Ideal Partnerships

In this issue of Impact, we highlight successful educational partnerships throughout the country between insurers and local and national groups.

After-school programs and extracurricular activities can be important resources for teens. GEICO, through its partnerships with local YMCA chapters, has established a recreation and media center for teens and a playground for handicapped children so they have a fun, educational place to go. State Farm’s partnerships with the National Youth Leadership Council, Youth Service America and the National Service-Learning Partnership address teen driver safety and loss mitigation issues and help students learn about issues with real-world importance while imparting a positive, direct impact on the community.

Many inner-city schools are unable to provide students with the valuable skills that are necessary for a successful career due to lack of resources, time or funds. Recognizing this need, TIAA-CREF developed the mentoring program, “Courage to Succeed,” which provides computer and business skills to inner-city middle school students. To help close the achievement gap, St. Paul Travelers has partnered with local elementary schools in conducting volunteer reading programs, tutoring, mentoring and funding for classroom supplies, technology and playground equipment. Safeco has partnered with baseball and higher education to sponsor the Safeco Scholarship Fund, in which high-achieving minority students are awarded four-year scholarships to the University of Washington based on academic achievement, community and personal service. In the two years Safeco has hosted this fundraiser, the company has raised more than $740,000 toward its five-year, $1.5 million goal.

The industry’s support of educational programs is not limited to young people. Educating homeowners about electrical safety is a unique story featured in this issue. The New York Property Insurance Underwriting Association (NYPIUA), which provides basic property insurance in high risk areas of New York, offers electrical grants to help hundreds of urban homeowners upgrade and improve the electrical systems in their homes. The program, now in its third year, grew out of a study of NYPIUA fire claims which showed that nearly 25 percent of fires were caused by old or faulty wiring.

We hope you enjoy this issue and, as always, welcome your comments.
“Mind the Gap”— a warning familiar to subway riders as they step from the platforms onto their trains — takes on new meaning when applied to the “achievement gap.” This gap, which refers to the academic disparity between students of different racial and socioeconomic groups, presents a unique set of problems for communities and businesses nationwide. The disparities are evident in test scores, graduation rates and college attendance. Couple this with population trends showing that people of color will represent 93 percent of the population growth in school-age children by 2008, and the alarm bells begin to sound.

St. Paul Travelers employee Karla Smith reads with her student partner, Jackie.
The causes of these disparities are numerous, but some of the culprits include a lack of access to early education, poverty, racial discrimination and a dearth of resources available to help the nation’s large and growing immigrant population.

St. Paul Travelers takes a holistic approach to addressing the achievement gap by seeking to develop growth in the intellectual, creative, spiritual, physical and emotional potential of the learning approach. “There’s no magic bullet here,” said Mary Pickard, president of St. Paul Travelers Foundation. “No single program or strategy alone will narrow the achievement gap and improve student success. Addressing these issues means we start with kids when they’re young and we work with them all the way to adulthood.”

St. Paul Travelers donated nearly $5 million and hours of employees’ volunteer time in 2004 to support education efforts focused on narrowing the achievement gap and improving college access for low-income communities and communities of color.

According to researchers on early childhood, the achievement gap appears in children as early as 18 months of age. “We have to reach out early to children in poverty,” Pickard said. “Those who receive early education and intervention are much more likely to succeed once they enter school, which is why St. Paul Travelers has developed several partnerships with schools in communities across the country.”

Sometimes it’s hard to tell who benefits more from these partnerships — St. Paul Travelers employees or the students. When employees take time to develop mentoring relationships with students, both groups gain a greater understanding of what it takes to be successful.

More than 60 employees from St. Paul Travelers’ corporate headquarters in St. Paul, Minnesota, participate in a lunchtime volunteer reading program, which pairs employees with students in first through third grades at Saint Paul’s Hayden Heights Elementary School. After sharing lunch and conversation, the partners enjoy reading together.

Cheryl Hanzlik, the school’s library assistant who coordinates the program, sees students developing more than just literacy skills. “The students are selected to participate in the program because their reading skills need a boost or because they could benefit from a partner or role model,” Hanzlik said. “But these students also gain self-esteem and improved confidence in their abilities.”

St. Paul Travelers employee Karla Smith helps coordinate the program on behalf of the company and she can’t say enough about her recent experience with a student named Jackie. “The best part for me was seeing how this little girl’s skills improved. It’s fun for me to interact with the kids and feel like I’m making a difference in their lives,” Smith said.

Hayden Heights students also have the opportunity to see what their mentors’ work life is like when they visit St. Paul Travelers’ downtown office during “Take Your Child to Work Day” each April. “The students are impressed with our building and it’s a great way to show them the many different jobs we do here,” Smith said.

Students and employees also learn from each other through a unique partnership between Dwight Elementary School in Hartford, Connecticut, and St. Paul Travelers.

The partnership is part of a comprehensive plan to improve achievement among students who often speak English as a second language and who live in a community with a high poverty rate. Through the partnership, St. Paul Travelers has provided financial support for Dwight Elementary in various ways, including funding for classroom supplies, tech-

Monique Berry, shown here with Nashalie, is one of many St. Paul Travelers volunteers in Hartford, Connecticut.
nology and playground equipment. In addition, company employees meet weekly with students to provide tutoring and mentoring.

“St. Paul Travelers and its employees are key to exposing students to experiences that broaden their dreams and aspirations,” said Kathleen Greider, Dwight’s principal. “All of these initiatives nurture the whole student in ways that a traditional classroom setting can’t always do. That’s important because we want students to excel not only in education, but also in being polite, courteous and engaged citizens.”

John Motley, president of St. Paul Travelers Connecticut Foundation, is a strong advocate for school partnerships. “These partnerships go way beyond financial support,” said Motley. “Company employees become personally invested in the success of the schools and their students. By combining financial resources with employees’ volunteer time and talent, we’re able to make a significant impact on the lives of students in the Hartford community.”

While closing the achievement gap requires hard work and long-term commitments from communities and businesses nationwide, it can be done. “Given the right approach, a brighter future is possible,” said Pickard. “By tackling the underlying causes of the disparities between students and by providing support from early childhood through early adulthood, we can create a nation where children have the tools they need to succeed and where opportunities for success are plentiful.”

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Investing in Our Youth

After-school programs and extracurricular activities can be important resources for teens as they begin to think about what they would like to do with their lives. These experiences provide opportunities for them to interact with other students and to find positive role models. After-school programs can be costly for communities and organizations that would like to reach out to youth, but thanks to a partnership between GEICO and the YMCA, about 250 Virginia Beach, Virginia, teens now have a fun, educational place to go.

When Joe Thomas, vice president of GEICO’s Virginia Beach office, was approached by one of his associates about helping to build a recreational and media resource center for teens, he was very interested.

“It was the kind of opportunity we couldn’t pass up,” said Thomas. “Young people need a safe, positive environment after school that fosters learning and encourages them to have fun. We wanted to bring that to the Virginia Beach community.”

Through the GEICO Philanthropic Foundation, the company’s Virginia Beach office contributed over $70,000 to the construction of the GEICO-YMCA Teen Center at the Mt. Trashmore YMCA. In addition to its monetary contribution, GEICO associates volunteered their time by painting walls, laying floor tile and putting up drywall. GEICO also solicited the support of other local businesses to develop the facility and on June 19, 2004, the center was officially opened.

The two-story GEICO-YMCA Teen Center houses a computer room, media room and study area. Activities include a pool, basketball court, foosball tables, a piano, snack bar, and rooms for dances and concerts featuring local bands. About 250 teens currently use the facility.

“The partnership with GEICO and the YMCA has been a godsend,” said Karen Gambell, membership retention/family programs director for the Mt. Trashmore YMCA. “Without GEICO, we could not have made the Teen Center a reality. Our goal is to be the leading provider of teen programs in the South Hampton Roads area, reaching one in every 10 teens. The Teen Center provides a nurturing environment for the Virginia Beach community.”
“Young people need a safe, positive environment after school that fosters learning and encourages them to have fun.”

An associate presented John Izzo, regional vice president of the company’s Fredericksburg office, with an idea to support an effort already underway — the creation of a handicapped-accessible playground for all children in the Spotsylvania County area.

“I knew it was something GEICO needed to be a part of,” said Izzo. “At GEICO, we believe that nothing should hold an individual back from being everything they can be. Not even a disability. That’s why we have been so committed to this project from the very beginning.”

Completed in June 2004, the playground is equipped with a climbing wall, toddler section, picnic pavilion, slides, activity centers, riding toys and more. Truly a “Playground for All,” the facility includes handicapped-accessible features such as an 11,000-square-foot recycled rubber surface on which wheelchairs can easily roll, swings with custom seats suspended on metal tubing for handicapped children and alternate ways to enter or exit each hub, including ramps. It

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environment for teens to be themselves and grow into productive leaders in our community.”

While the construction of the GEICO-YMCA Teen Center was still underway, the company’s office in Fredericksburg, Virginia, was beginning to see the results of another major project.

The GEICO “Playground for All,” a facility that partnered the company with the Spotsylvania Family YMCA, began in the same way the GEICO Teen Center in Virginia Beach began.
Car crashes are the leading cause of death among 15- to 20-year-olds, according to the U.S. Department of Transportation. The National Fire Protection Agency reports that last year’s wildfire season was one of the deadliest ever recorded. What do these two statistics have in common? They are both being addressed by students across the country who are involved in programs to educate their communities about both auto safety and loss mitigation through service-learning projects sponsored by State Farm.

Service-learning is a teaching method that integrates service to the community with classroom curriculum through a hands-on approach.

The State Farm Companies Foundation is committed to service-learning partnerships supporting young people from age five to 25. These partnerships include: the National Youth Leadership Council (NYLC), Youth Service America (YSA) and the National Service-Learning Partnership (NSLP).

Project Ignition, for example, sponsored by State Farm’s marketing department and coordinated with NYLC, addresses teen driver safety by giving teachers and students (9th-12th grade) the opportunity to create communications campaigns about the issues that impact them.

“The schools involved in this program selected a teen driver safety topic — like seat belt usage or alcohol-related accidents — and planned a way to market and communicate their message,” said Rick Resetar, assistant vice president, property & casualty marketing. “Students in different subject areas combined their efforts to create a public awareness campaign for their school and community.”

Students from Richland School District Two repair roof of elderly homeowner as part of their service-learning project in Columbia, South Carolina.
Last fall, 25 schools received $2,000 grants to implement their communications campaigns.

One of the beneficiaries of a State Farm grant was Spring Valley High School in Richland, South Carolina. The students were involved with renovating two houses to respond to home-living challenges of the elderly. “I think the best way to learn is by doing,” said Evan Russo, a senior at Spring Valley High. “The hands-on experience you get is awesome. You can’t learn this stuff out of a book.”

The State Farm Good Neighbor Service-Learning Initiative provided six school districts $5,000 each to establish partnerships among teachers, students, district leaders, community representatives and business organizations regarding loss mitigation.

Two districts chose wildfires and four chose senior and elder home maintenance as their topics. “While these districts will build awareness of loss mitigation issues which are important to State Farm and their communities, they will also build models to further implement service-learning in their own classrooms and encourage other districts to follow suit,” said Betsy Woodson McDermott, property & casualty underwriting program analyst.

Project Ignition and the State Farm Good Neighbor Service-Learning Initiative not only teach students about issues that have real-world importance, but also provide an opportunity for them to have a positive, direct impact on their community by using and increasing their academic skills.

In Carson City, Nevada, Carson High School senior Brandi Cundiff was involved with a driver safety assembly called, “Every Second Counts” as part of Project Ignition. “I learned that sometimes I’m a bad driver,” she said. “I just mess around and talk with my friends. One second of what you do can affect your life. I’ve already started changing my driving habits and I’ve stopped being an aggressive driver and more of a defensive driver.”

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Hitting a Home Run for Diversity Scholars

What do baseball, higher education and insurance have in common? They all come together on the night of Major League Baseball’s All-Star game when Seattle-based insurer Safeco hosts an annual event to raise funds and awareness in support of the University of Washington’s Diversity Scholars Program.

Through the Safeco Scholarship Fund, high-achieving minority students are awarded four-year scholarships to the University of Washington based on academic achievement, community service and personal experience.

“Universities are the keepers of civilization. They teach us who we are and play a remarkable role in our society,” Mike McGavick, Safeco’s chairman and chief executive officer, told the crowd of 650 who attended the Safeco Scholarship event in July. “They also, though, sometimes act as a gate. When access to universities is unequal, we are diminished as a whole. It is a gate we’re working to tear down.”

At the fundraiser held on the Seattle Mariners home field, guests enjoyed dinner while watching the All-Star game broadcast on the big screen. In the two years Safeco has hosted the event, the company has raised more than $740,000 toward its five-year, $1.5 million goal.

“We know our success is tied to our ability to reflect the rich diversity of our nation and the markets we serve,” said McGavick. “Recruiting and retaining a workforce of qualified people with unique backgrounds, skills and perspectives is a key priority for us. Through the Safeco Scholarship Fund, we’re investing in exceptional students and helping our economy by building an expanded pool of diverse talent in the Northwest.”

Sacrifice and struggle are no strangers to Katalina Mayorga’s family. Impoverished and in search of a better life, Mayorga’s parents fled civil war-torn Colombia and immigrated to the United States where they landed in the barrio of Los Angeles.
Mayorga’s parents believed strongly in the value of education. They both found jobs and completed their bachelor’s degrees while raising four children.

Mayorga has followed the example set by her parents and is pursuing a bachelor’s degree from the University of Washington (UW) Jackson School of International Studies in human rights. She is currently an officer for Amnesty International at UW and a member of the Seattle Colombian Committee. Her ultimate goal is to focus on Colombian human rights issues. The Safeco scholarship has allowed her to link her personal interests with her cultural background.

Mayorga, one of 54 students receiving four-year Safeco scholarships to the university, attended the fundraiser to express her thanks to Safeco and other donors who support the program. “I’m a different person because of the scholarship….This has ignited something inside of me that I’ve never felt before,” she said. “It’s given me a new form of energy I know I’m going to use to help other people in our global community.”

The scholarship program allows talented young people to focus on learning rather than worrying about financing their college education. Diversity Scholar Aaron Brown feels that because he was able to live on campus and wasn’t burdened with an after-school job, he could focus on his courses and become more immersed in an atmosphere of academic excellence and success.

Brown works hard outside of the classroom as well. A gifted public speaker, he uses his skills to address and motivate youth. As a youth leader at his church, he helps tutor and mentor young people and, in his spare time, enjoys singing in a group called Cross Connections.

His parents always encouraged him to attend college. When he graduates, he will be the first in his family to earn a college degree. When he

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Grant Program Aids Hundreds of Urban Homeowners

When Joe Gagliardi received a flyer in the mail from his insurer about a program that would provide him with money to improve his home, he didn’t bother to pursue it. “I’m usually not so lucky,” said Gagliardi. Now, after having taken advantage of New York Property Insurance Underwriting Association’s (NYPIUA) electrical grant program, Gagliardi feels his luck has changed.

The program, now in its third year, has helped hundreds of urban homeowners make repairs to and/or update antiquated fuse boxes, outlets to eliminate overuse of extension cords and wiring for appliances.

NYPIUA matches qualified applicants’ dollar for dollar, up to $1,500, to make electrical improvements to their homes.

NYPIUA was created in 1968 to provide basic property insurance to people experiencing difficulty in obtaining insurance in the voluntary market. The idea for the electrical grant program grew out of a study of NYPIUA fire claims which showed that nearly 25 percent of fires were caused by old or faulty wiring.

And the good news about this program is spreading: responses to 2004’s program more than doubled the responses received the previous year. By the end of 2004, NYPIUA contributed more than $200,000 to qualified homeowners and additional funds have been approved for 2005.

NYPIUA has made the process fairly simple. To be eligible, applicants must own a one- or two-family dwelling and have owned the property for at least five years; must have had a NYPIUA policy on the property for at least the past five consecutive years; have financial need; must be the applicant’s only residence; have all mortgage and property tax payments be up to date; the property cannot be for sale; and it must be in reasonably sound condition.

NYPIUA inspects the property to determine whether it meets program guidelines. After receiving an estimate from a licensed contractor, NYPIUA provides a letter of agreement indicating the amount of the grant award, which will be half the cost of the estimate and will not exceed $1,500. After confirmation that the electrical repairs have been completed, a check is mailed to the grant recipient.

Gagliardi, whose Staten Island, New York, house is over 100 years old, was thrilled with the results. “Not only is my home safer, but thanks to the electrical improvements, my wife and I can use more than one appliance at the same time without blowing a fuse,” he said. “The people from NYPIUA were more than nice — they were the best.”

Gagliardi also credits his insurer with having a lot of patience. After he got an estimate from an electrician and NYPIUA approved the grant, Gagliardi had trouble getting the elec-
“NYPIUA is committed to helping its policyholders identify and eliminate electrical hazards in their homes.”

Betty Tiber of Centerreach, New York, also took advantage of the grant offering. Initially when she received the information in the mail, she had to read it several times. “I thought to myself — am I reading this right? Somebody’s doing something preventative?” she said. Tiber praised the program, noting most people don’t have a lot of money for all the preventative maintenance a house needs. Tiber said it was a “blessing” when the electrician she hired pointed out a faulty GFI outlet. “It could have started a fire,” she said. “Thank God it didn’t.”

The program also has the support of the New York Insurance Department. “The New York State Insurance Department believes this initiative is an innovative, cost-effective way to protect life and property. Fire prevention is one of this agency’s highest priorities and I’m glad NYPIUA shares that commitment,” said Gregory V. Serio, Superintendent of Insurance.

The grant program is just part of NYPIUA’s overall goal to educate the public. The Association sends out fire safety videos and guides and, most recently, offered a free fire safety checklist, Safe at Home, to help consumers identify potential hazards and suggested actions to correct them.

“Through a variety of educational programs, NYPIUA is committed to helping its policyholders identify and eliminate electrical hazards in their homes,” said Joseph A. Calvo, president, NYPIUA. “We are hopeful that this program will continue to expand, enabling more people to protect their lives and property from fires by making necessary repairs and improvements to their electrical systems.”
Almost everyone today knows the importance of developing computer skills and good business acumen. Not only is it helpful for adults to be familiar with these skills, but also for young people as they enter the workforce. It is something that Christopher Lopez, a graduate of St. Aloysius Middle School in Harlem, New York, attained even before he went on to study at New York’s Cardinal Spellman High School in the Bronx. “I am lucky to have developed these skills because many high school students don’t have such opportunities,” said Lopez.

Each year, many inner-city schools are unable to provide students with the valuable training necessary for a successful career because of a lack of resources, time or funds. Recognizing this need, TIAA-CREF developed the mentoring program, “Courage to Succeed” (CTS).

Started in Harlem, New York, in 1993, the volunteer program was created to help teach computer and business skills to middle school students in inner-city schools. In addition, it also teaches intangible skills such as personal growth, depth of understanding, imagination, creativity, problem-solving abilities, self-confidence and passion — skills that can be used not only in the workforce but in everyday life.

The program, which runs throughout the academic year, focuses on developing computer skills such as Word, PowerPoint, Excel; basic keyboard skills; computer-based business simulations; and other business skills such as resume writing, finance and career development.

“With the skills I’m learning, I feel more confident that I will have what it takes to be successful,” said Equon Odom, a current student in the program. “Today, computers are everywhere. We use them all the time. Imagine what they will be used for in the future.”

Not only does TIAA-CREF provide teachers for the classes, but they also supply computers for the classrooms and technical upkeep. The benefits of the “Courage to Succeed” program can be seen with past students. St. Aloysius reported that 99 percent of students who participated in the program went on to attend high school and 97 percent of students went on to attend college.

“I have high schools like Loyola, Kent and Xavier call me and ask ‘how are these kids able to do so well?’” said Richard Burke, principal of St. Aloysius. “Thanks to TIAA-CREF, a lot of these students have been able to go on to some of the top schools in the country,” he said.

The students who choose to go on to private schools are rewarded with a paid education from St. Aloysius. In order for them to receive this benefit, they must volunteer their time during the year working at the middle school.

The success of “Courage to Succeed” in New York led to an expansion of the program to Denver, Colorado, in 1996, and then to
Charlotte, North Carolina, in 2002. CTS fellows who teach students are selected for their leadership ability, technical expertise, verbal and written communication skills and a previous record of responsibility and dependability.

CTS fellows augment their skills by attending classes and lectures which allow them to provide new and updated information to the students and, at the same time, gain further expertise in various technical areas.

“Courage to Succeed’ has given me the opportunity to meet and network with other volunteers from different areas of the company, but it’s really about the kids and encouraging them to believe that with hard work they can accomplish anything,” said Regina Watson-Jackson, a senior payroll tax specialist and a 2003-04 CTS fellow.

Students are also invited to visit the TIAA-CREF offices to gain first-hand experience in the workplace. While at the offices, the students learn about possible career paths, including full-time employment opportunities at the company.

“When students graduate from our program, they come away with a great sense of accomplishment and positive reinforcement to carry on with their studies,” said Horace Bryan, a business planning consultant and TIAA-CREF’s “Courage To Succeed” coordinator in Charlotte, North Carolina. “They leave the program with the courage and conviction to succeed in whatever career path they pursue.”

“I am proud of what I learned,” said Lopez, “and grateful to the volunteer fellows of TIAA-CREF for giving their time and energy.”

“Courage to Succeed” Fellows Aida Arroyo-Warrick and Kevin Muller teach computer skills to an eighth grade boys class.
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does, he plans to take the world by storm — he says someday he wants to be employed by a company like Safeco and work his way to the top.

At the fundraiser, Brown took the podium to share his experience. "This program has allowed me to really focus on my studies and excel past my expectations," he said. "The scholarship has instilled in me a greater spirit of giving. I promise you that in the future, I'll be working to ensure other young people like myself have the chance to make something of themselves in this society."

"These scholarship recipients represent a bright future for our region — both in terms of their contributions to the local workforce and to communities across the state of Washington," said McGavick. "As they continue their studies, we look forward to watching their progress and supporting their dreams."  

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State Farm, in partnership with Youth Service America (YSA), also sponsors National Youth Service Day (NYSD), the largest service event in the world. Held each spring, NYSD engages millions of young Americans and focuses national attention on the leadership of young people. The program also supports 50 U.S. volunteer organizations, such as Boys and Girls Clubs, YMCAs and Volunteer Centers, with planning grants to help activate a citywide, regional or statewide NYSD celebration recognizing youth service activities. The Foundation also provides State Farm Good Neighbor Service-Learning Awards for students, teachers and/or service-learning coordinators to fund projects to be featured during NYSD.

In 2004, State Farm supported agencies in 33 states and the District of Columbia, involving at least 20,000 students, as well as student projects in 41 states and the District of Columbia.

Excel Tech, a partnership among the Philadelphia public schools, State Farm and a group of auto repair industry partners, addresses the need for trained technicians in the auto repair industry. While the program provides auto repair shops with qualified workers by teaching students the most current collision repair methods, the service-learning connection allows them to donate the vehicles they repair to those charities they feel will best benefit the community. Because of its success, a similar program has been launched in San Diego.

"Through service-learning, students address community needs while strengthening their academic performance," said Kathy Havens Payne, assistant director of State Farm’s education excellence efforts. "They also learn civic responsibility and develop meaningful workplace skills."  

Youth
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is also located next to Parkside Elementary School, a school with the county’s largest population of special education students.

"The greatest part about this facility is that children of all abilities can play together," said Carol Wagner, a Spotsylvania County resident and the mother of eight-year-old Aric Christian, who has cerebral palsy. "It’s not just for children with disabilities, it’s for everyone. All three of my children can play together and I’m so thankful to GEICO, the YMCA and so many others for making that possible.”

The playground is the result of many local businesses coming together to show their support. GEICO is the largest sponsor, having made a three-year commitment of $75,000 to build and maintain the playground.

"This is a place where there are no limits to what children can do and to what they can achieve," said Izzo.

GEICO strives to improve upon its giving each year. Projects such as the YMCA Teen Center and the "Playground for All" are among a long list of GEICO outreach activities in communities all over the country. GEICO also provides thousands of volunteers for various events every year through the company’s associate volunteer group, GEICO Corporate Community Citizens (GCCC). The GEICO Philanthropic Foundation supports organizations, such as the Boys and Girls Club, Girl Scouts of America, the Special Olympics and many more that are dedicated to improving the lives of youth and revitalizing communities.

"We believe in investing in the future," said GEICO President and CEO, Tony Nicely. “Nothing is more important than that.”