewards of her mentorship have taken a more visible form. "Amanda has definitely come out of her shell and is much more outgoing. Best of all, she trusts me."

"It's been a very humbling experience," she said, adding, "I appreciate the company allowing me the flexibility I need to serve in the community where I live and work."

The Care Force's dedication to Big Brothers Big Sisters is just one

example of the tremendous volunteer spirit at Harleysville.

In support of U.S. troops overseas, the Care Force established several programs, including "Adopt-A-Unit," where employees collected a variety of items such as canned goods, toiletries, stationery, stamps, phone cards and music CDs and sent them to the Middle East; and "Friends of our Troops," an ongoing letter-writing campaign in which employees collect cheerful cards and letters and send them to military bases around the world. For its patriotic support of U.S. troops, Harleysville was recognized as the "Number One Employee Group in Pennsylvania" and number two in the nation in terms of program participation for the 2002 holiday campaign.

Additional ongoing programs include spring campaigns yielding dozens of filled Easter baskets that are donated to children in area hospitals, as well as funds raised through the sale of daffodils for the American Cancer Society; in the summer, Harleysville employees volunteer at area Special Olympics events and fundraisers; each fall, needy families are "adopted" and provided with an entire Thanksgiving meal; and every winter around the holidays, volunteer efforts include "Toys for Tots" drives, hat and mitten collections and food bank donations.

Sharing their time, spreading goodwill and making generous donations have become second nature to members of the Care Force, delivering on Harleysville's promise to be "Good people to know" in the communities it serves. ■

Kim Ekker, Harleysville, serves as a role model to Amanda, 13.



Photo: Kevin York

Insurance Education for Home and Business Owners

Inurance and policy language are often difficult to understand. For people living in urban areas who are faced with language or educational barriers, it can be nearly impossible to comprehend insurance — or its value.

Since 1996, the Chicago-based Urban Insurance Partners Institute, a nonprofit insurance industry organization dedicated solely to urban affairs, has made great strides in educating consumers in urban areas about insurance and financial services. In doing so, it has learned a lesson of its own — that doing good for the community also means doing good business.

Back in the mid-1990's, a task force made up of insurance industry leaders met to develop better ways to relate to the urban insurance marketplace. Out of that task force grew the UIPI. Today, UIPI not only helps polish the industry's image, but it also improves companies' chances for success in urban markets while helping insurance buyers become better-educated and better-served consumers.

According to a recent study by Social Compact, an urban market research organization, census data has underestimated the economic strength of city neighborhoods. For example, census information indicated a \$40,582 average household income for four Chicago neighborhoods in 2000, but Social Compact found that the real figure was \$53,443. In addition, the census counted 88,000 households in the same area, but Social Compact's more extensive study showed 108,000



households. Taken together, these figures show there are often more households with greater spending power than many companies realize.

According to the Kiplinger Washington Editors, Inc., by 2010 the country's African-American population will spend an estimated \$950 billion on goods and services; the Hispanic population will spend about \$853 billion; and Asians will spend \$491 billion. UIPI has realized this growth and serves as a resource for insurers that want to tap into the power of these markets.

Among UIPI's ongoing programs are an annual national urban affairs workshop, consumer education classes and community partnerships. UIPI also works with a variety of community organizations and networks to help

urban residents better understand insurance. UIPI supporters have taken part in homeowners insurance education presentations, neighborhood revitalization programs and other community partnership activities.

The UIPI provides homeowners insurance education programs in a number of U.S. cities. The classes provide home owners with basic insurance information to help better protect their homes and families. The presentation, also available in Spanish, describes why it is important to have homeowners insurance.

"The speakers just gave us a really positive aspect of insurance and how it was going to benefit us in the long run," said Aloysius De'Mon Davis, who attended a consumer education class in Kansas City, Kansas.

"The INHP insurance sessions always generate a lot of interest and participation," said Pat Jordan, training coordinator at the Indianapolis Neighborhood Housing Partnership. "By the end of the class, the home buyers are amazed at what they learned. Of course, they learn about the importance of insurance and what it does for them. They also learn about specific coverages, such as flood and liability, and how to find a good policy for their needs."

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Heroes Honored for Lifesaving Rescues

For more than 150 years, the Life Saving Benevolent Association (LSBA) has been honoring heroic water rescue efforts of New York and New Jersey police officers, firefighters, emergency personnel and other public servants. At a recent ceremony, 14 individuals, including one civilian volunteer, received awards for their heroism at sea.

At the ceremony, Klaus G. Dorfi, president of the LSBA and chairman and CEO of Atlantic Mutual, said, "We have seen, again and again, that the people we honor remain true to the core values of the New York City police and fire departments...and every one of them puts public safety first, each and every day."

The awards continue a tradition begun in 1849, when the New York legislature granted a request from New York ship owners, merchants and insurers, including 151-year supporter Atlantic Mutual, to charter the Life Saving Benevolent Association. One of its first actions was to establish 26 lifesaving stations at five-mile intervals along the Long Island and New Jersey shorelines. (These stations were eventually taken over by what became the U.S. Coast Guard.)

The first LSBA award ceremonies began in 1850; since then the LSBA has honored the lifesaving efforts of more than 1,000 police officers, firefighters and civilians. The first recipients of LSBA awards were one-armed Benjamin Downing, 66, and his 16-year-old son, who, in 1850,

Niels Johnsen, LSBA member since 1974 and member of the Donations and Awards Committee (L), and Klaus Dorfi, president, LSBA, and chairman and CEO, Atlantic Mutual (R), present

Kay Kendrick with a lifesaving award in honor of the efforts of her late husband, Frank.



Photo: Neil Seiffert

rowed a galvanized lifeboat out in a raging storm to save two men clinging to the bottom of their capsized schooner off Eaton's Neck, Long Island.

In addition to rewarding rescuers, the LSBA contributes to non-profit organizations that promote maritime safety, including: New York Maritime College, State University of New York, Maritime Scholarship Endowment Fund, the Maine Maritime Academy and the Seaman's Church Institute.

The Association also encourages training in seamanship, lifeboat work, water rescue methods and submersion victim resuscitation.

Among those honored at the ceremony was Frank Kendrick, captain of the United States Volunteer Lifesaving Corps at Yonkers, New York, who sacrificed his own life to save a young woman.

On September 11, 2002, Kendrick's wife, Kay, observed a young woman jump into the Hudson River, then radioed her husband.

Mr. Kendrick arrived at the pier, donned a lifejacket, carried a life ring and entered the water. Mrs. Kendrick then radioed a Mayday call on the marine radio. Because many rescue vessels were in New York City that day to observe the one-year anniversary of the September 11th terrorist attack, Lieutenant Arledge and Chief Fitzpatrick of the Yonkers Fire Department responded to the call and used the Lifesaving Corps boat to reach Mr. Kendrick and the female victim. They were both pulled from the water; the female victim survived. Police officers attempted to revive Mr. Kendrick, but were not successful. Mr. Kendrick was 71 years old.

Mrs. Kendrick was very touched by the award. "My husband's brother died in June 1944 at Normandy Beach and we have all his medals in a case," she said. Mr. Kendrick's LSBA medal has been added to this collection. "My husband is with his brother, now," she added. ■

Living Up to the Challenge

Kids growing up today need all the help they can get. It is important to cultivate their skills and encourage their own unique abilities at an early age for their own benefit, as well as the community in which they live. The Schomburg Center for Research in Black Culture, located in Harlem, New York, recognizes the need not only to help develop special skills, but also to educate children of African descent about their heritage. To that end, the New York Life Foundation provided a four-year grant of \$1.16 million to fund an educational program called The New York Life/Schomburg Center Junior Scholars Program offered to African-American schoolchildren between the ages of 11 and 17. Conducted on

Saturdays throughout the school year, the program focuses on the history and culture of people of African descent and encourages students to become high achievers.

“The Schomburg Center’s reputation for excellent cultural programming is now teamed with the New York Life Foundation’s focus on programs that help at-risk young people learn and grow,” said Sy Sternberg, chairman and chief executive officer of New York Life and chairman of the New York Life Foundation. “Together, we’ve developed an innovative program that we know will empower many young people by helping them to develop their leadership potential and encouraging them to have a positive impact on their community.”

“Even with the institutionalization of Black History Month, there’s not enough structured information that can reach young African-Americans,” said New York Life Foundation President Peter Bushyeager. “It is very inspiring to see these young people come from all over the city to learn about their culture



Photos: Manu Sassoonian

Kareem Chalnick performing with other members of the music group during the Youth Summit.

and have access to resources in terms of archives, experts and leaders who are role models.”

Howard Dodson, director of the Schomburg Center, noted that the multi-year grant, which began in December 2001, is the largest ever provided to Schomburg. “The funding will allow us to present the histories and cultures of African and African-American people in a more comprehen-



Junior Scholars and guests participate in an art workshop at the Youth Summit.



(L to R) Director of the Schomburg Center for Research and Black Culture, Howard Dodson, joins New York Life Foundation President Peter Bushyeager, program participant Ravi Johnson, and Director of The New York Life/Schomburg Junior Scholars Program, Carlyle G. Leach, to celebrate the culmination of the first year of The Junior Scholars Program.

sive and inspiring way than we've ever been able to achieve," he said. "The New York Life Foundation is to be commended for recognizing the need and for joining hands with us to produce such a meaningful educational experience for children."

Carlyle Leach, director of The New York Life/Schomburg Junior Scholars Program, added that, "it focuses on improving academic skills such as writing, learning to be a good listener, analytical comprehension and boosting creativity."

There is a special emphasis on males in the program, according to Dodson. "The reason the program focuses on nurturing young black males is that studies have shown that they are the most at-risk group in the African-American community," he said. "With a better understanding and appreciation of African and African-American history and culture, we believe our young black people can be inspired to move ahead in

American society."

As a culmination of their activities throughout the year, students get the chance to synthesize and demonstrate their skills in the annual Youth Summit. This year's presentation, called Identity Matrix, provided music, theater, dance, spoken word performances, video screenings, artwork, Web design and the youth produced magazine, *The Schomburg Review*. The Summit also presented multimedia workshops and networking opportunities for youth. Past speakers at the Youth Summit have included such prominent African-Americans as Harry Belafonte, Maya Angelou, Percy Sutton and Russell Simmons.

One of the participants in the program, Ravi Johnson, noted that since he joined the Junior Scholars Program, he has learned a lot about his heritage. "During my three years with the program, I have learned to appreciate the contributions made by my ancestors to the development of the United States,"

he said. "I have increased my ability to analyze information presented to me and have confidence that I can express my ideas clearly."

Bushyeager noted that every Saturday from October through June, 150 children participate in the program. "It's an active program," he said. "These children are taking field trips to the African-American burial grounds in lower Manhattan, to Schomburg's Buffalo Soldier exhibit and they're learning about the Jim Crow era. They are discovering the important role their ancestors played in history. They are enthusiastic and engaged, and they are up to the challenge."

Each year the New York Life Foundation actively looks for programs that directly benefit communities in many cities. Its overall initiative, Nurturing the Children, includes mentoring programs such as Big Brothers Big Sisters, educational enhancement programs such as the New York Life/Schomburg Center Junior Scholars and after-school programs in which the Foundation participates, including the YMCA of Greater New York's Virtual Y. There are also an extensive number of employees who volunteer for these programs.

"I'm always impressed by the degree to which volunteerism is a part of the New York Life culture," said Bushyeager. "Volunteers for Life' is the perfect name for the people who volunteer as it is a part of their lifestyle. There's even an online database where employees can register to volunteer for projects. One of our more recent projects was knitting blankets for AIDS babies. You wouldn't believe how many people wanted to knit blankets. It was inspiring to see not only such commitment, but a real excitement and passion." ■

World-Class Medical Care for Midwest Youth

While many corporate contributors seize opportunities to help children in their communities, American Family Insurance is making an extraordinary commitment which will benefit families and children throughout the United States. Last year, the company contributed \$10 million to construct a world-class pediatric medical facility in Madison, Wisconsin.

The American Family Children's Hospital will cost \$67 million and will be attached to the University of Wisconsin Hospital & Clinics. The six-story, 80-bed, 135,000 square foot facility is slated for groundbreaking in the fall of 2004 and completion in 2007. It will replace the current UW Children's Hospital, which admits 2,500 newborn to teenage patients annually from Wisconsin, the Midwest and other parts of the country. An architectural team has been working closely with doctors, nurses and other medical professionals to

create a state-of-the-art medical facility.

In addition to the usual treatment areas found in any new hospital, the American Family Children's Hospital will feature large patient rooms with space for parents to stay overnight with their children. Other areas include classrooms for young patients to receive schooling, play areas and facilities for parents and families to eat, shower, rest and feel at home as much as possible.

The facility will also include a children's cancer unit, an intensive care unit, a positive image center to help children deal with appearance-altering conditions and a family library.

"This gift symbolizes our strong commitment to good corporate citizenship," said Harvey Pierce, chairman and chief executive officer of American Family. "Our company was founded in Madison and over the past 76 years has experienced incredible growth and success. Our philanthropic focus has long been families and children and this gift will provide critical assistance to families and children for a very long time."

“I don’t think anyone could invest their money any more wisely than in the good health of children.”

“When we approved this contribution, we did so knowing there is nothing more noble than helping a child,” said Dave Anderson, president and chief operating officer of American Family. “We knew this hospital might never be built unless we took a leadership role with our donation. Every employee and agent can feel a strong sense of pride that American Family is doing something that will help so many seriously ill children.”

“We’re overwhelmed by the incredible generosity of this gift from American Family,” said Donna Sollenberger, president and CEO of UW Hospital & Clinics. “Given American Family’s corporate heritage and family-focused mission, we could not find a more fitting donor to partner with us.”

Funds for the donation will come from outside the company’s regular corporate contributions budget, according to Rick Fetherston, vice president,

public relations. “We donate about \$2 million annually to non-profit organizations, mostly to agencies providing direct services to needy recipients. Those donations occur throughout our operating territory and will continue. This was a one-time, special contribution for a very important purpose.”

Located on the west end of the UW-Madison campus, UW Hospital & Clinics is a 471-bed hospital that offers leading programs in cancer treatment, cardiovascular services, organ transplant, neuroscience, trauma and critical care, as well as pediatric care at UW Children’s Hospital. Frequently cited in published rankings of the nation’s finest academic medical centers, the hospital is a regional referral center for patients throughout Wisconsin and beyond.

“The quality of our physician specialists, nurses and staff is well regarded,” said Dr. Aaron Friedman, medical director. “Several of our faculty members are nationally known for their clinical research, especially in the areas of childhood cancer, cystic fibrosis, juvenile diabetes and asthma.”

“This really is a natural fit with American Family,” said Pierce, who also serves on the Children’s Hospital’s advisory board. “Both UW Hospital & Clinics and American Family provide help to people in need. I don’t think anyone could invest their money any more wisely than in the good health of children.” ■

Photo: Connie McNish



Harvey Pierce, chairman, and Dave Anderson, president, American Family, present a symbolic \$10 million check to Donna Sollenberger, president of UW Hospital & Clinics, at a press conference announcing plans for American Family Children’s Hospital.

A Heritage of Fire Safety and Education Programs

Firefighters and rescue workers around the country face serious funding challenges, leaving many volunteer and paid fire departments without adequate equipment or training. In fact, according to the National Fire Protection Association (NFPA) and the Federal Emergency Management Agency (FEMA), 78 percent of fire departments must raise or seek funds to cover some or all of their expenses.

In addition, one-third of firefighters on any given shift will not have access to a self-contained breathing apparatus, which is needed to enter smoke-filled buildings. FEMA also noted that an estimated 792,000 firefighters serve in fire departments without programs to maintain basic firefighter fitness and health.

To meet these challenges, Fireman's Fund Heritage, a national community-based program, was created to provide needed equipment, fire prevention tools and training for local fire departments, as well as community fire safety education. Formed by Fireman's Fund Insurance Company (FFIC) as its long-term philanthropic mission, Fireman's Fund Heritage supports firefighters for safer communities.

Although national in scope, the



Photos: David S. Carlson

Representatives from the Santee County Fire Department accept a check from Fireman's Fund.

program is focused at the local community level. FFIC partners with local fire departments and non-profit groups to create programs that are customized to the specific fire safety and prevention needs of a community. FFIC provides grants to local fire departments for needed equipment, education programs, training and direct fire and burn prevention. FFIC employees play key roles in the program by reviewing fire department grant applications, awarding grants and volunteering to help local fire departments and/or raising awareness for fire prevention.

This year, San Diego County fire departments and fire and burn prevention organizations will receive more than one million dollars to aid firefighting efforts. FFIC chose San Diego for the program based on the firefighting needs in the area and because of the company's strong local base of employees, agents and customers. The county is the first region to participate in this national initiative.

The first grants of more than \$500,000 were presented to local fire departments in a ceremony at the Firehouse Museum in downtown San Diego in April. These grants will provide such items as wildland fire retardants, firefighting equipment, protective gear, communications equipment, protective clothing and public education programs. A second grant will be issued to fire departments in San Diego County later this year, making available up to an additional \$250,000 in funding.

"Fireman's Fund and its employees in San Diego are excited to support the community by partnering with firefighters to help the region become more fire and burn safe," said Darryl Siry, vice president, FFIC, and



Darryl Siry, Fireman's Fund (R), visits with representatives from the Mayor's department at a reception held at the Firehouse Museum in downtown San Diego.

executive director, Fireman's Fund Heritage. "Firefighters devote their lives to keeping all of us safe. We hope that Fireman's Fund Heritage will help make their jobs a little easier."

Grants were awarded to 16 volunteer and paid fire departments throughout San Diego County including a major grant to the San Diego Fire-Rescue Department for a two-year Community Emergency Response Team (CERT) program.

Serving the sixth largest city in the United States and the second largest city in California, the San Diego Fire-Rescue Department is a multi-faceted organization that provides city residents with numerous fire and lifesaving services including fire protection, emergency medical services and lifeguard protection at San Diego beaches.

"Firefighters and rescue workers across the country are facing

increased demand for their services as a result of population growth and new threats," said San Diego Fire-Rescue Department Fire Chief Jeff Bowan. "At the same time, fire departments face serious funding challenges that leave many volunteer and paid fire departments without the resources for adequate equipment or training. In San Diego, the wildfires of 2003 reinforced the need for firefighter support as well as for fire and burn prevention and education," he said. "The grant from Fireman's Fund Heritage will help us to accomplish our goals and we are deeply grateful."

FFIC was founded in 1863 in San Francisco with the mission to pay 10 percent of profits to the widows and orphans of firefighters. Throughout its history, FFIC has carried on its rich heritage of innovation and

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Learning Life's Lessons from a Comic Book Superhero

You may think that a comic book superhero and a burn victim would make an unlikely pair, but through a major grant from the Insurance Industry Charitable Foundation (IICF), in partnership with the Starbright Foundation, superheroes are helping burn victims cope with their life-long physical and emotional scarring.

Based on input from a national healthcare advisory team and focus groups at burn camps, Starbright created the educational comic book, *Life Lessons*, to empower children with disfiguring burn injuries who often experience loneliness, anxiety and decreased self-esteem in response to their condition.

According to Starbright Founda-

tion Director Joan Ford, “being a burn survivor is a daily exercise in self-acceptance, courage and dignity...the psychological adjustment to a burn injury is their own perception of their disfigurement.”

The comic book, which targets children aged nine through 17, was introduced at the National Burn Conference in Orlando, Florida.

Thanks to the IICF grant, the comic book, written in English and Spanish, will be distributed nationally free to children through burn center hospitals, clinics, camps and foundations, schools, re-entry programs and other venues.

Created by film director Steven Spielberg’s Starbright Foundation and Marvel® Comics, *Life Lessons* is a unique educational tool and resource to help burn survivors learn social re-integration skills. The book’s aim is to lessen the isolation and raise the comfort level and sense of self for all children who suffer injuries or illness and look “different.”

“The comic book features an ‘X-Men superhero’ who shows children that they have many ‘secret weapons’ when it comes to how they present themselves when interacting with others,” according to Rick Fowler, California general manager for USAA and IICF president. “The storyline depicts strategies that these children can use to handle new social situations, answer questions about their appearance, handle teasing and staring and demonstrate confidence in



Photo: Sheldon Lewis

Starbright/IICF *Life Lessons* comic book presentation at Valley Medical Center in Fresno, California.

their daily lives.”

In the comic book, the character called “T-Ray” suffers disfiguring burns to his face during a fire caused by an electrical problem in “The Danger Room.” The Professor tells T-Ray, “I know you feel all is lost...that you’ve lost yourself. You’re still the same person to me. Despite your situation, that’s never been in question.”

“The Insurance Industry Charitable Foundation is proud to partner with the Starbright Foundation to serve our mutual goal of improving these children’s quality of life,” said IICF CEO Karen Chin. “If these children can learn to accept that people are going to look at them differently, but are open to letting others get to know them — the real person inside — then life’s possibilities will open up for them incredibly.”

Dennis Doyle, senior vice president of American Re and IICF chairman said, “we see our task as getting the book into the hands of those on the front line — the individuals working with these children and their families. When we deliver the books to burn centers, the response by medical professionals is overwhelming. They see it as a tool to help fill the void these young people are experiencing.”

IICF volunteers also help physically deliver the books to burn centers and hospitals throughout California. While professional staffs cheer this important new tool, they are generally extremely busy and pressed for time. One concern was that if a box of books were to arrive, they would be thrown into a corner and forgotten



because everyone is so busy. Having IICF members present the books helps ensure they will reach the children in a timely manner.

The first book presentation, which took place at the University Medical Center’s Regional Burn Unit in Fresno, California, resulted in tremendous visibility for the program. Several newspapers, magazines, radio and television stations were on hand to watch members of the IICF team hand out the comic books.

The book isn’t just for burn survivors, but is also helpful to those children who have a life-altering injury or illness. One medical professional asked if she could have a copy because she wanted to deliver it to a particular patient right away. She later explained that it was for a young man

who had been in an accident and whose leg had been amputated just two days prior.

The theme and character has resonated with Marvel® Comics who has asked the Starbright Foundation for permission to use the T-Ray character in future X-Men books.

“The comic books have an excellent discussion guide for parents and teachers,” explained Jessica Rivera, assistant field vice president, Allstate, and an IICF Executive Committee member. “In addition to helping the afflicted child cope, the comic book spurs thoughtful discussion in classrooms and throughout the school, also helping prepare students for a victim’s return to school.” ■

Planting Seeds of Hope

More than 1,000 volunteers clad in distinctive green gardening aprons hit city streets to collect donations and hand out to contributors packets of Forget Me Not seeds. During Bankers Life and Casualty Company's annual Forget Me Not Days event, held May 7-8, commuters and shoppers across the United States donated over \$55,000 to fight Alzheimer's disease. Bankers hopes donors will plant the seeds in honor of the 4.5 million Americans who suffer from the disease.

Event planners at the national insurer, which created and sponsors the street corner fundraiser, say this year's results far surpassed those of 2003's inaugural event. Last year, Bankers branches in six cities raised about \$15,000. The 2004 fundraiser expanded to 50 cities in 2004.

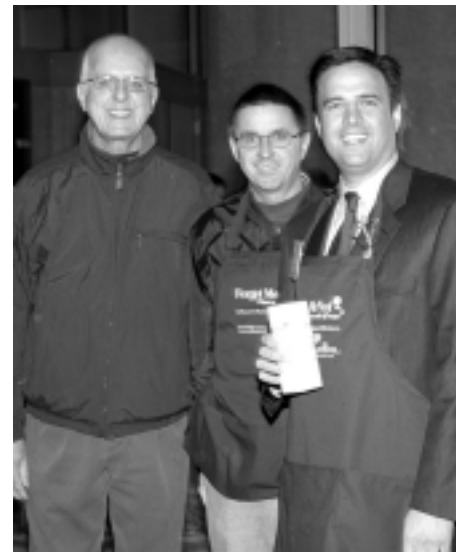
"Alzheimer's disease is the most feared disease among America's seniors," said William J. Shea, president and chief executive officer, Bankers Life and Casualty Company. "But the work of the Alzheimer's Association brings hope to people with the disease, their families and all of us.

"Bankers is a company that focuses exclusively on seniors," he said. "So we are proud to be a partner of the Alzheimer's Association. This event is especially helpful because 100 percent of the donations go to the Alzheimer's Association and they stay with each local chapter to be put to work in the community."

Bankers Life and Casualty Company offers a broad portfolio of health and life insurance and retirement savings products designed especially for seniors and has a long history of support for senior causes. Established in 1879 and headquartered at the world-famous Merchandise Mart in downtown Chicago, Bankers has provided \$450,000 for research grants in the last three years. Currently, the grants fund Alzheimer's research at Harvard University and the University of Chicago.

The grants are made through Bankers' corporate sponsorship of the annual Rita Hayworth Gala. Actress Rita Hayworth was afflicted by an early onset of Alzheimer's disease and died in 1987 at the age of 68. The gala dinner dances bearing her name are held in New York and Chicago.

Bankers employees, agents and their families also contribute each year



(L to R) Kent Barnheiser, president/CEO and Paul Ladniak, associate director of corporate relations and special events, both of the Greater Illinois Chapter of the Alzheimer's Association, wait with Dan Veto, senior vice president of marketing, Bankers Life and Casualty Company, before hitting the streets for donations.



Bankers volunteer Bettie Subkowsky collects donations from the lunch hour crowd on the Michigan Avenue Bridge in Chicago.

through participation in the Alzheimer's Association's Memory Walk and through events held individually by various Bankers branch sales offices. The Forget Me Not Days fundraiser was established to increase giving and participation of Bankers employees, who say the event has special meaning for them.

Mark Matenaer, senior manager of marketing at Bankers, conceived the idea and heads the committee that puts on the event. "We have a strong history of corporate giving, but this event is one-of-a-kind," he said. "Forget Me Not Days mobilizes agents and employees to go out into their communities in force for a single cause. It's pretty special."

Bankers purchases all materials and gives employees paid time during the work day to participate. The Alzheimer's Association local chapters are responsible for coordinating the necessary local permits. Matenaer estimates the process takes about nine months of planning, start to finish.

"Most of what is known about the disease has been discovered through research done in the last 15 years," said Matenaer. "It's right that our company, with its focus on seniors, should play a part in that effort."

Alzheimer's disease affects about one in 10 people over the age of 65 and nearly 50 percent of those over 85. The Chicago-based Alzheimer's Association is the largest source of private funding for Alzheimer's research and the premier source of information and support for Americans currently living with the disease. All of its programs and services are made possible through contributions, large and small, from individuals, corporations and foundations.

Since awarding its first grants in 1982, the Association has committed more than \$150 million toward research into the causes, treatment, prevention and cure of Alzheimer's disease. While supporting the worldwide research effort, the Association also works tirelessly to enhance the

quality of life for affected individuals and their families. Through its national network of chapters, it offers a broad range of programs and services for people with the disease, their families and care partners.

"Support from friends like Bankers has allowed medical researchers to uncover the many mysteries of Alzheimer's," said Ron Champagne, vice president, development, for the Alzheimer's Association. "Researchers have the necessary scientific leads and information needed to achieve major breakthroughs; it's not a question of whether the disease can be prevented, but rather when the Association's goal of 'A World without Alzheimer's' will be achieved," he added.

"As we continue to learn about the disease, the Association urges Americans to understand what America's medical research community has accomplished and join us in advocating for a renewed commitment to research and improved care for those with Alzheimer's," he said. ■

Volunteers

Rehabilitate Families and Communities

The number of low-income home owners increases each year. Today, there are 24 million low-income home owner families nationwide and that number is expected to grow to an astonishing 28.5 million by the year 2010. This means that more and more families are faced with choosing between vital necessities, such as food or medicine, or a roof that does not leak.

For the fourth straight year, Utica National employees in New Hartford, New York, dedicated their free time to helping these families by partnering with Rebuilding Together (RT), the largest volunteer home rehabilitation organization in America.

Since RT's inception in 1988, almost 2.3 million volunteers have worked to rehabilitate 87,450 houses and nonprofit facilities. What began in Washington, D.C., 15 years ago as a program known as "Christmas in April" now boasts over 255 affiliates serving more than 955 cities and towns. In 2000, the organization, recognizing the growing needs of low-income home owners, expanded its mission to provide more year-round services and a greater diversity of services, all focused around the core goal of rehabilitation and revitalization. With the expanded mission came a new name, one that reflects the organization's spirit of collaboration.



Photo: Deborah J. Cahra

Andy Smith, who coordinated Utica National's participation in the project, prepares to make a doorway handicapped accessible.

"This year, Utica National worked on RT's 'Ramps & Rails,' program, which builds handicapped-accessible ramps for low-income families," said Andrew Smith, Utica's corporate event chair. "The project was broadened a bit to include widening doorways, making bathrooms handicapped accessible and some weatherizing."

To be considered by RT, home owners must be low-income and either elderly, disabled or unable to do the work themselves. The site selection process takes place locally, within broad national guidelines; however, criteria differ slightly from affiliate to affiliate. Families are referred through neighborhood associations, churches, synagogues, community organizations and service groups, or by self-referral. All repairs are free for home owners, with labor and many supplies typically donated by corporate sponsors, like Utica

“There’s nothing quite like the feeling of accomplishment you have after the work is done.”

National. Home owners and family members are asked to welcome the volunteers into their homes and work alongside them to the extent possible.

“Rebuilding Together brings warmth, safety, accessibility and dignity to home owners who do not have the financial or physical wherewithal to complete painting, repairs and other necessary improvements themselves,” said Patricia R. Johnson, president and CEO of Rebuilding Together. “In 2004, more than 275,000 men and women will donate over 3 million hours of time to rehabilitate more than 8,500 houses and non-profit facilities with the help of sponsorships, material donations and volunteers.

“These quality-of-life repairs enable the home owners to remain in their homes longer and to do so safely,” added Johnson. “Many home owners want to spend their golden years in one place, but their home may not be accessible or have the assistive devices they need to get around. RT volunteers may install hand railings, better lighting, nonskid strips in bathtubs, grab bars, wheelchair ramps and more that will help them with their daily activities.”

Prior to the actual renovation, home safety inspections are performed and home owners are interviewed to assess their particular safety needs. Recommendations for improving the safety and indepen-

dence of the residents are made in collaboration with the home owner and home repairs are made generally the last weekend in April.

“As part of the program protocol, a checklist is developed that identifies potential hazards and accessibility issues for the home owner and family members,” said Smith. “Everything from entrances and exits, to stairs, bathrooms, security and smoke detectors are reviewed. It’s quite a comprehensive overview,” he said.

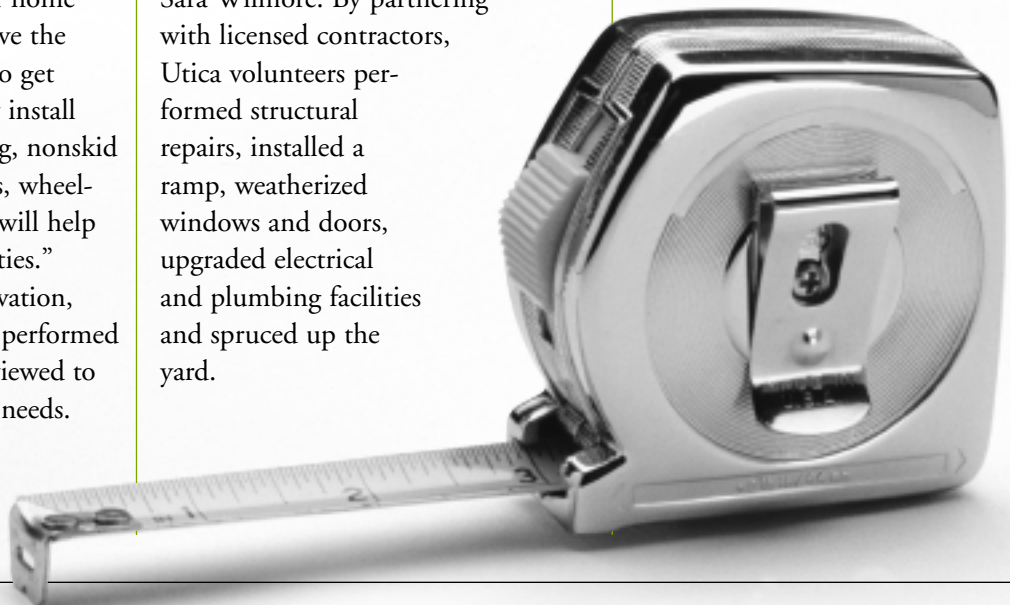
Smith, who serves as Utica National’s senior Errors & Omissions claims specialist, said the company’s monetary contribution, along with other sponsor donations, was used to purchase supplies needed to modify homes in Utica, Clinton, Whitesboro and surrounding communities.

Eight company volunteers spent the better part of the day refurbishing the Kossuth Avenue home of Sara Wilmore. By partnering with licensed contractors, Utica volunteers performed structural repairs, installed a ramp, weatherized windows and doors, upgraded electrical and plumbing facilities and spruced up the yard.

“There was plenty for everyone to do, no matter what their skill level,” Smith said. “There’s nothing quite like the feeling of accomplishment you have after the work is done.”

“I was so pleased at all the work they did in one day,” said home owner Sara Wilmore. “The volunteers were so organized; they had a list of things to do and everybody went about their tasks. They were wonderful,” she added.

“I could never have done all that they did,” said Wilmore. “They replaced all the windows and pulled up the rug in my daughter’s bedroom and replaced it with linoleum. I used to have to help people when they came into my house since my door was falling off its track. I was given a new door and now people come into my house and congratulate me on the improvements.” ■



Education

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“They also learn about insurability and the customer service they should expect from an agent,” added Jordan. “A good agent should get out of the office and make sure customers understand the importance of maintaining their homes.”

UIPI not only helps individuals understand their policies, but small businesses as well. The commercial insurance workshops provide basic information, such as policy types, overall asset protection and making business a better insurance risk.

“We look forward to going from city to city, spreading the word about the importance of insurance to small businesses and communities,” said Irene Sewer, Grange Insurance Companies,

who chairs the UIPI Commercial Education Committee.

UIPI also sees a need for more financial education on savings and wealth-building, according to Suzanne Reade, president of UIPI. “Along those lines, I think there are significant opportunities for educating residents as to how you use insurance to improve your financial position,” she said.

UIPI also holds various city-specific meetings that bring together local community development officials and insurance company representatives to discuss and update insurers on trends and issues in the city. Past meetings were held in Philadelphia and the District of Columbia; plans for meetings in Baltimore and Cleveland are in the works.

“These types of discussions prove fruitful because they enable compa-

nies to get behind the headlines, facts and figures and talk to people making economic development happen,” said Reade.

One of the UIPI’s newest members is American Skyline Insurance Company, which was created in 2001 specifically to serve urban markets. American Skyline offers products and services targeted solely to cities, with local agents in each area. The company joined the organization after attending UIPI’s national urban affairs workshop. “We’ve found urban customers have different wants and needs than other markets, and therefore, we do business a little differently,” said Earnest Hines, president of American Skyline. “UIPI’s urban affairs workshop enabled us to come up with some interesting new ideas that we hope to develop in the near future,” he added. ■

Heritage

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community commitment, as one of the few insurance companies to honor all claims following the 1871 Chicago fire and 1906 San Francisco earthquake; as a pioneer in insuring major civic infrastructure projects like the Golden Gate Bridge; and through volunteer programs and corporate giving. Today, FFIC is carrying forward these traditional values through its partnership with firefighters.

In 2004, FFIC will award up to \$10 million to fire departments and for fire and burn prevention education nationwide. Fireman’s Fund Heritage will enter additional metropolitan areas during the latter half of 2004. As FFIC expands the program

nationally, the company will choose communities based on firefighting needs and where FFIC employees, agents and customers reside.

In addition, FFIC has announced its strategic alliance with the Burn Institute for countywide fire and burn prevention activities. The Burn Institute, based in San Diego, is a non-profit health agency dedicated to reducing burn injuries and deaths through fire and burn prevention education, burn survivor support programs and the funding of burn care research and treatment.

Fireman’s Fund Heritage is working with the Burn Institute to create an education campaign for San Diego residents. Residents will be able to take an online quiz to gauge their knowledge of fire and burn preven-

tion techniques and participate in annual Burn Institute events, including the Burn Run/Fire Expo and Firefighters Night at the Padres. Held on July 9, Firefighters Night at the Padres will include special on-field ceremonies honoring the fire services. A firefighter tribute video will be shown while hundreds of firefighters line the first and third base paths. A firefighter will sing the National Anthem and a young burn survivor will throw out the first pitch.

“There is a tremendous need in this community for firefighter support,” said Chris Seistrup, Fireman’s Fund Heritage San Diego Task Force Leader, FFIC regional executive and vice president. “Evaluating the 35 proposals that we received validated the importance of a program like this.” ■