Impact

The Insurance Industry’s Contribution to Community Development
**Always Time to Volunteer**

This issue of *Impact* reinforces the fact that no matter how busy life gets, people in the insurance industry always find time to volunteer and contribute to their communities in creative and forceful ways.

The Hartford and the American Red Cross Connecticut Region partnered to launch the Ready When the Time Comes™ program in Connecticut. Together, they will help ensure that local communities have adequate volunteer resources to prepare for and respond to emergencies.

Allstate is addressing the issue of domestic violence by leaning on the same skills its agency owners and personal financial representatives use with customers. Financial empowerment is critical to helping survivors overcome abuse and lack of financial knowledge and resources are the main factors that keep victims in relationships with their abusers.

Fireman’s Fund’s recent grant donation to fire departments in Missouri helped the company reach a milestone. The total amount of dollars awarded by Fireman’s Fund in Missouri reached $1 million since the grant program began in 2004.

And Travelers is celebrating the fifth anniversary of its signature education program, Travelers EDGE (Empowering Dreams for Graduation & Employment), through which it is creating a pipeline to improving opportunities for underrepresented students to succeed. Through partnerships with community-based non-profit organizations and leading education institutions, Travelers EDGE provides a holistic approach to education that arms students with the tools and resources to succeed in high school, college and beyond.

As part of the year-long celebration of 100 years insuring America, Zurich Insurance Group is encouraging its employees in North America to take action and give back to communities in “100 Ways” by completing 100+ projects of service for communities across the U.S. and Canada throughout 2012. During a recent home building project in New Orleans, Zurich CEOs joined their colleagues for the day to break concrete, hang dry wall and mount external insulation.

The Insurance Industry Charitable Foundation’s Volunteer Week program began in 1996 and has grown steadily to include thousands of insurance employees and hundreds of employers. Now the program is taking a leap forward with a new companion effort to mount external insulation.

As always, we hope you enjoy these stories and welcome your comments.

Robert P. Hartwig, Ph.D., CPCU
President, Insurance Information Institute
The Insurance Industry Charitable Foundation’s Volunteer Week program began in 1996 as an effort by a small group of insurance leaders in San Francisco to help the community and encourage volunteerism. It’s grown steadily to include thousands of insurance employees and hundreds of employers on the East Coast, West Coast and Midwest.

Now the effort is taking a leap forward. For 2012, the volunteer effort is continuing—but with a new, companion effort to raise funds for non-profit organizations.

The expanded program—called “IICF Week of Giving”—will be held October 13-20, 2012. Designed by volunteer leaders and staff of IICF, the event aims to stimulate insurance employees to volunteer and provide charitable contributions—all aimed to make a positive effect in their local communities.

“From our experience, insurance employees want to give. They want to support the communities where they live,” said Bill Ross, chief executive officer of IICF. “What the IICF is doing is serving as a catalyst for those positive actions.

“Our expanded Week of Giving program offers a new dimension of fundraising for the IICF, while continuing our longstanding tradition of volunteerism activities,” explained Ross. “IICF Week of Giving is a refreshed way for the employees in the insurance industry to help the people in their local communities. It’s also a way to increase awareness of the industry’s positive impact.”

IICF Week of Giving continues the week of insurance employee volunteerism. IICF leaders arrange hundreds of projects from among charities, non-profit organizations and community organizations. Meanwhile, IICF signs up teams of volunteers—through an easy-to-use online form—from within insurance firms. The list of projects and volunteer signup is available at www.IICF.org/volunteer.

One new fundraising platform: Every insurance company employee will have the opportunity to donate via text message. Throughout the month of October 2012, employees can donate $5 by texting INSURANCE to 50555. Larger and matching donations also can be made online at IICF.org or by phone to (925) 280-8009. The funds, collected by IICF, then will be contributed to nationwide non-profit organizations.

Volunteers from Brown & Brown’s office in Orange County, California, planted a vegetable garden at the Canyon Acres Children and Family Services campus.
organizations that serve causes in all the geographic regions in which IICF operates. Text donations will be divided among non-profit organizations as chosen by the IICF regional division boards. Givers also may designate the donation for the IICF. Charities will be announced later this year.

Looking back, the IICF’s Volunteer Week event in 2011 drew more than 3,600 volunteers to community projects during the week of October 15-22. In some cases, the volunteers continued a year-round effort or began a more sustained effort during Volunteer Week.

The beneficiaries of Volunteer Week were numerous: Schools, food banks, food pantries, parks, and other community organizations and charities. The projects ranged from maintenance and improvement of facilities to tutoring, among a wide array of programs organized by participating community organizations. Volunteers on both coasts totaled more than 14,000 hours of time spent pitching in.

“Helping communities through giving of one’s time, talents and experience is natural for the insurance industry,” noted Ross. “The industry foundation helps to unite the industry and works to extend the reach across many communities where our employees live and work.”

IICF worked with non-profit agencies to find the volunteers and announced them via the founda-
Leaders formed and organized teams of volunteers within insurance carriers, agencies, brokerage firms, consulting firms, law firms, and other industry-related companies. Employers noted that, in addition to its philanthropic benefits, volunteerism provides workplace benefits including building morale, creating teamwork and giving opportunities for leadership and service.
Making an Impact in “100 Ways”

A s part of the year-long celebration of 100 years insuring America, Zurich Insurance Group (Zurich) is encouraging its employees in North America to take action and give back to communities in “100 Ways” by completing 100+ projects of service for communities across the U.S. and Canada throughout 2012. The 100 Ways program is designed to help the 10,000 Zurich employees in North America complete 100 projects of service alongside organizations like the American Red Cross, HandsOn Network, Habitat for Humanity, St. Bernard Project, and the United Way.

Volunteer opportunities vary from collecting food and building homes for those in need to sharing professional skills such as pro-bono legal counsel. As of May 15, 2012, 650 Zurich volunteers in 30 cities have been hands-on and donated 3,700 hours of their time. Zurich is more than halfway to reaching its goal.

One of the 100 Ways projects

Photos courtesy of Zurich.
Zurich executives and their spouses recently participated in helped the St. Bernard Project, a non-profit organization in New Orleans, Louisiana, that refurbishes homes in St. Bernard Parish that were damaged by Hurricane Katrina. Over the past three years, Zurich executives and their guests have rolled up their sleeves during their stay in New Orleans for the Zurich Classic (a PGA TOUR golf tournament of which Zurich has been the title sponsor since 2005), to help rebuild the community and help local residents.

One such homeowner is Oliver Harrison who purchased his home in 1981. He worked two jobs until he injured his back and was forced to go on disability. Then Hurricane Katrina hit, and Harrison was evacuated from New Orleans to Houston. When he returned to his home to rebuild, he was a victim of unscrupulous contractors. Harrison has been through a lot, but the efforts of Zurich colleagues were designed to ease his burden, at least a little.
During the home building projects, Zurich Executives, including the Group CEO, Martin Senn, and Mike Foley, CEO North America Commercial and Regional Chairman North America, joined their colleagues for the day to break concrete, hang dry wall and mount external insulation.

“When I sit at my desk in Zurich, I don’t get to immediately see the end product of what I’m doing. During the build, I do, and it’s very satisfying. There is a lot of energy, there is a lot of work, but it is also a lot of fun. Everyone is playing their part to improve someone’s life,” said Senn.

“We had 120 people donate their time to help bring a neighborhood back to life,” said Foley. “It makes what we do each year at the tournament real and tangible.”

Community involvement has been woven into Zurich’s fabric for the past century with a number of
notable projects including:

- In 1931 as the impact of the Great Depression spread in New York City, Zurich employees contributed more than $1,800 to relief efforts to help feed children of the swelling ranks of unemployed.
- After the Ohio River flood of 1937 leaves more than one million homeless, Zurich contributed to a record fund-raising amount of more than $1 million from Chicagoans to aid in the relief.
- In 1944, Former CEO Neville Pilling helped raise $500,000 in a short period of time to rebuild Goodwill Industries Chicago’s offices after it was damaged by fire.
- In 1950, a Zurich employee began a years-long commitment to volunteering as one of the Red Cross’ Gray Ladies. Today Zurich employee teams from seven Zurich offices serve as Ready When the Time Comes local disaster response volunteers in their local communities.
- Zurich invests time and resources to help build and grow communities and contributed $2.1 million dollars to local charitable causes in 2011.

2012 is a milestone year for Zurich in more ways than one. This year also marked Zurich’s inaugural Global Community Week, which ran from April 16-20, 2012. Global Community Week offered Zurich employees in the U.S. a unique opportunity to celebrate Zurich’s commitment to making a sustainable difference in local communities alongside colleagues from Asia, Canada, Europe, Latin America, Russia, and more. More than 35 countries participated in Global Community Week.

Here is a sampling of ways Zurich celebrated Global Community Week in the U.S.:

- On Sunday, April 15th, nearly 40 Zurich employees kicked off Global Community Week a day early by taking part in RIMS 2012 Community Service Day. Zurich volunteers joined professionals attending RIMS 2012 Annual Conference & Exhibition and assembled care packages for local charity Cradles to Crayons, a non-profit organization that provides essentials to underprivileged children in the Philadelphia area. Zurich sponsored RIMS 2012 Community Service Day.
- Insurance Group CEO Martin Senn joined Zurich employees, along with Mike Kerner, CEO Global Corporate in North America and David Dietz, CEO Global Life North America in a volunteer event with the American Red Cross Greater New York Region.
- Habitat for Humanity builds and American Red Cross, Ready When the Time Comes disaster response volunteer trainings took place during the week at some of the Zurich offices throughout the U.S.
- Mike Foley and members of the Working Group coordinating activities for Zurich’s 100 year anniversary of insuring America helped Habitat for Humanity of Northern Fox Valley build a home in Carpentersville, Illinois. Zurich is co-sponsoring the building of the house and employee volunteers will be working on the home three days a month between now and September.
- United Way “Live United” food drive: Zurich employees participated in a United Way food drive to benefit local food pantries.
- A Volunteer Fest & Skillshare Summit took place at Zurich’s North American headquarters in Schaumburg, Illinois. During the Volunteer Fest, employees had an opportunity to match their skills with the needs of more than 40 non-profit organizations to uncover future volunteer opportunities.
Some of the participating non-profit organizations include:
American Cancer Society
American Red Cross, Ready When the Time Comes Training
Boys Hope Girls Hope
Little City Foundation
Make-A-Wish Foundation
March of Dimes
Northern Illinois Food Bank
Respiratory Health Association
Schaumburg Food Pantry
Special Olympics of Illinois
WINGS Foundation
United Way
After the Volunteer Fest, Zurich professionals from Corporate Law, Strategy and Planning, Marketing, Public Relations and Corporate Giving and Community Relations shared their skills with professionals from local area non-profits.

By the end of Global Community Week, Zurich employees in North America had volunteered 3,700 hours and completed 65 projects under 100 Ways, while helping 55 non-profit organizations.

Zurich’s community investment is an important part of its Corporate Responsibility strategy and did not stop with Global Community Week. To reinforce its long term commitment to generate positive economic, social and environmental impacts, Zurich this year made a substantial strategic investment in the amount of USD 100 million into the Z Zurich Foundation, which combines financial investments with Zurich’s insurance and risk management expertise to generate a meaningful impact on pressing societal challenges that cannot be solved quickly. It is about generating positive impacts in the communities in which its employees live and work by investing in their well-being and sustainable development.

For 100 years in America and 140 years for the Group overall, Zurich leaders, employees and their families have been actively involved in their communities as part of an enduring companywide philosophy to be an organization that truly cares about its customers, its employees, its shareholders, and society as a whole.

Further information about Zurich’s 100 year anniversary of insuring America is available at http://www.zurichna.com/100. To learn more about Zurich’s business in North America, go to http://www.zurichna.com.
On March 20th, the St. Louis Fire Department received a $36,949 grant for a new, state-of-the-art escape system which allows firefighters to safely exit upper floors of a building through a window if they become trapped by fire. The grant was one of 66 grants awarded to fire departments in Missouri—bringing the total amount of dollars awarded by Fireman’s Fund Insurance Company (Fireman’s Fund®) to more than $1 million since 2004. This includes $91,797 awarded to the Joplin Fire Department in the aftermath of last year’s devastating tornado that claimed one of the city’s fire stations.

“We are proud to reach this milestone in Missouri simply because these grants help firefighters better protect and serve the communities they serve,” said Lori Fouché, president and chief executive officer of Fireman’s Fund. “Fireman’s Fund is proud to partner with our independent agencies to support firefighters for safer communities.”

Other states that have achieved the $1 million milestone include California, Georgia, Illinois, New Jersey, New York and Texas.

Parcel Insurance Plan, a subsidiary of Brown & Brown Insurance, partnered with Fireman’s Fund Insurance Company to make the grant. “The items that come with this grant can be used by firefighters for years to come,” said Dan Daly of Parcel Insurance Plan, which focuses its business on insuring packages shipped across the globe. “Firefighters will be safer with this gear and our company is very
pleased to support the community in such a meaningful way.”

“Firefighters risk their lives every day, entering intense and unpredictable situations. These new rescue belts allow us to provide our firefighters with a secure, reliable means of escape from the dangers of a high-rise building,” said Fire Chief Dennis Jenkerson. “We commend Fireman’s Fund for all they have done to support the fire service in the state of Missouri—and across the country. Without a doubt, these grants help firefighters save lives.”

In fact, Fireman’s Fund regularly hears from firefighters how these grants have helped save lives. Here are some examples:

• On April 22, 2012, the Rivers Pointe Fire District was called for a rescue after a man was seen floating in the Mississippi River, clinging to his overturned boat. Thankfully, the district now has a rescue boat, thanks to Fireman’s Fund employee Phyllis Palmer and her colleagues, who nominated the district for a grant. Fire Chief Richard Pender believes the person had already been in the water for 30 minutes before 911 was alerted. The rescued patient was suffering from hypothermia and was transported to the hospital. Without the boat, the rescue would have been delayed and the outcome may have been very different. In an email to Fireman’s Fund, Chief Pender expressed his gratitude to Fireman’s Fund, stating “I wanted to make sure that you knew of this great save and that you had a hand in making it happen!!”

• While battling a restaurant fire, Novato, California firefighters used a thermal imaging camera they had recently received through a grant from Fireman’s Fund. While inside
the building, the thermal imaging camera alerted the firefighters to “flashover” conditions—a situation where a room superheats and spontaneously combusts—and they immediately exited the building. Flashovers are serious and severely burn and kill firefighters every year. Thirty-five seconds after evacuating the building, it “flashed.”

Firefighters credit the thermal imager and their training with saving the lives of three firefighters.

• On May 16, 2011, three people were seriously injured after a car collided with a Freightliner delivery truck. When the North Clay Fire Department of Louisville, Illinois arrived, Chief Fender realized one of the drivers was his mother and the passenger, his 14-year old daughter. Thanks to the new extrication tools, the rescue went smoothly and quickly and all victims of the accident lives were saved. “I never would have guessed that the first time we would use them would be to cut out my family,” said Chief Todd Fender.
Founded in 1863 with a social mission to support the fire service, Fireman’s Fund renewed its commitment in 2004 with the launch of its Heritage Program®. What was a good idea then is a great idea today as firefighters are asked to do so much more than fight fires and budgets have not necessarily kept up with expanding responsibilities and new technology.

Through the grant program, Fireman’s Fund independent insurance agencies and brokers that sell Fireman’s Fund products, like Parcel Insurance Plan and Brown & Brown Insurance, are able to direct grants to support the fire service. Fireman’s Fund employees are also able to nominate fire departments for grants.

By providing fire departments with the tools they need to do their jobs safely and efficiently, communities are safer. Grant dollars can be used to purchase life-saving equipment, firefighter training and community education tools.

In addition, Fireman’s Fund awarded more than $1 million in grants to national organizations such as the National Fallen Firefighter Foundation, the International Association of Fire Chiefs and the National Volunteer Fire Council for programs aimed at improving firefighter safety and reducing line of duty fatalities. Although the number has shown signs of a downward trend in the last several years, approximately 100 firefighters die in the line of duty each year.

Since 2004, Fireman’s Fund has awarded grants to 1,800 different organizations totaling more than $29 million. A list of grants awarded, grouped by state, can be found at www.firemansfund.com/heritage.

**Fireman’s Fund Grant Facts**

**Grants Awarded:** $30 million since 2004

**Grant Recipients:** 1,800 fire service organizations in all 50 states.

**Eligible Items:** Life-saving equipment, firefighter training and educational programs

**States Receiving >$1 million:** California, Georgia, Illinois, New Jersey, New York, Texas & Missouri

**Learn more:**

- www.facebook.com/SupportingFirefighters
- www.twitter.com/FFundHeritage
- www.firemansfund.com/heritage
Be “Ready When the Time Comes”

The Hartford and the American Red Cross Connecticut Region partnered to launch the Ready When the Time Comes™ program in Connecticut. Together, they will help ensure that local communities have adequate volunteer resources to prepare for and respond to emergencies.

Ready When the Time Comes is a national program of the American Red Cross and facilities maintenance supplier Grainger. The program allows the Red Cross to recruit and train disaster relief volunteers that can be mobilized quickly from local companies. Volunteers receive specialized training in crucial disaster response skills such as shelter operations, large-scale feed-
In the event of a local large-scale disaster, the Red Cross can count on Ready When the Time Comes corporate partners to support their disaster response efforts.

The importance of readily available volunteers was highlighted by last year’s extreme weather in Connecticut. Tropical Storm Irene and the record-breaking October Nor’easter caused significant damage in Connecticut and resulted in massive power outages across the state. Hundreds of Red Cross volunteers supported shelters and distributed food and relief supplies before and during the storms. Ready When the Time Comes will help to ensure the Red Cross has the volunteer resources it needs when quickly mobilizing to respond to large scale emergencies.

“There is no shortcut to readiness,” said American Red Cross Connecticut Region CEO Mario Bruno. “The Red Cross prepares for emergencies by training and partnering with others who can help us respond when needed. Ready When the Time Comes is a great way for us to partner with businesses that have the human resources we need to respond and for us to make sure they have the skills to help when called.”

The Hartford, the American Red Cross Connecticut Region and Grainger held an event in January 2012 to launch the program. The event included a shelter simulation exercise involving Red Cross volunteers and employees from The Hartford and Grainger who have already received specialized training to help in case of an emergency.

“The Hartford is committed to ensuring the safety of employees, limiting interruptions to our customers and helping our neighbors in need during a disaster,” said Greg Brown, senior vice president of enterprise operations at The Hartford and a member of the American Red Cross Connecticut Region’s board of directors. “We are excited to expand our partnership with the American Red Cross and to offer volunteer resources so that our local communities will be ready when the time comes.”

In recent years, The Hartford has participated in shelter management training with the American Red Cross Connecticut Region. “This new program is a great extension of that training and a great way for the American Red Cross to access community expertise to support the safety and resilience of our communities,” said Bruno.

In addition to national founding sponsor Grainger, more than 450 companies and organizations across the country have joined the program.

“The Hartford is proud to join the Ready When the Time Comes family,” said Brown. “We have long been partners with the Red Cross and together we can make a positive and lasting impact in our community when it’s needed most.”

The Hartford’s Greg Brown, accompanied by officials from the American Red Cross Connecticut Region and Grainger, announces the “Ready When the Time Comes” launch in Connecticut.
Just looking at these numbers, you probably don’t know what they represent—but you should. And no, they’re not policy numbers, but they’re equally significant.

A report commissioned by America’s Promise Alliance, headed by Colin and Alma Powell, shows that the national average graduation rate in America’s 50 largest cities stands at a devastatingly low 53 percent—an 18 percent gap between it and the national average rate of 71 percent overall, according to the National Urban League. In fact, in some cities, graduation rates are less than 40 percent.

Today’s underrepresented students face immense challenges, and if these challenges are not addressed, our nation will continue to see growing skills gaps and diminishing economic competitiveness.

Creating a pipeline to success is key to improving opportunities for underrepresented students to suc-

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Although The Allstate Foundation has been working to end domestic violence since 2005, people still ask their Director of Strategic Philanthropy, Patricia Garza, “What does an insurance company have to do with domestic violence?”

Allstate and their partners at some of the leading non-profits addressing the issue think the connection is obvious.

“Leaning on the same skills our agency owners and personal financial representatives use with customers, we put our corporate expertise in financial services to work to stop the cycle of violence,” said Garza.

Research from the Journal of Poverty and Law has shown that financial empowerment is critical to helping survivors overcome abuse and lack of financial knowledge and resources are the main factors that keep victims in relationships with their abusers.

“We know that we can’t stop something as widespread—one in four...”

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Giselle Paquet, Personal Financial Representative and Allstate Against Abuse Team member.
Today's Students  
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Today’s Students  
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Women will experience domestic violence in her lifetime—and complicated as domestic violence on our own. So, we work with organizations like the National Network to End Domestic Violence to bring financial education, matched savings programs, job readiness, job training and microenterprises to domestic violence survivors,” continued Garza. The Allstate Foundation also partners with other national and local organizations like the YWCA to raise awareness about domestic violence through innovative social media campaigns and in-person events across the country.

They report reaching more than 63,000 survivors with financial education through their Moving Ahead curriculum and helped nearly 15,000 women create a financial plan, open a bank account, work on their credit or meet a personal financial goal. Rutgers University researchers are also in the midst of a national longitudinal study of the Moving Ahead curriculum. Their initial research found that survivors who took the curriculum increased their financial knowledge and also reported a decrease of abuse in their lives.

Interestingly, Allstate agency owners have also taken up this cause and are involved by volunteering to teach the Moving Ahead curriculum. Allstate has more than 200 agents who have joined the Allstate Against Abuse Team. These Allstate agents have been partnered with local domestic violence organizations and help coordinate activities on behalf of the Foundation in their community.

Every October, when it seems the whole world is painted pink, Allstate Foundation has coordinated a series of public awareness campaigns to help Americans recognize that 154 women every hour experience domestic violence and encourage them to help put an end to it. Last year’s campaign, under the banner of Purple Purse, was designed to help people develop ways to talk about this difficult subject. The campaign website, PurplePurse.com, took a completely different approach and created a website that looks like a fashion magazine, but is dedicated to providing information about domestic violence.

You can find out more about The Allstate Foundation’s support for this issue and many others at www.AllstateFoundation.org. ■

EDGE scholars at the post-secondary level gain access to critical resources including mentorships, financial aid, hands-on work experience, computer skills training, professional development, and most of all, a sense of hope and worth. Earlier this year, Travelers hosted its first Insurance and Financial Services Day to raise awareness of careers in the insurance and financial services industries among high school students. Travelers EDGE also offers opportunities for middle school students to learn about higher education and the academic path necessary to attain degrees. The earlier a pipeline is built, the greater the likelihood a student will develop, perform, succeed and contribute to society.

One example: Students at High School, Inc., an insurance and financial services public school with an academy-like learning approach, have the chance to find out early about the industry. As part of their training, they learn about the basics of the business world through classroom lessons taught by Travelers employees, job shadow days and internships. Travelers EDGE also supports a variety of college and career preparation programs happening throughout the school year and during summer breaks that introduce middle- and high-school students to the industry and its myriad opportunities—and to the specific opportunities at its nine partner colleges and universities.

To date, more than 20,000 students have been reached by the Travelers EDGE program in three states, and while the company realizes that this is a small piece of the puzzle, it believes the Travelers EDGE model is one that can be applied in other states and industries, ultimately ensuring brighter futures for young people across the country. ■

Domestic Violence  
*continued from page 18*

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