

Impact

*The Insurance
Industry's Contribution
to Community
Development*



Insurance
Information
Institute

I.I.I. Members

ACE USA
 ACUITY
 AEGIS Insurance Services, Inc.
 Alea Group
 Allianz of America, Inc.
 Allmerica Financial
 Allstate Insurance Group
 American Agricultural Insurance Company
 American International Group, Inc.
 American Re-Insurance Company
 American Skyline Insurance Company
 Atlantic Mutual Companies
 Bituminous Insurance Companies
 Chubb Group of Insurance Companies
 CNA
 CUMIS Insurance Society, Inc.
 De Smet Farm Mutual Insurance Company of South Dakota
 Dryden Mutual Insurance Company
 Erie Insurance Group
 Farmers Group, Inc.
 Foundation Reserve Insurance Company
 GE Insurance Solutions
 GEICO
 Gen Re
 Germania Insurance
 Grange Insurance Companies
 The Hartford Mutual Insurance Companies
 The Hartford Financial Services Group
 Holyoke Mutual Insurance Company
 Liberty Mutual Group
 Lloyd's
 Marsh Inc.
 MetLife Auto & Home
 Millville Mutual Insurance Company
 Missouri Employers Mutual Insurance
 Nationwide
 Norfolk & Dedham Group
 Ohio Mutual Insurance Group
 OneBeacon Insurance Group
 Palisades Safety and Insurance Association
 Pennsylvania Lumbermens Mutual Insurance Company
 Plymouth Rock Assurance Corporation
 Safeco Insurance Companies
 St. Paul Travelers
 SCOR U.S. Corporation
 Selective Insurance Group
 State Farm Mutual Automobile Insurance Company
 The Sullivan Group
 Swiss Reinsurance America Corporation
 The Tokio Marine and Fire Insurance Company
 Trenwick America Reinsurance Corporation
 Unitrin Property and Casualty Insurance Group
 USAA
 Utica Mutual Insurance Company
 W.R. Berkley Corporation
 Westfield Group
 X.L. Insurance Company, Ltd.
 XL Group
 Zurich North America

Global "Warming"

In December 2004, a major earthquake followed by a tsunami hit Asia and Africa, devastating many coastal areas. Almost 200,000 people in eight countries perished in a few hours, and over 100,000 remain missing. Thousands were injured and millions more left homeless after extensive flooding swamped the coastal areas. While the insurance losses arising from this event were modest, insurers and their employees, both in the U.S. and abroad, wanted to help. The industry collected more than \$20 million to be used to provide shelter, food, counseling and other assistance to those in need. Working side-by-side with survivors, some volunteers helped to rebuild villages. *Impact* highlights how the insurance industry reached out globally to provide financial relief, volunteer efforts and compassion to these victims.

Here in the U.S., four hurricanes ravaged Florida in 2004, costing insurers over \$20 billion. Adjusters rushed to the scene to settle claims and calm emotions. The efforts of The Hartford to expedite the physical and emotional rebuilding process are cited in this issue. The work of other insurers will be featured in coming ones.

On another international front, Lloyd's Police Mentoring Programme pairs senior business people from across the Lloyd's insurance market with police officers in East London to develop skills that better enable them to respond to challenging police environments in the U.K.

In addition to the industry's global efforts, insurers are reaching out to the homeless, children and those with Alzheimer's and cancer. Two insurers, COUNTRY Insurance and Financial Services and General Reinsurance Corporation, are doing their part. Once a month, employees from these companies prepare and serve meals to the homeless in local area shelters. In order to help fight cancer, employees of Germania Insurance got involved with the formation of the local chapter of Relay For Life to support breast cancer education and research for the American Cancer Society. MetLife Foundation is helping in the fight against Alzheimer's disease by supporting a variety of programs that aid older adults through education and involvement in community activities, providing information and support to caregivers, and awards to scientists for medical research. Through Girl Power!, female professionals from John Hancock work together to teach teenage girls about positive role models and instill self-esteem. Zurich North America forged a relationship with coordinators from the Northwest Special Recreation Association, an association that provides recreation services to individuals with disabilities. The Fun Fair made a huge difference in the lives of these children, making memories not just for the day — but for years to come.



Inside:

Insurers Step Up to Help Tsunami Victims	1
Here at Home: Juggling Claims and Emotions	4
Girl Power!	9
Fighting Crime Through Mentoring	10
Home Cooking Helps Those in Crisis.....	12
Promoting Healthy Minds and Bodies	14
Helping the Homeless	16
Fun for Kids With Special Needs	18
Increasing Cancer Awareness	20



Shaking Up an Industry:

Insurers Step Up to Help Tsunami Victims

In December 2004, one of the most horrific natural catastrophes in history occurred when a major earthquake followed by a tsunami hit Asia and Africa, devastating many coastal areas. Almost 200,000 people in 12 countries perished in a few hours and over 100,000 are still missing. Many more had their homes and livelihoods swept away. The coastal areas of Indonesia and Sri Lanka and two Indian island chains bore the brunt of the disaster, requiring significant repair and reconstruction.

While not financially impacted by the devastation (Swiss Re puts the total insured losses at \$5 billion), insurance companies, and their employees, were affected from a humanitarian standpoint. The devastation caused insurers to reach out to international communities to help. More than \$20 million has been raised thus far toward food, shelter and rebuilding efforts.

The following pages recount efforts undertaken by the insurance industry and its employees to help in the relief and rebuilding efforts. Though not every story could be chronicled here, it is a glimpse at the extraordinary deeds accomplished, a testament to the human spirit, and the power of partnerships between nations and people.



ACE

Bermuda-based ACE Limited established the ACE Tsunami Relief Fund, which has taken employees' contributions and matched them. "The earthquake and resulting tsunamis that struck Southeast Asia are a human tragedy of monumental proportion," said Evan Greenberg, president and CEO of ACE Limited. "The unprecedented loss of life and catastrophic damage, combined with the millions left homeless and the threat of impending disease, make this event one of the worst natural disasters in modern history. All of us at ACE express our deepest sorrow over those who lost their lives — or who lost loved ones — and our hearts go out to so many people now in need who have been touched personally by this tragedy."

AIG

AIG and the Starr Foundation contributed to relief efforts and AIG employees were encouraged to contribute to the AIG Disaster Relief Fund, where their contributions were matched 100 percent. The company will be making additional contributions to long-term reconstruction efforts.

ALLIANZ GROUP

Allianz Group set up a special fund for employees to contribute to and announced it would also contribute to the fund. "This catastrophe is above all a human tragedy. We are doing all we can to help victims as much as possible," said Werner Zedelius, Allianz board member responsible for the Asia-Pacific region. A number of relief teams manned by company representatives in the region helped with aid efforts, including a



Robert W. Pike, vice president and secretary of the Allstate Corporation, executive vice president and secretary of Allstate Insurance Company, presented talk show host Ellen DeGeneres with a check toward a tsunami relief fund she established.

medical team that was dispatched to Phuket, Thailand, a tourist destination heavily damaged by the tsunami.

ALLMERICA FINANCIAL

Allmerica Financial Corporation and its subsidiaries, Citizens Insurance Company of America and The Hanover Insurance Company, matched employee contributions and made additional donations toward the ongoing tsunami relief efforts. "Faced with reports of overwhelming need, our employees responded with great generosity, contributing to many different tsunami relief agencies," said Frederick H. Eppinger, Allmerica's president and chief executive officer. "Our hearts are with those families who have lost so much. We will keep them in our thoughts as they work to rebuild their lives."

ALLSTATE

The Allstate Corporation joined the outpouring of private contributions offered throughout the U.S. to help

bring relief to the victims of the tsunami, including employee and agency donations as well as company-matched contributions. "One of the most rewarding aspects of working at Allstate is to see the way our employees and agencies help others in a time of crisis. I know it is what we do as a business, but it's more than a business for Allstaters," explained Edward M. Liddy, chairman, president and chief executive officer, The Allstate Corporation. "I am proud of the generosity of our employees and agencies. Together, our employees, agencies and Allstate made a sizable contribution to the International Response Fund for tsunami relief." In January, Allstate notified its nearly 40,000 employees and its 13,600 agency owners that the company would match donations dollar-for-dollar with no upward limit for a 30-day time period. Allstate employees and agencies responded by making personal contributions to the relief effort through a secure Web site the

American Red Cross created for Allstate.

Robert W. Pike, vice president and secretary of the Allstate Corporation, executive vice president and secretary of Allstate Insurance Company, presented talk show host Ellen DeGeneres with a check toward a tsunami relief fund she established. Since that time, Allstate has raised even more funds. In thanking DeGeneres for her efforts, Pike noted, "Corporate contributions are kind of nice, kind of expected, kind of impersonal and we've certainly made one of those. But this check is from people who work at desks, who serve our customers daily."

AON

AON contributed to the Red Cross International Relief Fund. Employee gifts to other relief organizations are eligible for matching grants through the company's employee matching gift program.

AXA

AXA Group assisted its employee donations by setting up dedicated accounts in each country in which AXA operates. The total amount collected by employees will then be transferred to humanitarian organizations selected locally. The company issued a bulletin which stressed its commitment to helping

the people in the stricken countries recover from the disaster. The group also indicated that "in the spirit of AXA's business, financial protection, the Group will provide financial support and expertise to the development of an advanced warning system to prevent the recurrence of such a human tragedy," according to the bulletin.

CHUBB

The Chubb Corporation established a fund for disaster relief efforts. Chubb made direct contributions to disaster relief organizations and matched contributions by its U.S. and international employees to such organiza-

Employee Takes Leave of Absence to Assist Relief Workers in Indonesia

The devastation caused by the tsunami that hit Asia and east Africa last December inspired many GEICO associates to help victims abroad they have never met, but one associate made an extraordinary personal commitment.

Daniel Hardeman, a GEICO auto damage adjuster in Atlanta, Georgia, traveled to the stricken area to assist relief workers in Indonesia. He worked primarily in Banda Aceh, the capitol of Aceh Province at the northwestern end of Sumatra, coordinating efforts such as volunteer medical relief, computer communications, water purification, logistics and health safety. Hardeman grew up in Guatemala and has experience coordinating and working with volunteer teams in other countries.

"Dan's involvement with this tragedy is due to his unique training in this type of work and overwhelming dedication helping people recover from what seems like the worst natural disaster of its kind," said Brian Wright, Hardeman's manager at GEICO. "He didn't bat an eye when the disaster happened. The next day he called and asked me if he could leave to help out."

Hardeman left for Indonesia on January 1, and a week later, wrote to his GEICO colleagues: "I have been working at what you might consider 'Ground Zero,' for Banda Aceh. We are attempting to help limit the spread of diseases. The death toll has reached over 300,000, and there are still bodies found in places that couldn't be reached until the water receded."

"I love people and to see the devastation on the news broke my heart," said Hardeman. "Growing up in Guatemala, I had an idea of the effects an event like this would

have on the people."

To some extent, his job with GEICO prepared Hardeman for his volunteer efforts. "What I learned about personal responsibility and attention to detail on the job helped with various projects during the relief work," he said. "In fact, I had a few instances where my knowledge about motorcycles (from GEICO's Cycle Guard training) and motor vehicles was of great value.

"It's important for us to not forget about the people affected by the tsunami," said Hardeman, who returned to the U.S. on March 3. "As the news moves on to other subjects, people forget that the destruction in Indonesia continues to be a crisis.

"It will probably take a minimum of five years for Indonesians to recover from this disaster," Hardeman explained. "The people there are hurting, but not broken. With continued help and love from those around the world, these beautiful people can

recover. It was amazing to me to work alongside the Indonesians. We had a chance to break down cultural barriers and find ways to not only coexist in that environment, but also become close friends with those we worked with. I was blessed to be accepted into one of the villages in Banda Aceh. They took me in with open arms.

"A piece of me remains there and I know that I brought some of their lives back with me. I continue to seek ways to share my experience with anyone that is willing to listen."



Hardeman (2nd from R) and several other volunteers remove debris left by the tsunami.

Photo courtesy of Dan Hardeman.

Here at Home: Juggling Claims and Emotions

A few months before the tsunami hit, insurers had their hands full here in the U.S. Within a few weeks, a quartet of hurricanes ravaged Florida, costing insurers over \$20 billion. Insurers rushed to the scene to settle claims and calm emotions.

When Hurricane Charley made landfall in Florida in August of 2004, it was hard to describe the scene — entire communities were destroyed. Pounding Florida's western coast, it brought with it billions of dollars in property damage. The Hartford's claims adjusters had a singular goal — to make people whole again.

"I saw contractors standing in people's living rooms, handing them contracts and saying, 'I don't want your signature. I need money to get started,'" said Gary MacDonald, property claim representative for The Hartford.

MacDonald was juggling about 120 such claims at once, working with frustrated homeowners and overextended contractors. He was commuting long hours each day to get to a makeshift office that had no power. Yet he was able to get the checks written to start the rebuilding process.



Photo: The Hartford

Shirley Baccarella and her adjuster, Gary MacDonald.

"The first day our agent (Gary MacDonald) came to our home, he immediately gave us a check to get started," wrote Shirley Baccarella of Punta Gorda in a letter to her local newspaper. "What a godsend that was."

After providing an initial advance of about \$25,000, The Hartford settled the claim within two weeks and saw that Shirley and Roy Baccarella's house was re-roofed and restored as quickly as possible.

"It's emotional enough when people like the Baccarellas have lost their home and their possessions," explained MacDonald. "We want to make sure these families get the service they need and deserve."



Photo: AP

The Hartford's CEO Ramani Ayer (R) and Florida homeowners George and Wanda Butler survey the damage Hurricane Charley caused to their home.

tions on a two-for-one basis. "We are saddened by the tremendous loss of life and destruction in Asia. Our thoughts and prayers are with all the victims of this tragedy and their families," said John Finnegan, chairman, president and chief executive officer of The Chubb Corporation. "We hope that contributions from Chubb, our employees and other members of the global business community will help ease the pain for those who unfortunately continue to suffer."

CIGNA

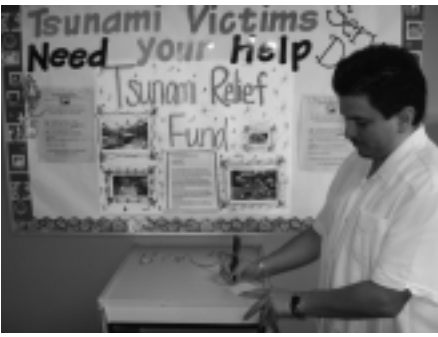
CIGNA employees donated funds to the American National Red Cross. The CIGNA Foundation also contributed as a dollar-for-dollar match of individual employees. CIGNA Behavioral Health also reached out with crisis counseling services to American survivors of the tsunami and family members of those killed.

ERIE INSURANCE

Erie Insurance contributed to the American Red Cross for the relief effort. Throughout the company there were other relief efforts, from donating dress down day contributions, to publicizing a local concert in which the proceeds benefited the tsunami victims. In addition, Erie Insurance donated over 9,000 "comfort care kits" to the American Red Cross for disaster relief. These consist of personal hygiene items like soap, toothpaste and toothbrushes.

GEICO

At GEICO locations throughout the country, creative money-raising activities included a silent auction, "gecko" talent competition and a potato bar luncheon, with all the proceeds going toward tsunami relief efforts.



GEICO associate in San Diego makes his bid for silent auction items.

THE HARTFORD

Like the rest of the country, The Hartford Financial Services Group and its employees were deeply moved to

action by the devastation of the tsunami, donating generously to the American Red Cross, AmeriCares and Save the Children, to help relieve suffering.

“We witnessed the aftermath of the most destructive natural disaster in the world in our lifetimes,” said Ramani Ayer, chairman and chief executive officer of The Hartford. “Our employees wanted to help and they responded with compassion and generosity. These funds will help bring much-needed food, water and supplies to thousands of people whose lives were irrevocably changed in an instant. Our hearts go out to those who lost loved ones in this

terrible tragedy.”

LIBERTY MUTUAL

Liberty Mutual made significant contributions towards the relief efforts in Thailand. In addition, the company encouraged employees to make personal donations to the relief effort through charitable organizations of their choice; Liberty Mutual will match such donations dollar-for-dollar, with a grant to the International Federation of Red Cross and Red Crescent Societies.

LLOYD'S

A coordinated fundraising initiative took place in the Lloyd's market, each



business in the market making donations to the Disasters Emergency Committee Tsunami Earthquake appeal as well as other fundraising efforts, including donations from Lloyd's Charities Trust. "The Lloyd's market's strong response to this human tragedy has been characteristically generous," said Lord Peter Levene, chairman of Lloyd's. "The market can feel proud of the role it is playing to help rebuild the affected areas, both as insurers and as donors, to the survivors in the region."

METLIFE

MetLife Foundation made a contribution to the American Red Cross's International Response Fund to help the relief efforts in the various countries affected by the tsunami.

"The earthquake and tsunami that killed and injured hundreds of thousands of people and left millions homeless have saddened us all," said Robert H. Benmosche, chairman and chief executive officer of MetLife, Inc. "MetLife is joining its associates around the world who are generously contributing to the relief efforts that are bringing much needed aid to these affected areas."

NATIONWIDE

The Nationwide Foundation said it will match personal contributions of \$25 or more made by Nationwide associates to the United Way International's South Asia Response Fund for communities severely impacted by the recent tsunami. The South Asia Response Fund is focused on long-term response and recovery efforts — rebuilding lives, homes, businesses and communities in areas affected by the recent earthquakes and tsunami. "Our associates imme-

diately voiced a desire to help," said Chad Jester, Nationwide's vice president of corporate public involvement. "By matching associate donations, we believe we can maximize our contribution to the long-term recovery of the affected region. Our hearts go out to the families of the victims of this terrible disaster."

NEW YORK LIFE

In addition to a donation to the International Federation of the Red Cross and Red Crescent Societies, New York Life matched contributions by its thousands of domestic and international employees and agents, as well as U.S. agent donations to the Million Dollar Round Table Foundation's tsunami relief fund. New York Life also matched contributions to designated local relief organizations made by Thai and Indian agents and employees. Sy Sternberg, chairman and chief executive officer of New York Life, said, "Reports from our operations in Thailand and India tell of tremendous outpourings of assistance by our employees and agents. Many have traveled to the affected areas to personally distribute food and medical supplies. Others have given blood or have pledged personal financial contributions to relief organizations. We applaud their humanity and are greatly relieved that New York Life employees and agents in the affected countries were spared."

ONEBEACON

Employees at OneBeacon Insurance donated generously to the American Red Cross Tsunami Relief Fund to benefit victims. Donations poured in from all parts of the company, includ-

ing OneBeacon, AutoOne Insurance, National Farmers Union, International Marine Underwriters, OneBeacon Agri, A.W.G. Dewar, Inc., OneBeacon Specialty Property, OneBeacon Professional Partners and New Jersey Skylands, as well as parent company, White Mountains. The company matches its employees' contributions dollar-for-dollar from its Charitable Trust.

John Cavoore, president and chief executive officer of OneBeacon, said such compassion is typical of the company's employees. "Whether through volunteerism or cash donations, our people regularly give back to their local, national — and now international — communities. Their generosity is a hallmark of the terrific people who represent OneBeacon and is just another way we deliver on our promise to be there when people need us."

THE PRINCIPAL FINANCIAL GROUP

The Principal Financial Group donated funds to tsunami relief efforts directed to United Way International to support long-term recovery efforts. Across the U.S., offices of The Principal held special "Dollars Days" to raise money directed to the Red Cross International Disaster Relief, such as Dollars for Denim, a program where employees buy a sticker that allows them to wear jeans on a specific date.

SAFECO

Safeco matched employee contributions to non-profit organizations by a ratio of two to one. Employees contributed to organizations such as the American Red Cross, World Vision, UNICEF, AmeriCares and several smaller organizations. "We're con-

cerned about people in far-off places with whom we have no economic relationship but simply share in our common humanity,” said Safeco’s chief executive officer, Mike McGavick.

ST. PAUL TRAVELERS

St Paul Travelers contributed funds to the American Red Cross. In addition, through Community Action Awards, matching funds will be available to employees who contribute \$25 or more to one of five relief organizations.

SCOR

The SCOR Group made a contribution to the international aid campaign for the populations affected by the tsunami. In addition, the SCOR group is proud of the spontaneous mobilization of its employees who, due to their expertise and their profession, are particularly aware of the risks of natural catastrophes, the dramatic human losses and the destruction that these entail. The Group has matched euro for euro the donations collected by this campaign, which will be directed to the

UNICEF South Asia Tsunami Relief Efforts program.

SELECTIVE

Selective donated money to the American Red Cross International Response Fund. Gregory E. Murphy, chairman, president and chief executive officer of Selective, said, “People all over the world have turned their attention to this monumental work of helping to put things back together, of helping to put lives back together. Selective will be one small part of that massive undertaking. With the

Adopting a Village

“I was born in Sri Lanka, and moved to the states when I was 12,” says Prassana Guneratne, a field sales director for MetLife Auto & Home, who returned to his native country with his family shortly after the tsunami disaster struck. “I visited my relatives in the town of Galle, and it was an eye opening experience. I saw places that I had previously visited — villages, shops, beaches — that were now total shambles. There were tents everywhere; in camps that had been established to accommodate people who had lost everything.”

To aid his native country during its time of greatest need, Guneratne has formed, along with other Sri



Photo: Mitt Blumenfeld

Prassana Guneratne is committed to helping his native country through the MN Sri Lanka Friendship Foundation.

Lanka ex-patriots, a non-profit organization, the MN Sri Lanka Friendship Foundation. The organization is looking to adopt a village in Sri Lanka and build at least fifty houses, along with a community center and playground. All the proceeds they’re collecting are being donated to the effort.

Guneratne reports that the response from MetLife Auto & Home’s associates has been very positive so far, and donations have been received from front-line associates through senior management. “MetLife has been extremely supportive of the tsunami relief effort as a whole,” said Joe Madden,



Photo: Aranda S. Uyanapathiranaige

Prassana’s wife, Becky, meets the people in the village adjacent to the land received to build houses.

MetLife’s assistant vice president for corporate communications. This has extended far beyond support for Guneratne’s non-profit — it also includes a \$1 million contribution by MetLife Foundation to the Red Cross for relief efforts.

“I am tremendously appreciative of the support I’ve received from my coworkers, but we also welcome help from everywhere,” says Guneratne. “My wife is our local representative in Sri Lanka, and she recently met with the president of Sri Lanka, who has granted us some land near the Galle area. It doesn’t take much to make a big difference — for just under \$4,000, we can get a small house built. The project is moving forward quite nicely, and we expect to break ground on 50 homes within the next few weeks.”

tremendous outpouring of donations, we feel it makes sense to give now to the Red Cross effort and give more at a later time if we learn about more specific and possibly under-funded areas of need.”

STATE FARM

State Farm donated to the American Red Cross National Disaster Relief Fund and matched all employee and retiree donations. The company also worked with local community groups to hold a 10-day fundraising effort at its corporate headquarters. Employees in the U.S. and Canada took up office collections, held silent auctions and participated in “jeans days,” with all the money donated to a tsunami-related relief fund.

SWISS RE

In the days following the tsunami catastrophe, Swiss Re and its more than 8,000 employees from around the world began a four-week employee donation program to provide financial aid to victims of the tragedy. Three charities were selected and established to benefit from the initiative: Habitat for Humanity, UNICEF and a local effort initiated by Swiss Re’s Bangalore, India, office. The company announced it would match employee contributions 100 percent.

The Bangalore, India, campaign is an effort by Swiss Re employees in Bangalore to “adopt a village” and support a local reconstruction project in Southern India. Along with experts from the Red Cross, volunteer teams from the Bangalore staff are helping set up and monitor projects in their spare time in an effort to rebuild the infrastructure, which was among the hardest hit by the earthquake. Swiss Re is supporting projects in Sri Lanka



Utica National executives present a check to members of the American Red Cross.

that will enable 150 families in South Sri Lanka to rebuild.

USAA

A donation was made to the American Red Cross through The USAA Foundation, a charitable trust.

UTICA NATIONAL

Officials from the Utica National Group Foundation presented a check to the American Red Cross to aid in disaster relief for victims of the tsunami. The check represents donations from employees, retirees and board members of the Utica National Insurance Group, which were matched by the Utica National Group Foundation, the company’s philanthropic arm. “The scope of the destruction from the tsunami, and the human suffering that resulted, is almost unimaginable,” said Robert W. Dicks, Jr., vice president and general auditor, Utica National Insurance Group, and chair of the Utica National Group Foundation Screening Committee. Dicks, who organized the donation campaign at Utica National, said, “We felt it was important to do something and Utica National employees again showed their generosity, as they have done time after time, to those in need.”

WESTFIELD

Westfield Insurance responded to the tsunami disaster by supporting Cleveland Cares, a telethon that was organized jointly by 10 local television and radio stations. Westfield employees volunteered to staff phone lines during the telethon. Funds raised were donated to the American Red Cross. In addition, Westfield donated corporate tickets to the Disney production, *Nemo on Ice*, for an employee fundraising raffle. The company also matched all the donations made by employees.

ZURICH FINANCIAL SERVICES

The Zurich Financial Services Group immediately donated funds to countries in Southeast Asia affected by the tsunami catastrophe. James J. Schiro, chief executive officer of Zurich Financial Services, said, “The powerful tsunamis that struck South Asia are a human tragedy. Millions are in need of help. That is why we want to grant immediate relief, while ensuring that we can also provide long-term reconstruction assistance.” In addition, the Group matched charitable contributions made by Zurich employees. ■

Girl Power!

When John Hancock began the Girl Power! program in 2002, it was originally designed to encourage and motivate young girls to make the most of their lives. Many of the teens come from the Boston Centers for Youth and Families, an organization that provides education, youth advocacy and development.

Once every week during the summer, the girls meet in the John Hancock offices with John Hancock volunteers who serve as mentors and real-life role models as they illustrate the successes, challenges and obstacles that they have overcome. By using John Hancock volunteers as role models, the participants practice working in teams, identifying and developing life and leadership skills and how to appreciate the uniqueness of being female.

“Through Girl Power!, female professionals from John Hancock work together to teach teenage girls about positive role models and instill self-esteem,” said Carol Fulp, vice president of community relations at John Hancock. “By investing their time and talents, our volunteers have helped to develop the leaders of tomorrow.”

Since its inception, Girl Power!, a joint initiative with law firm Nixon



Girls from the Boston Centers for Youth and Families and their mentors.

Photos: Bob Frachette

ing opportunity to experience first hand the role of political parties and party conventions by visiting the Fleet Center, which hosted the Democratic National Convention. The girls toured the Center the day before the convention commenced and even got to stand on the stage and test the sound system where John Kerry accepted the Democratic presidential nomination.

Continued on page 22

Peabody, has evolved to incorporate political and social elements. Girls are encouraged to develop skills such as careful listening, negotiating and informed decision-making and personal values. The two main goals of the program are to improve communication skills and self confidence among the girls. The girls keep weekly journals as a way to further develop their writing skills.

In 2004, the girls had the excit-



Girl Power! program participants share a hug and a smile.

Fighting Crime Through Mentoring

Tower Hamlets has been described as one of the most crime-ridden boroughs in the United Kingdom, and one of the most difficult to police. The high volume of crime, in particular street, vehicle and violent crimes, prompted East London police to look for an innovative way to law enforcement — and they found one.

Lloyd's Community Programme, in conjunction with the East London Business Alliance, has developed a Police Mentoring Programme that pairs senior business people from across the Lloyd's insurance market with senior police in East London. Lloyd's mentors work with senior officers to develop skills such as business planning and change management that better enable them to respond to some of the most challenging policing environments in the country. The Police Mentoring Programme introduces a new component to Lloyd's long-standing Community Programme (LCP), which has been in existence since 1989 to promote community involvement.

"The programme addresses issues that are not covered in other development programmes available to the Metropolitan Police Service," said Mark Simmons, who is Tower Hamlets' borough commander. "The broad business experience of the



Photo: Tony Hussey

(L to R): Simon Pountain, borough commander at Hackney; Mark Simmons, borough commander at Tower Hamlets; Vicky Mirfin, Lloyd's community affairs manager; and Liam Kane, director of East London Business Alliance, at an event celebrating the success of the Police Mentoring Programme.

mentors and their ability to offer a different perspective on issues and problems are of great value to our police work force."

The Police Mentoring Programme involves 30 members of the Lloyd's market, including five chief executive officers, two chairmen

and two managing directors and senior executives from leading Lloyd's syndicates, Lloyd's brokers and Lloyd's Corporation.

At a recent seminar held for police, the Lloyd's Risk Management Department discussed some of the approaches adopted by Lloyd's to manage risk more effectively. "Good risk management is essential to all organisations," said Steve Manning, head of Risk Management at Lloyd's. "We have an exceptional risk management capability at Lloyd's, and we're delighted to share our expertise with the police."

Although the worlds of insurance and policing seem quite removed from each other, there are a number of similarities between the two. "Like Lloyd's, we deal with risks all the time, both in our daily jobs and the way we run our organisation," said Simmons. "This event gave us the unique chance to learn from a leading organisation how to best manage the risks involved in achieving our business goals," explained Simmons.

Recent results published on the Metropolitan Police Web site on crime statistics show a reduction in total crimes committed over the last year in the boroughs taking part in the program. In Tower Hamlets, total crimes committed have dropped by 20 percent during the period December 2003 to December 2004. A similar trend can be seen in Hackney and Newham, with reductions of 6 percent and 4.6 percent respectively. Although it is not possible to prove a link between these statistics and the program, these figures may suggest that the Police Mentoring Programme is contributing to an improved picture.

One of the key business benefits



Photo: Penelope Dalton.

(L to R): Paul Swain, chairman of Lloyd's Community Programme, and Mark Simmons, borough commander at Tower Hamlets, at the initial matching event in January 2004, where police officers are introduced to their mentors.

for the companies involved in the Police Mentoring Programme is the enhancement of personal and professional skills of its senior level volunteers.

"This programme taps into the enthusiasm of mentors to make a difference in a service that faces enormous challenges," said Paul Swain, chairman of the LCP and a mentor to Mark Simmons. "Not only have I gained satisfaction in helping to bridge the gap between the public and the police, but I have also benefited from the programme on both a professional and personal level."

In October 2004, Lloyd's gained recognition for its involvement in police mentoring at the Lord Mayor's Dragon Awards, which was initiated to encourage firms throughout London to become involved in the regeneration of their local community,

notably through education, training and employment initiatives. These awards annually recognize the effort and impact of businesses in communities throughout London.

"The Lloyd's Community Programme is one of the longest standing community programmes in the City and we are pleased with the overwhelming success of the Police Mentoring Programme," said Nick Prettejohn, chief executive officer of Lloyd's. "This innovative scheme has received market-wide support and has helped to develop the management skills of local police officers in East London."

Originally piloted for six months, the majority of mentors and police officers have decided to continue meeting — a true sign of the success of this program. ■



Photo: Ann Marie Francoline.

Sandi Bell, chief human resource officer at Gen Re, puts the finishing touches on a salad.

Home Cooking

Helps Those in Crisis

At the end of the day, unwinding in a comfortable home and sitting down to a meal seems natural to many people. Unfortunately, those who are homeless don't get to experience either of these simple pleasures.

According to the Connecticut Coalition to End Homelessness, approximately 2,000 people are homeless each night in Connecticut and 33,000 people in Connecticut experience homelessness each year.

Employees from Gen Re in Stamford, Connecticut, are doing their part to enhance the lives of homeless women in that city by partnering with St. Luke's LifeWorks' Women's Housing Program.

St. Luke's LifeWorks is a leading social service organization in New England. It focuses on helping adults and children lead better lives, whether they are homeless, living with HIV/AIDS or working to recover from mental illness. It operates 11 service sites throughout Connecticut that provide emergency, transitional and supportive permanent housing, as well as educational programs, hospice care, alternative therapies and outreach ser-

vices. The Women's Housing Program provides services to single women who are homeless, in crisis or otherwise unable to live on their own and are working to achieve self-sufficiency.

On the third Tuesday of each month, a team of Gen Re employees purchases, cooks and serves food to single homeless women at one of St. Luke's LifeWorks residences. The team provides a balanced meal to 20-25 women, with beverages, and is also responsible for clean-up. On the day of the food prep, Gen Re allows its volunteers to leave work early to make sure the residents' dinner is ready for 6:00 p.m. Gen Re also reimburses the volunteers for the money they spent on the meal.

The meal program at St. Luke's LifeWorks has been operating for over 15 years. More than 60 Gen Re employees have been involved in the women's housing meal preparation

program over the last year, but Gen Re has been involved with St. Luke's LifeWorks since 1996, when they prepared monthly meals for the organization's AIDS residents. "We look to do several community events each year," said Rich Manz, second vice president, General Reinsurance Corporation. "We support St. Luke's LifeWorks with a corporate donation. When I asked if they had any volunteer needs, they suggested this program."

For the AIDS residents, Gen Re volunteers bought and prepared the food and then just dropped it off. Manz said that while the meal prep for the AIDS residents was fulfilling, the women's housing program provided more tangible rewards since the volunteers were able to interact with the grateful dinner recipients. "Seeing their faces and how appreciative they are leaves a great impression," said Manz.

*“It’s all about giving back to the community;
I never expected the women to be so thankful.”*

As a coordinator for the program, Manz volunteered for the first meal prep so he could see what was involved. The experience was so fulfilling that he plans to volunteer at future monthly dinners.

“The crew from Gen Re has been terrific with what they have done,” said Wally Frey, who has been director of voluntary services at St. Luke’s LifeWorks for the past 11 years. “The meal prep volunteers not only provide a human service by preparing the meals and interacting with the residents, but they are also helping the housing program’s bottom line by purchasing the food for each monthly dinner.”

Frey added that Gen Re has been supportive in other ways. “When the company changed its logo, it donated coffee mugs and shirts to us. And when they were redecorating their office, they donated some artwork, as well.”

Amy Dube, an executive assistant at Gen Re, has a full-time job and three kids at home. When she received the e-mail about needing volunteers for the meal prep program, she didn’t hesitate to sign up. “It’s all about giving back to the community; I never expected the women to be so thankful,” she said. Dube, who has involved her children in past Gen Re charitable events, said, “I told my

kids we have to keep doing things like this; giving to the less fortunate. It is so important.”

“Through the volunteer program at Gen Re I was able to take part in what I felt to be a most rewarding experience,” said Ana Lopes, an executive assistant at Gen Re. “The ladies genuinely were appreciative of our efforts,” she said. “I took away more than I could ever possibly give.

“It was inspiring to see that hope is never lost and comforting to know that there are programs like this one, which are willing to help those down on their luck get back on their feet and build a better life for themselves.” ■

Photo: Ann Marie Francoline.



Photo: Linda Dalesio.



The Gen Re team helps residents fill their plates at St. Luke’s LifeWorks homeless shelter.

Ann Marie Francoline, Gen Re’s manager-learning technologies, spoons food into pans for dinner at the shelter.

Promoting Healthy Minds and Bodies

Each year, an average 4.5 million Americans are diagnosed with Alzheimer's disease, and studies indicate that this number will continue to grow. In 2050, an estimated 11 to 16 million Americans will be diagnosed with the disease. Recent polls have shown that one in 10 Americans said they were related to someone suffering from Alzheimer's.

The disease causes fiber and protein to build up within the brain, which prevents brain cells from sending signals to other parts of the brain in order to communicate. As the disease progresses, the affected cells wither and die at a quickened pace. Presently, there is no cure.

To help make an impact in the fight against Alzheimer's, MetLife Foundation supports a variety of programs that help to foster greater understanding about the disease and its impact on society. The programs help aid older adults through education and involvement in community activities, provide information and support to the caregivers of people afflicted with Alzheimer's, and encourage those physicians who are making significant contributions to our understanding of Alzheimer's and the search for a cure.

MetLife Foundation has sponsored *The Forgetting*, a PBS documentary that was produced to provide greater awareness of Alzheimer's. The documentary, based

on the book, *The Forgetting*, by David Shenk, seeks to educate the public about the disease and provide resources and access to services. The documentary follows three families and shows how each member has been affected by the disease. The show is not only meant to raise awareness about Alzheimer's, but also tries to show how these families maintain hope for their loved ones despite the circumstances.

"Alzheimer's is more painful than many people can even imagine, but it is also perhaps the most poignant of all reminders of why and how human life is so extraordinary," said Shenk.

As an aid to providing practical resources on Alzheimer's, a Web site on *The Forgetting* (www.pbs.org/theforgetting) has been set up that is designed to serve as an extension of the documentary. The site is an interactive, educational tool that seeks to promote awareness of Alzheimer's by stimulating conversation about the disease. It also provides multiple links to related fields and institutions

specializing in Alzheimer's and has a viewer's guide that is available in both English and Spanish.

Some researchers and doctors have suggested that one way of preventing the onset of Alzheimer's is to pursue a healthy and productive lifestyle. To that end, MetLife has produced the booklet, *Healthy Aging*, which provides information on nutrition, mental and physical fitness and preventive medicine. The guide details tips on dieting and gives helpful advice on various food groups that are essential in staving off sickness. The booklet also stresses the importance of staying physically active through a day-to-day workout regime. Physical activity can also directly improve mental capacity. A stimulating mental workout, such as a hobby, can prevent early stages of dementia, a medical condition brought on by Alzheimer's.

MetLife Foundation has also worked with the American Society of Aging to develop the MindAlert Awards, which recognize innovations

*“Alzheimer’s is an issue of national importance.
It is also a personal issue for many families, as the disease
robs them of the person they once knew.”*

in mental fitness programming for older adults. Based on research showing that cognitive decline is inevitable in aging, these awards recognize programs, products or tools that promote cognitive fitness in later life. The programs are judged for their innovation, their basis in research, demonstration of their effectiveness and the extent to which the programs are accessible to diverse, aging populations.

MetLife Foundation also supported the National Alliance for Caregiving, which conducted the *National Caregiver Survey of Older Adults*. The national survey reviews caregiving in its entirety and addresses different issues of concern such as problems of long-distance caregivers, the impact of chronic illness on caregivers and a profile of the typical caregiver.

MetLife Foundation also encourages scientific research on Alzheimer’s by providing grants to accomplished researchers in the field. In 1986, MetLife Foundation began the Awards for Medical Research program, which has since awarded \$9.5 million in grants to scientists who conduct research on Alzheimer’s disease. Among the recipients, two have been awarded Nobel Prizes.

“Each year, we honor truly remarkable individuals for making a difference and for making a significant contribution to the understanding of this tragic disease,” said Sibyl Jacobson, president of MetLife Foundation.

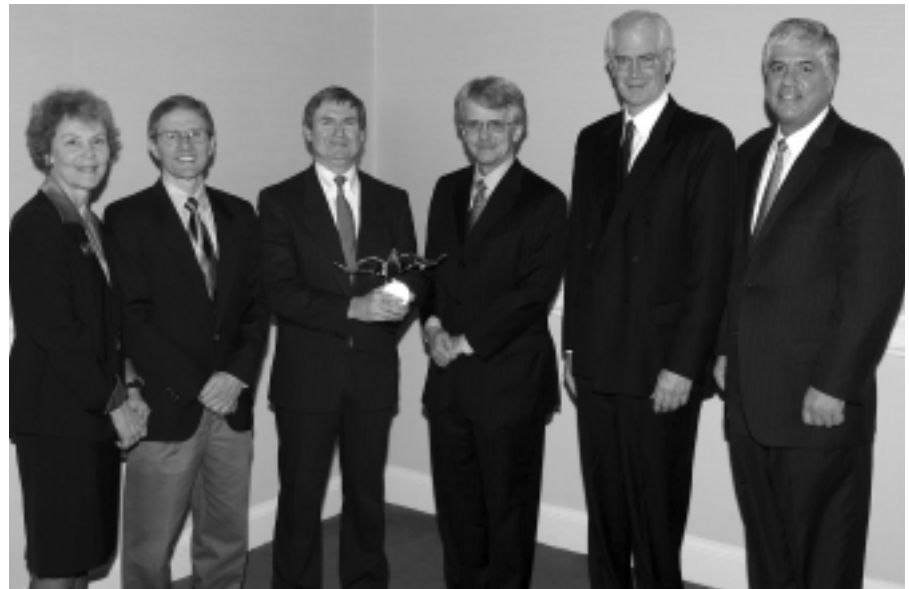


Photo: Marc Baroni.

Sibyl Jacobson, president, MetLife Foundation (L) and Robert H. Benmosche, chairman of the board and chief executive officer, MetLife (R) with medical research award winners (L to R): William E. Klunk, M.D., Ph.D. and Chester A. Mathis, Ph.D. of the University of Pittsburgh Medical Center; Ronald C. Petersen, M.D., Ph.D. of Mayo Clinic; and John C. Morris, M.D. of the Washington University School of Medicine in St. Louis.

There are other ways that MetLife is making a difference in the area of Alzheimer’s, in addition to the work of MetLife Foundation. MetLife’s Mature Market Institute (MMI), which was established as a policy resource center on issues related to aging, long-term care, retirement and the 50-plus marketplace, has conducted a number of studies regarding aging in America and its effects on long-term care. These include the *MetLife Market Survey of Nursing Home and Home Care Costs* and *Miles Away: The*

MetLife Study of Long-Distance Caregiving. The studies serve as an important resource on the problems that Alzheimer’s represents.

“Alzheimer’s is an issue of national importance,” said Robert Benmosche, chairman and chief executive officer of MetLife, Inc. “It is also a personal issue for many families, as the disease robs them of the person they once knew. The impact of Alzheimer’s on families, society and the economy is the reason MetLife is committed to the search for a cure.” ■

Helping the Homeless

On any given night, anywhere from 700,000 to two million people in the U.S. are homeless, according to estimates by the National Law Center on Homelessness and Poverty. As the homeless population grows, shelters and programs across the nation are seeking volunteers to keep valuable programs running. COUNTRY Insurance & Financial Services, based in Bloomington, Illinois, is committed through its volunteer efforts and donations to helping those who are less fortunate.



Photos: Jeff Findley

The insurance group's Volunteer Network hosts one dinner monthly at McLean County Salvation Army's Safe Harbor, a homeless shelter located in Bloomington. Safe Harbor provides short-term housing to the homeless, as well as teaching life skills for readjustment toward independent living.

The Volunteer Network was created to provide employees with opportunities that make a difference in their local communities. "Our employees strongly believe in giving back to the communities where they

Kara Wendland gets ready in the kitchen to serve meals to residents at Safe Harbor.

live and work," said Deanna Frautschi, COUNTRY's senior vice president of communications and human resources. "When our employees volunteer, they help fill a need in their community while enriching their own lives."

The partnership with Safe Harbor began in 1998 when COUNTRY hosted the first dinner. Since then, nearly 500 employees have volunteered for 75 dinners. Employees plan the menu, donate food and prepare and serve the monthly dinners.

According to Thomas Fulop, director of Safe Harbor, having COUNTRY volunteers help to provide these dinners to the residents means Safe Harbor staff is free to help, supervise and care for the resi-

Employees from COUNTRY's claims auditing department work together to serve food to Safe Harbor residents.

dents. "It's a blessing to have so many people willing to prepare and serve the meals," said Fulop.

"I think it's very worthwhile to volunteer and it's important to help those in need," said Kara Wendland, a Safe Harbor volunteer who works in the claims auditing area at COUNTRY.

The dinners are arranged by a different department at COUNTRY and paid for by money raised by that department. Employees work with a Volunteer Network Steering Committee member to arrange the dinner. Five to seven employees plan the meal, collect money and food, buy supplies, prepare the meal and serve Safe Harbor residents. Earlier this year, Wendland and other members of her division helped raise enough money to prepare and serve dinner to about 50 Safe Harbor residents.

Wendy Huffman, who chairs the COUNTRY Volunteer Network, has volunteered for the Safe Harbor dinner several times. "The thanks and gratitude given by those who attend the dinners is overwhelming," said Huffman, who works in the customer relations area at COUNTRY.

"I believe being involved in the



community, whether through COUNTRY or another organization, is important," said Huffman. "Volunteering may inspire others to do so and a community can never have too many volunteers. Many places, projects and areas need volunteers. Giving a little makes the community stronger."

In addition to serving the homeless, the COUNTRY Volunteer Network offers employees more than 20 volunteer opportunities annually. Agents and employees support a variety of causes by serving on school boards, coaching Little League, volunteering at hospitals, building new community centers and helping to fight cancer by partnering with the American Cancer Society's Relay For Life.

To show its commitment to all of the communities it serves, the company recently expanded its Volunteer Network Steering Committees to each of its three regions: the Illinois region (all of Illinois); Central region (Colorado, Iowa, Kansas, Minnesota, Missouri, North Dakota, Oklahoma and Wisconsin); and Western region (Alaska, Arizona, Nevada, Oregon and Washington). This increases the potential number of agents and employees that can volunteer, helping to support more communities.

COUNTRY shows appreciation to its employees by presenting a semi-annual Community Service Award. The award recognizes employees or

Continued on page 22

Fun for Kids with Special Needs

Eight-year-old Joey is blind, has multiple disabilities and special dietary needs. But these obstacles did not hold him back from having a good time at a Fun Fair held as part of National Make-a-Difference Day, coordinated by employee volunteers from Zurich North America in Schaumburg, Illinois.



Photos: Andy Goldman.

Zurich employee Dean Ladas (R) and his son, Justin, provide encouragement to a young bowler.



The Fair was held at the Samuel A. Kirk Developmental and Training School, which provides education for physically and mentally handicapped children in Palatine, Illinois.

Zurich employee Karen Michalski forged a relationship with coordinators from the Northwest Special Recreation Association (NWSRA), an association comprised of 16 member park districts located in the northwest suburbs of Chicago that provides recreation services to individuals with disabilities. The new collaboration resulted in the creation and implementation of the Fun Fair, which included a midway of games

and an ice cream social for more than 60 children with special needs.

Michalski's vision was clear: to put on a first-class, fun event for the children and to make it accessible to all. Volunteers included 25 Zurich employees (including two Zurich U.S. Foundation board members) and their family members. Michalski involved her husband and 11-year-old daughter, who really enjoyed interacting with the kids. One Zurich employee's college age son, who is a special education major, helped out at the Fair and also benefited by receiving some credit toward a class.

Michalski had to consider many

“Tears welled up in our eyes when we realized the unexpected impact we were having and the children were having on us.”

details. When choosing the prizes to be distributed, she had to make sure they would not cause choking if the kids put them in their mouths. Since some kids have feeding tubes and others have difficulty swallowing, most kids brought their own lunch (whatever was suitable to their individual needs and eaten under the supervision of their aides) and then got to enjoy the ice cream. Also, the games had to be easy enough for the kids with limited motor skills to play.

Michalski's husband and daughter enthusiastically joined in, constructing several of the games and staffing the booths. A local agency, Range of Motion, was brought in to help adapt the games to make them

more accessible to the special needs target audience.

“Karen and her committee made a huge difference in the lives of our children,” said Nanette Sowa, NWSRA foundation coordinator. “The Fair gave the kids something different to do and put a little spice in their day. The staff and parents were thrilled to know that our kids were cared about so much; it was very touching.”

“At Zurich, one of the basic principles we adhere to as a business — what we call our Zurich Basics — is that we are good corporate citizens,” said Mark Johnson, executive director of the Zurich U.S. Foundation. “We encourage our employees to volunteer in their communities to make a better world. In fact, we directly support



Zurich employee Brenda Speer applies a rub-on tattoo.



The Zurich Fun Fair Volunteer Team.

employee volunteerism through our Foundation by considering only those funding proposals where our employees are actively contributing their time and talents.”

Brenda Speer, Zurich employee and a member of the volunteer committee, brought her two daughters, Betsy and Bianca, to the Fair. “What my girls and I enjoyed most about volunteering for the Fun Fair was the excitement and enthusiasm on the children's faces every time my girls applied a rub-on tattoo. The smiles

Continued on page 22

Increasing Cancer Awareness One Step at a Time

In the small, rural community of Brenham, Texas, located northwest of Houston, everyone either knows each other or knows someone who is related to someone. News can travel fast — especially bad news — like when someone has been diagnosed with breast cancer.

Cancer accounts for 7.1 million deaths annually. Breast cancer alone strikes more than 200,000 people and claims more than 40,000 lives each year. In order to help fight this battle, in 2002 the employees of Germana Insurance assisted with the formation of the local chapter of Relay For Life (RFL) to support breast cancer education and research for the American Cancer Society (ACS).

The RFL event is a non-athletic, family-oriented, team event that is held at the end of April. Participants include friends, family members, businesses, hospitals, schools, churches and clubs, who all share the common goal of helping to fight cancer. Each year, during the evening event, RFL teams from the Washington County area gather at Blinn Junior College's Spencer Stadium in Brenham to walk or run laps in order to show their support. They take one step at a time, all night long. The goal is to keep at least one team member on the track at all times.

Germana's RFL team has grown tremendously and efforts to raise money have quickly gained momentum. Initially, Relay For Life was focused on breast cancer, but now cel-

brates the lives of survivors and honors the lives of those who have died from all types of cancer.

What is most important about RFL is that it communicates a very important message that celebrates the lives of those who are no longer with us. There is a very touching acknowledgment during a ceremonial lighting of luminarias (candles placed in paper bags filled with sand) around the stadium's track to remember those loved and lost and those currently fighting the disease.

Unfortunately, cancer has personally affected several Germana employees and their families. This is another reason why employees have become involved in RFL. The event provides moral support to those who need it. Today, there are more than three million Americans that participate in RFL events nationwide.

The Germana RFL team, which is comprised primarily of employees, along with a few family members or friends, spent countless hours fundraising. Most donations come from the sale of luminarias and cash gifts, but the team generated additional revenue from ticket sales on "drive-thru" meals and items sold at a



Photos: Germana Marketing/Training Department

Spreading the word of peace on the "Power to the Cure" team were Germana employees (L-R) Clara Quinn, Phyllis Glasscock and Sharon Wehmeyer.

community garage sale, which was held on Germana's grounds. Internal fundraisers for co-workers included selling nachos during break time, Easter egg raffles and casual day stickers that allowed employees to wear casual attire, such as blue jeans and t-shirts, to work for a day.

Each year teams in the area compete for the "most creative" theme as well as the "most money" raised.

Germania employees have dressed in everything from hippies-style clothing for “Power to the Cure,” to 50s-style with “Rockin’ to the Cure,” and in baseball uniforms for “Strike Out Cancer.” This year’s theme, “Team Survivor,” resulted in tattered, island-style clothing, mimicking the popular television reality show.

In the first year of its involvement, Germania employees were awarded “Best Overall” for the “Power to the Cure” creative theme, booth decoration/spirit and most money raised. In 2004, Germania’s

employees were successful with their “Strike Out Cancer” theme, raising \$15,855. For 2005, Germania won second place for raising \$8,900, the most money raised by a team.

The team was also presented with the Gold Starz award for the most money raised per team member, at \$500 each. This year, the total amount raised by 55 RFL teams in Washington County was \$156,000. All proceeds benefit education and research, as well as providing funding for support groups, wigs, hats and other items needed by those afflicted

and their families.

“Germania employees are very committed and work tirelessly to raise more money each year,” said David Sommer, president of Germania. “It is a lot of work, but the employees say it is also a lot of fun.” Since 2002, the Germania RFL team has contributed more than \$33,000 to the local chapter of the American Cancer Society.

“Germania Insurance is committed as a gold-level sponsor because we believe it is important to give back to the community that has long supported us,” he added. ■



Germania’s “Strike Out Cancer” team walks the track during the opening ceremonies for the American Cancer Society’s Relay For Life.

GIRL POWER! *continued from page 9*

The girls learned about the different political processes that occur daily in the White House and were grouped into teams to simulate different political groups. In these groups the girls had to think about real political and social issues and decide how they would affect change in any given community position. In addition to learning about the workings of non-partisan politics, the girls were taught how extraordinary women have influenced positive change throughout history. They also had the opportunity to meet with the chair of the Democratic National Convention Committee, Alice Huffman.

“The tour of the convention site was extremely exciting for the girls and the volunteers,” said Karen Morton, vice president and counsel at John Hancock. “They were inspired by Alice Huffman’s

remarks and one of the girls told a John Hancock volunteer that the visit made her think she might want to run for president one day!”

To enhance their communication skills, participants developed their own personal presidential platform and wrote campaign speeches, which were presented at a culminating ceremony with local community leaders. Throughout the program, the girls were familiarized with the political process via a variety of techniques, including case studies, games and student presentations.

“Girl Power! is a win-win situation all around,” said Morton. “The girls learned communication and teamwork skills and how to overcome challenges they might encounter while becoming successful women. It was extremely rewarding.” ■

HOMELESS

continued from page 17

agents who generously give time, effort and money to charitable organizations in their community. Recipients must have a record of involvement that illustrates a sustained commitment to volunteerism and community service. Employees can nominate themselves or be nominated by co-workers. A committee representing a cross-section of the organization selects the winner of the award. COUNTRY presents award winners with a plaque and sends a letter and monetary donation to the organization where the employee volunteers.

“Volunteerism is a strong part of our work environment,” says Frautschi. “Our Volunteer Network committees work together and share ideas to encourage employees throughout our regions to make a difference in their local communities — and they do, every day.” ■

FUN FAIR *continued from page 19*

were priceless,” said Speer.

Joey, who uses a feeding tube, could not enjoy an ice cream cone, but still wanted to participate by smelling the different syrups. When he took in the aroma of the strawberry syrup, he broke out in a wide smile. “Tears welled up in our eyes when we realized the unexpected impact we were having and the children were having on us,” said Jillian Walsh, employee programs manager at Zurich and a Fun Fair volunteer.

While this alone made all the

volunteer efforts worthwhile, their hard work also resulted in a heightened awareness of special needs children. “Karen’s commitment to NWSRA and the Fun Fair brings our volunteerism focus to life,” said Johnson. “It also resulted in the Foundation’s donation of \$18,000 to purchase a 44-passenger vehicle to transport special needs children and adults in the Northwest suburbs. Without Zurich employees’ involvement and the exposure of Foundation board members as volunteers, this donation would not

have been as generous.”

Michalski believes her daughter has a different outlook on life since volunteering at the Fun Fair. She recalls a little boy who wouldn’t leave the site of a duck pond game. His limited motor skills prevented him from actually playing the game; all he wanted to do was sit and feel the cool water with his hands.

“The experience was totally self-rewarding,” said Michalski. “It taught me, my daughter and other volunteers to really appreciate what we have.” ■