

News From MAIW

2013 Fall Issue

Message From the President

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This issue I will talk about the “E” in MAIW’s PEAR.

Education:

We will continue to provide CE courses to our members at low cost and keep other associations, agencies and carriers aware of what we have to offer. We will explore other opportunities such as study groups and or mentors for courses that lead to an insurance designation and provide support and resources to assist members in meeting their educational goals. We will also educate companies and agencies about MAIW, what we have to offer and how their employees’ involvement in MAIW affects their bottom line.

That’s the goal but what is being done to get us there? Our Education Committee is developing CE courses that can be presented at chapter and association meetings. Did you know that last year we offered 18 CE courses as well as other personal and professional topics at little to no cost to our members? This year, plans are in the works to offer at least 19 CE courses.

For personal and professional development, Monique Duquette will spearhead development of a public speaking course for MAIW, while Glynnis Walbridge will roll out quick 30-minute courses on various topics like: Disaster Preparedness, proper grammar, how to write a letter, renter’s insurance, building better business relationships, and other topics that may present themselves as helpful.

Through Project InVEST, we are working to educate our youth on insurance industry and their career possibilities.

As members, we need to educate our employers on the benefits MAIW has to offer. Do you provide your manager with information on the CE courses you have taken through the year, what you have learned from other seminars you attended and speakers you have heard? Always take time through this year to do this.

MAIW is moving forward and growing strong! We need and value your input to make sure we are moving in the direction that will benefit you. Please feel free to share your thoughts or ideas with your Chapter Director or you can email me at president@maiw.org.

Yours in Fellowship,
Beatrice M. Grant, CRIS, CPIW - MAIW President 2013-2014



2013/2014
**MAIW's PEAR – Pacesetter,
Education, Achievement and
Recognition**

Chapter News

Berkshire Chapter

Look for news on our chapter in the next newsletter.

In Fellowship,
Jackie Aubuchon – Berkshire Chapter Director

Bristol Chapter

Greetings from the Bristol Chapter!

I am happy to share with you that the Bristol Chapter was off to a great start this summer. Our board and Chair members met in August to begin planning for 2013-2014 year. There was great participation and ideas that night. We accomplished our goals and plan for the year.

On August 25th four of our Bristol Chapter members joined Mia's Army Walk for Vision event. The walk was to raise funds for the Ocular Immunology and Uveitis Foundation. Mia has been fighting Uveitis since December of 2010. The word fighting because Uveitis makes her angry, so the process of treatment is not only a fight to get better it is a metaphorical fight as well. With a daily regimen of oral chemotherapy and monthly infusions Mia's body is hosting an internal "war" in a fight for remission. Uveitis is the leading cause of blindness in young girls and the 3rd leading cause of blindness in developed countries. This is due in part to the fact that Ocular Immunologists, the physicians which treat this insidious disease, are few and far between. It is also due to the need for more research for a cure. The Ocular Immunology and Uveitis Foundation (OIUF) help fund research for a cure, fellowship training of ocular immunologists as well as education and support for patients and caregivers. OUIF is also fighting for the much needed funds to help support this "orphan disease."

Our first monthly meeting was held on September 11, 2013 at Whites Restaurant of Westport Mass. Our Immediate Past Director joined our meeting for the installation of officers.

Our guest speakers were Michelle Loranger Executive Director and Vangy Auclair of Director of Development with The Children's Advocacy. Michelle and Vangy spoke about young children who are victims of sexual abuse. The Children's Advocacy Center of Bristol County is a private, 501c (3) non-profit agency serving children and intellectually disabled adults who have been victims of sexual abuse, severe physical abuse or witness to violence. The CAC provides a child-focused environment for the investigation and ongoing treatment for victims and their families. For further information go to stopitnow.org.

The members of Bristol Chapter would like to acknowledge Eric Rando with Enterprise Rent-A-Car. Eric continues to be an important sponsor of our scholarship fund by donating \$100.00 a month. Thank you to Eric Rando with Enterprise Rent-A-Car for supporting our Bristol County students.

Four members walked to raise funds for the Ocular Immunology and Uveitis Foundation

Chapter News - Continued

Our October meeting is on 9th we are offering a 2CEU class on Star Quality Customer Service for Insurance Agent sponsored by Glass of America. Our speaker is Sandra Ferreira with Glass of America.

At our October meeting we are collecting items for the Children's Advocacy Center's fund raiser that is taking place on October 24 at Whites Restaurant in Westport Mass. Bristol Chapter will be donating a Family Fun Basket.

In November we are offering a class on Uninsured and Underinsured coverage and why limits should be the same as Optional Bodily Injury. Our guest speakers are Attorney Richard Mallen and Attorney Nick Babnikas. I am expecting that this will be an evening full of energy on the topic being presented.

At our November meeting we are collecting items such as stuffed animals, coloring books and crayons for Project Smile.

Finally at the December meeting is our Holiday Party and Yankee swap. This is an evening full of fun and laughter.

Also, we will be holding our Kid's ID day at Whites of Westport on December 8th or 15th during Breakfast with Santa event. The Sheriff's office will offer the Iris Scan and Bristol Chapter will offer finger printing Children's ID Kits. Students with New Bedford Vocational High School under the direction of Kelly Martin, teacher in law enforcement will join us and with authorized law enforcement will be operating the Iris Scan.

In Fellowship,
Zee Noia, CISR, AAI - Bristol Chapter Director

Cape Cod Chapter

Greetings from Cape Cod!

We held our first Board meeting on July 9th. Still looking for an Assistant Director but everyone on the Committees is willing to chip in and help with various tasks. We started working on our Fall meeting schedule starting with September which is being sponsored by Vermont Mutual at the Hyannis Golf Club. Rep. Sarah Peake is scheduled to speak and we're collecting school supplies for the Barnstable School system. Special Guest is Barnstable Superintendent Mary Czajkowski. We will be passing the jar for the victims of the Oklahoma Tornado last spring.

October is Heart Month and is being sponsored by Dowling & O'Neill Insurance Agency and it will be held at Alberto's Ristorante in Hyannis. Servpro of Mid and Outer Cape will be supplying the table arrangements which will be raffled off at the end of night. Micheala Herilhy from Beacon Financial will be speaking about Women and Finances. We will also be passing the jar for the American Heart Assoc.

November's meeting is sponsored by Bryden & Sullivan at Doubletree by Marriot. Lisa Pena from National Flood Services will speak about the recent changes to the Flood program and its effects on Cape Cod. We will be collecting Non-perishables food items for the local food bank.

December is the Annual Holiday Party sponsored each year by Olde Cape Cod Insurance at Alberto's Ristorante in which Martha Findlay will be doing her Dress- A-Live Doll Campaign

*Raised funds for victims
of last year's Oklahoma
Tornado as well as for
American Heart
Association*

Chapter News - Continued

September Board meeting was well attended. We discussed details from the 8/17/ State Board meeting and getting the word out about new Name Badges and working on getting the Membership Committee to contact those members who have not renewed. New membership forms will be available at the meeting.

Education is offering 3 courses: 2 with 2 CE credits (on condos and the other we plan at having at our Feb meeting being offered by Safelite. The 3rd class is a CPR class. Gov't Affairs is going to talk briefly about the Biggert Waters Act. Membership stated since currently we have no vendors as members we plan to work on getting vendors signed up and possibly co-sponsoring meetings with vendors and agencies and using them to promote MAIW. Notice of the September meeting is in the Standard and the Cape Cod Times. We discussed starting the Dress- A- Live doll campaign a month earlier. Audit Report was given that the audit for last year has been done and distributed as required. We made a \$160.00 profit last year.

In Fellowship,
Janice M. Skinner - Cape Cod Chapter Director

Essex Chapter

The Essex Chapter kicked off the 2013-2014 year at Carrabba's Restaurant, September 11th. Kathy Beckwith was our speaker for the meeting. She spoke on the changes within MAIW. As always Kathy is a very informative and interesting speaker.

We started this year with 28 members, of which 4 are new members and 1 transfer. At the meeting we had one person renew her membership and we also received an application from a new member. Welcome back Adrienne Spears and welcome to our new members Marsha Cushner, Gretchen Doumit, Brenda Briana, Cyndi Mezzoff and our newest member, Steve Amirto, last but not least, our transfer Irene Morrill. We are very optimistic about the growth of our chapter.

A special raffle was held to raise money for the Ruth Roberts Scholarship Award. There was a bag full of scratch tickets, each person attending brought one or more scratch tickets to add to the bag. The raffle was very successful. We will be holding a Turkey Raffle to benefit the Scholarship Fund beginning in October with the drawing to be held at our November meeting.

We will participate in charitable events as well, such as the Breast Cancer Walk in October. Our PR chair will hold a collection of food in November as well as ask members to donate \$5.00 to support a local Open Door Organization. We will continue to support the Marine Corps League with Toys for Tots and also the PJ's for kids drive held by Service Master.

A 2 CEU class will be held in October at Toscano's Restaurant in Peabody. The class is "Setting Policyholder Expectations for Collision Repair Procedures" taught by Rob Rose and Stephen Arena.

I look forward to seeing you at the October Association meeting with more updates from the chapter.

In Fellowship,
Andrea McInnis – Essex Chapter Director

Chapter News - Continued

Middlesex Chapter

Look for news on our chapter in the next newsletter.

In Fellowship,
Ramona Kowalsky – Middlesex Chapter Director

Norfolk Chapter

Greetings from the Norfolk Chapter,
Fall is in the air and I am loving it and I hope you all are too. In September we had Camille Barron from Barron's Asset Protection Services come and speak to the chapter about helping our clients protect their assets.

In October Servpro will be teaching a class on preparing your home for the winter and how a claim is handled from start to finish. This will be a great class that I think we should all be able to learn how to protect our home from it. Then in November Arlene Room will be teaching a 2 CE class on E & O. To end the calendar year we will have a holiday party with a Yankee swap. Please feel free to come and join us at any of our meetings we would love to have you there.

We look forward to working more in the community and continue to support local charities. In September we collected school supplies for children at the Charles H Taylor School in Mattapan. In October we will be collecting phones for soldiers. In November we will collect food for Thanksgiving for the Mansfield food pantry. And in December we will collect gifts and toys for the Brockton family and community resources for Christmas. We also continue to collect box tops for the Dedham schools and can tabs for the dialysis center each month. Several of the Norfolk Chapter members are walking in the Making Strides against breast cancer walk in Boston on Sunday October 6, 2013.

In Fellowship,
Kelly Tauber-Lalli - Norfolk Chapter Director

Plymouth Chapter

Look for news on our chapter in the next newsletter.

In Fellowship
Patty Tome, CISR, CPIW – Plymouth Chapter Director

South Middlesex Chapter

Look for news on our chapter in the next newsletter.

In Fellowship
Lisa Rancourt – South Middlesex Chapter Co-Director
Kathy Beckwith - South Middlesex Chapter Co- Director

Worcester Chapter

The Worcester Chapter was successfully re-organized after the first MAIW Informational Night held Monday October 7, 2014. I am happy to report we are 16 members strong and growing. Our inaugural meeting will be held at Peppercorns in Worcester, MA on Tuesday November 19th. We would like to extend an invitation to all that can attend.

In Fellowship,
Anmarie Castonguay, CIC, CBA, AU, AIS CPIW - Worcester Chapter Director

Congratulations!

Our congratulations go out to:

- ❖ Jackie Aubuchon, Berkshire Chapter Director, who passed her LAH license exam.
- ❖ Heather Broyles, Berkshire Chapter, who passed her P&C License exam.
- ❖ Stephanie Duque, Cape Cod Chapter, who has been nominated for the MAIA Young Agent of the Year Award

Project InVEST Update

It is hard to believe we are now in our second year having Project InVEST in Dedham High School, Dedham, MA.

Project InVEST is a well-rounded course. Some of the subjects covered include personal auto, homeowners, marketing, careers in insurance, businessowners policies, claims, etc.

During the summer, we have been hard at work trying to implement InVEST at other schools in Massachusetts.

We have received contact information from Diane Mattis of the Independent Agents of America. She has given us the names of a couple of school systems as well as names of people who want to volunteer to be speakers. It is great that these speakers and speakers from last year are volunteering their time to come to Dedham.

Emails have been sent to the various school contacts and are awaiting their replies.

Presently, we are trying to schedule field trips to various companies. Also, we are trying to implement an internship program at a local agency.

Should you have a contact person's name and email address, please let us know. This program needs to be utilized at the high school and/or community college level. We need to nourish and cultivate the interest for the students to have a "career" in insurance and not just have a "job" in insurance.

My email address is cadonic@aol.com. Your assistance in growing this program is needed.

Thank you,

In fellowship,
Carolyn A. Jenkins, AAI, CIC, CPIW, DAE

Marketing Committee Update

MAIW will once again have a booth at the Big Event. Stop by and say hello! Anyone who wants to get into the Trade Fair for free can HELP work at the booth (we need volunteers). The Trade Fair is on Friday, October 9th & Saturday October 10th. Please contact Mary Sarsfield at mary.sarsfield@aig.com if you can help work the booth.



Massachusetts Association of Insurance Agents Annual Convention & Trade Fair

November 7, 8, 9 & 10, 2013

Boston, MA

Marriott Hotel, Copley Place,

Look how the Marketing Committee has been working hard for you. Accomplishments to date are:

- New MAIW Letterhead is now available on the Website. All external correspondence, including meeting notices, should be used with this letterhead. We want one look for MAIW that everyone can associate us with.
- New brochures have been designed and sent for publication. Expect delivery to all Directors by the October 18th MAIW Association meeting.
- New MAIW banner has been ordered and will be used at the MAIA Big Event.
- Pens & Post-it notes have been ordered with our name and logo (used at promotional events)
- Coordinating an interview with MAIW's President, Bea Grant with the Standard on all the changes MAIW is going through and what the future holds for us.
- Marketing Committee members will be visiting different Chapter to see what your needs and ideas are to move us forward.
- Researching potential sponsors for different events.
- Check out MAIW's Mission Statement on our website (www.maiw.org) and feel free to use it when corresponding outside of MAIW (can use it as a signature on e-mails, include it when soliciting for sponsors, etc...)

Membership Committee Update

I am so honored to be the MAIW Membership Chair during this incredibly exciting time in our association's history. We may have lost 39 members during our transition away from IAIP, by we have gained 73 new members and our total membership is 291 strong. That is the highest number we have seen since 2009.

All chapter membership chairs have been doing an incredible job of attracting new members and bringing prior members back to MAIW. My current team members are: Becky Kelly from Berkshire, Jocelyn Dewey from Bristol, Barbara Riggs from Cape Cod, Estelle Jeter from Essex, Liz Conway from Middlesex, Mary Steeb from Norfolk, and Laura Sewell from Plymouth. I would love to have a team member from Middlesex and South Middlesex, so please let me know if you are interested.

Due to the very successful Information and Recruitment Even that we held in Worcester Count on 10/07/2013, we have received new applications from insurance professional who would like to see the re-formation of Worcester Chapter and we have generated interest from members of other chapter who wish to move their membership to Worcester Chapter.

At the October Board Meeting, a motion was approved to re-form the Worcester Chapter. Annmarie Castonguay will be the Director with the first meeting of this chapter to be held in November.

As of 10/21/2013, the membership number breakdown is as follow:

	Total	New
Berkshire	57	18
Bristol	71	13
Cape Cod	34	11
Essex	30	5
Middlesex	22	4
Norfolk	20	2
Plymouth	22	5
South Middlesex	17	3
Worcester	16	11

(2 members not currently affiliated with a Chapter)

I want to stress how proud I am of all the chapter membership chairs and directors. We are growing at a rate far beyond our expectations and it's because we are all working together, spreading the work, and being proactive. The Worcester County recruitment event was so successful that we are hoping to hold similar event in other parts of the state were we have little or no representation. Well done to all of you.

In fellowship,
Adrienne M. Grover, AAI, CIC, AINS, CISR, CPIW, DAE

WELCOME NEW MEMBERS

The following individuals have joined MAIW since July 1. We want to extend a warm welcome to each of you and thank you for making MAIW your association of choice.

Patricia Alartosky	Middlesex	Ellen Landry, CISR	Middlesex
Steven F. Amirto	Essex	Megan M. MacBey, CIC	Bristol
Lucia Aubut, CSR, CPPL	Bristol	Ken Matejek	Plymouth
Elaine Audette, CPIW, CISR	Plymouth	Marilyn Mayzer	Cape Cod
Elizabeth Baldi	Worcester	Peggy McCarty	Worcester
Nanci Bishop	South Middlesex	Melissa McCue, CPCU, AU, AINS	Worcester
Stacy Boivin	Berkshire	Connie Meine, CPCU	Plymouth
Brenda Briana	Essex	Debbie Melle	Berkshire
Faith Carlson	South Middlesex	Cynthia L. Mezzoff	Essex
Jason Chamsarian	Cape Cod	Emily Montgomery	Cape Cod
Yogenia Charry, AIC	Worcester	Jessica Morin, CISR	Berkshire
Kathryn Coggeshall	Essex	LuAnn Nugent, CIC, AIS, AIC	Bristol
Irene Cote	Bristol	Lee-Ann Oatman, CPCU	Middlesex
Michelle Crowley	Cape Cod	Rachael O'Brien, CISR	Bristol
Marsha Cushner	Essex	Marie Paradise	Berkshire
Beatrice R. Curll	Worcester	Amy Porio	Berkshire
Marjorie L. Dacko	Middlesex	Margaret Regan	Worcester
Denise DeLeo, CPCU, CIC, CISR, AIS	Bristol	Kimberly Rioux	Bristol
Stephanie E. Duque, CISR	Cape Cod	Mary Ellen Ross, CISR	Cape Cod
Nancy B. Elliott	Cape Cod	Nicole Sage	Berkshire
Patricia Erdmann	Bristol	Susan E. Saldo	Berkshire
Mary Facchiano, CPIW	Bristol	Debra Schweitzer	Berkshire
Sandra Ferreira	Bristol	Christina L. Sheehan, CIC, CISR	Plymouth
June Fletcher	South Middlesex	Kathleen Spelman	Cape Cod
Tracy Fournier	Bristol	Angela Smith	Worcester
Sheila Griffin	Worcester	Jennifer C. Smith, CISR	Berkshire
Margaret M. Gwozdz, CISR	Berkshire	Amy Snetsky, RN, BSN, RAC-CT, CCA, CHC	Bristol
Stephanie Harrington	Berkshire	Lori A. Souza, CISR	Bristol
Kellie Ann Hastedt	Berkshire	Marijka Tereziev, CISR	Berkshire
Heather Heffernan	Bristol	Beth Valente	Worcester
Tammy Horne	Cape Cod	Patricia Vidakovich	Cape Cod
Sophie Karanja	Worcester	Wendy Viola, CISR	Berkshire
Eileen Kennedy	Cape Cod	Robin Watts, CISR	Bristol
Victoria Kent, ACSR, CISR, CPIW, CRIS, CSR, DAE	Norfolk	Jessica L. Weathers	Norfolk
Sara King	Berkshire	Laurel Wentworth Roach, CIC	Essex
Caren Kinne, CISR	Berkshire	Heidi Woods, CISR	Cape Cod
Shawna Lahey	Berkshire	Jeanne Zatorski	Berkshire

Summer Leadership Meeting – Brainstorming Session

The following ideas came out of the brainstorming session held at the Summer Leadership Meeting on August 18. Status reports on the ideas and suggestions presented will be reported on at the February and May association meetings and in this newsletter.

Association & Chapter Meeting ideas

- Annual May meeting be more like "Big Event" with vendors, Education, and a good way to promote MAIW.
- Vendor of the month at monthly chapter meetings.
- Spread out similar topics/classes at chapter meetings.
- If another chapter is having the same speaker/topic- do not do it in back to back or same month.
- Need continuity of sharing info, sharing what speakers/classes are available.
- Association meetings have in central locations.
- Put monthly chapter meetings on Facebook.
- Make sure members know that there is a Closed group and a Public group (Fan Page) on Facebook.

Bylaws committee ideas

- Refer to state Privacy regulations to make sure MAIW is in compliance.
- Protect member's information on website, Facebook etc.

Education Committee Ideas

- Contact Mari Roy for a Premium Financing class (1 hour/1 CE course) mari.roy@firstinsurancefunding.com
- Have class on Technical, leadership, presentation, looks skills.
- Hold CE Classes as that is a priority of many members.
- Chapters contact Terri O'Toole to come and teach a social media class. totoole@glassusa.com
- Mari Roy has a speaker on customer service, proper dress in the workplace, and how to speak to a client. (Contact Mari for more details) mari.roy@firstinsurancefunding.com
- File for CE credit in surrounding states as well as MA (ME, CT, Etc)
- Contact New England Excess for classes and possible award development.
- Contact Andrea McInnis for CE classes. amcinnis@modernautoglass.com
- Education committee is looking for any members who would like to join the committee or help develop new classes.
- Reminder CPIW/CPIM/CIIP is yours for life. You earned it.
- In order to keep you DAE you must be an IAIP member and pay fee to them.
- Create MAIW designations.

Communicating ideas

- Have a chapter director email group to communicate between directors.
- Have Teleconferencing capabilities at MAIW Association meetings for members who cannot attend.

Government Affairs Committee ideas

- Have prints outs on Government affairs to show how simple the position is.

Marketing Committee Idea

- Have members volunteer at MAIW booth at the big event.
- Have members put MAIW member in email signature line to get our name out there.
- Put articles in standard, Facebook, LinkedIn, and other publications.
- Develop new verbiage for MAIW (Education, Loyalty, Friendship, etc)

Membership ideas

- Membership drives in Worcester area and to other areas of the state.
- Incentive program for vendors to bring in new members. (Vendor with most members gets gift card)
- Utilize all current contacts, co-workers, local colleges. (Great way to Network and promote MAIW)
- Get into local schools (High schools and colleges)
- Try to promote Project invest.
- Membership work with Marketing to develop information packet for Chapters to give to new members as well as potential new members.
- Let potential members know about Education, Scholarships, Classes, and community support.
- Contact MAIA to work with us more.

Nominating committee Ideas

- Hold leadership class at each chapter to get members to feel comfortable with the different positions in MAIW. Utilize PIPS to talk to the chapters/members.
- Have a keynote/motivational speaker at association meetings to discuss leadership.
- Keep leadership class simple (Nothing Scary or overwhelming)
- Have PIPS create leadership class to talk to members about each position at chapter level, as well as MAIW level. And talk about the time expectations for each position.

Project invest Committee Ideas

- Chapters get school contacts to Carolyn Jenkins.
- Have info on Project Invest on MAIW website.
- Have a LinkedIn page on project invest. (Have a QR code)
- Upload seminars and Utube videos talking about project invest on Facebook page.

Publication Committee Ideas

- Website for MAIW newsletter is: newsfrommaiw@maiw.org
- September 20, 2013 deadline for articles for newsletter. October 4, 2013 next issue will be released.
- Have vendors pay a small cost to have an ad on the website/newsletter to gain more funds.
- Have vendors/companies give money to support newsletter or MAIW.

Publicity Committee Ideas

NONE

Public Relations Committee Ideas

NONE

Safety Committee Ideas

- MAIW hold a Red Cross Blood Drive.
- Let members know about Norfolk Chapter Scholarship Fundraiser a CPR/AED class being held Nov 2, 2013.

Website Committee Ideas

- Have vendors pay small amount for Ad on MAIW website.
- Looking for any members who know how to use Word Press?
- Have a social media Committee.
- Have different monthly topics on website/Facebook.
- Have a member or signed agreement in order to work on the website.

If you have any ideas or suggestions, please feel free to share them with your Chapter Director or send them to President Bea Grant at president@maiw.org.



Massachusetts Association of Insurance Women, Inc.
75 Years Strong

SAVE THE DATES

Essex Chapter

**Invites you to come and plant the seeds
of success with MAIW for a**

“BRIGHT NEW FUTURE”

February 7 & 8, 2014

Holiday Inn, Tewksbury – Andover

Room Rate \$80.00

***Continue your Education
Meet other Professionals***

Additional Information Coming Soon

Committee Co-Chair Ingrid Brown email:
Ingrid@quinngroupins.com

Committee Co-Chair Estelle Jeter email:
estellejeter1@gmail.com



Massachusetts Association of Insurance Women, Inc.

75 Years Strong

SAVE THE DATE

May Association Meeting

May 16 – 18

MAIW ROCKS

More Information To Follow

Hosted by the Plymouth Chapter

2014 Region I Conference

April 3 – 6, 2014



“Climbing Mountains, Reaching New Heights”

Hosted by VERMONT Associations of IAIP

The Inn at Essex

Essex, Vermont

- ❖ **Room Rates \$139 per night! Book it now at 800-727-4295, refer to 2014 Region 1 IAIP Conference**
(rate is valid 3 days prior & 3 days after conference dates)
 - ❖ **20% discount on Cooking Classes and Spa services on Wednesday and Thursday**
 - ❖ **Large outdoor hot tub**
- ❖ **Free airport/Amtrak/bus shuttle, FREE shuttle to Church Street on Saturday Afternoon**
 - ❖ **Free Wi-Fi and Parking**
- ❖ **Outlet shopping center within walking distance**
 - ❖ **S'mores by the campfire on Friday night**

Education: over 25 hours of approved CE classes, CIIP/DAE qualifiers, CLP Class and more!

Keynote Speaker: Nancy Sporborg “It's Not About the Hike...”

Welcome Party sponsored by G.W. Savage

Hospitality Suite hosted by S&H Underwriters

2014 CONFERENCE CO-CHAIRS:

Barb Watters
Alan Ashe Agency
vt2014regional@gmail.com
barb@alanasheinsurance.com

Haylee Covey
S&H underwriters, Inc
vt2014regional@outlook.com
hcovey@sh-underwriters.com

Visit us at our website: vtnaiw.org

Join us on Facebook... 2014 Region 1 Conference. Updates posted frequently!



September 20, 2013

Group Sales Department

**CONVENTION FARE DISCOUNT
INFORMATION FOR PASSENGER**

**You may present this information to the Amtrak Ticket Agent or your
Travel Agent to assist them in providing you with this discount**

Fare Code Number: X73Q-980

Valid For Travel: March 31, 2014 – April 09, 2014

Amtrak Agents please refer to: (G/TAR/TA9/P80 -Arrow
~F12, Option 2, TAR, TA9, Page 80 Rail Res

IAIP Region I Conference 2014

Amtrak offers a 10% discount off the lowest available rail fare to Essex Junction-Burlington, VT between the above dates. Includes travel up to three days prior to the convention start date and three days following the last day of the meeting. To book your reservation call Amtrak at 1 (800) 872-7245 or contact your local travel agent. Please refer to Convention Fare Code X73Q-980 when making your reservation a 10% discount has been approved. Conventions cannot be booked via Internet. This offer is not valid on the Auto Train and Acela service. Offer valid with Sleepers, Business Class or First Class seats with payment of the full applicable accommodation charges. Fare is valid on Amtrak Regional all departures seven days a week, except for holiday blackouts.

If you have any questions or need any further assistance, please feel free to contact us at 1-800-USA-1GRP (1-800-872-1477) Monday through Friday, 6:00am-4:30pm Pacific Time.

We look forward to having your group travel with Amtrak.

Respectfully,

D. Zamora

Group Sales Representative

Upcoming Events

November 8-9, 2013 – MAIW Booth at the MAIA Big Event

December 5, 2013 – MA Conference for Women

February 7-8, 2013 – February Association Meeting hosted by Essex Chapter at the Holiday Inn in Tewksbury

May 16-18 – May Association Meeting hosted by the Plymouth Chapter

News You Should Know

Announcements about the Worcester Informational Night held on October 7, 2013, was included in the September 26 issue of The Massachusetts Agent (official newsletter of the MAIA) and in the Standard.

In Memoriam

Condolences

Claire Kowalsky, mother-in-law of Ramona Kowalsky, Middlesex Chapter Director, passed away on October 7, 2013. Cards can be sent to Ramona at
544 Lincoln Avenue
Saugus, MA 01906

David Walbridge, brother of our webmaster, Doug Walbridge and brother-in-law of Glynnis Walbridge, Education Chair and member of Norfolk Chapter, passed away on October 8, 2013. If you like to send a card to Glynnis and Doug, you can reach them at:

Mr. and Mrs. Doug Walbridge
17 Cedar Street
Hudson, MA 01749

The daughter of Gloria Whalen, long time member of South Middlesex Chapter, recently passed away. Cards can be sent to:

69 St. Gregory Street
Dorchester, MA 02124-5516

*"Perhaps my time
seemed all too brief;
Don't lengthen it now
with undue grief.
Lift up your heart and
share with me;
God wanted me now.
He set me free"*
*From a poem by
Shannon Lee Moseley*

Four Traits of the Worst Communicators

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Not knowing how to communicate effectively can cripple your business. Improve your communication skills by recognizing and fixing the problem.

Poor communication in the workplace triggers a host of negative consequences, such as a lack of productivity, animosities and low employee morale. It can even result in lost business opportunities as a recent [study](#) by the Ketchum Leadership Communication Monitor confirms. This global survey shows that poor leadership communication has a direct commercial impact and hits sales far harder than good leadership communication enhances them. All of these negative consequences are a hefty price to pay for poor communication skills.

Effective communication is one of the most powerful weapons in your arsenal as a business owner or leader. Fortunately, of all the leadership skills, communication is one of the most malleable. To improve how you communicate as a leader, you need to increase your self-awareness of your communication habits. Start by looking over the four worst communication traits that follow. How many sound like you?

1. Not being aware of your body language.

Poor communicators are often unaware of the message their body language communicates. As Carol Kinsey Goman says in *The Silent Language of Leaders: How Body Language Can Help--or Hurt--How You Lead*, "We are genetically programmed to look for non-verbal cues and to quickly understand their meaning." We listen, to a great extent, with our eyes. Contempt for others' opinions, for example, or condescension are easily perceived, even if these feelings aren't verbally expressed.

Raise your awareness in this area. Are you in the habit of raising your eyebrows or frowning your brows when a subordinate is trying to explain something? Do you roll your eyes when a colleague is outlining a proposal you don't agree with? Do you scowl when someone is bringing a problem to your attention? All these facial expressions may seem insignificant to you, but they carry a lot of weight with those on the receiving end.

2. Being a "Type A" communicator.

[Type A](#) individuals have a sense of urgency and are obsessed with time management. This makes them poor listeners who frequently finish other people's sentences or interrupt people in conversations. They also have a tendency to get easily frustrated when others don't get to the point quickly. As Meyer Friedman, M.D. explains in *Type A Behavior: Its Diagnosis and Treatment*, Type A individuals also embody a free-floating hostility or impatience that manifests itself in rudeness or abruptness—they often have a short fuse which makes most communications with them unnecessarily difficult. Type A communicators can alienate customers and wreak havoc with subordinates' emotions.

Type A individuals often work in fast-paced, high-stress environments, and are highly competitive and achievement driven. Often, they're not aware of the communication problems that their Type A behavior engenders. If you're a Type A, work on challenging some of your habitual thoughts about situations and people, and take steps to change your patterns of behavior. Lower your stress level so you can soften some of the sharp edges of your Type A tendencies. Not sure if you're a Type A personality? Take this [quiz](#) to find out.

3. Always wanting to be right.

Wanting to be the smartest person in the room is another trait of poor communicators. It pushes a person to be the first to speak, to dominate the conversation, and to be dogmatic and belligerent in defending their position. It also manifests itself in patterns of communication that are predictable and annoying, such as talking loudly over someone to correct their point of view or saying things such as "I told you so" or "That'll teach you" when something goes wrong. They often turn discussions into a test of wills. All of these behaviors derail conversations and hinder a productive exchange of ideas and opinions.

Be willing to be wrong. Don't let the need to be right hurt the communication process on your team. Don't take up all the oxygen in the room, and allow breathing space for others to air their views. Above all, raise your self-awareness of how you come across to others.

4. Having a "fix it" mentality.

Leaders who have a fix-it mindset hinder people's personal growth. They have a need to give a lot of advice, when none has been asked for. They often feel compelled to tell their own war stories to influence others' behavior. They never use a coach approach to help people gain insight into their own issues. On the other hand, a good communicator knows that people are a reservoir of talent rather than a problem to be fixed. They know that people have within them the ability to solve their own problems, and they help them access that inner wisdom.

Practice Quiet Leadership

In [Quiet Leadership: Six Steps to Transforming Performance at Work](#), neuroscientist [David Rock](#) states that research shows that less than one in 20 interactions results in someone having an insight. Rock provides a six-step coaching process that can bring a person from impasse to insight in less than five minutes. It's not about the leader having great ideas; it's about helping people think better instead of telling people what to do (the word "quiet" captures this process perfectly). Helping people get an insight is the only way to bring about real change.

The six steps of quiet leadership are:

- 1. Let them do all the thinking.** Focus on solutions instead of problems, and stretch people as they explore new behaviors or ways of thinking.
- 2. Listen for potential.** Maintain a distance, and allow people to solve their own dilemmas.
- 3. Speak with intent.** Learn to be succinct, specific and generous in how you communicate as a leader.
- 4. Dance toward insight.** Learn to use skills such as permission, questioning and clarifying to stay on the road from problem to solution.
- 5. Create new thinking.** Help people become scientists of their own thinking by helping them diagnose their current reality, explore alternatives and tap their energy to find solutions.
- 6. Follow up.** Explore what was done, check in on emotions, and provide encouragement. Ensure that the new learning is becoming a habit.

Bruna Martinuzzi is the founder of [Clarion Enterprises Ltd.](#) and the author of two books: [Presenting with Credibility: Practical Tools and Techniques for Effective Presentations](#) and [The Leader as a Mensch: Become the Kind of Person Others Want to Follow.](#)

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We are looking for articles or topics that are of interest to our members for publication in future newsletters.

We prefer that all articles are to be submitted in a WORD document so tha they can be cut and pasted into the newsletter. However documents in PDF format will be welcomed.

Picutures are welcomed so feel free to include them with your article.

Please send all articles, comments or suggestions to newsfrommaiw@maiw.org

Thank You!



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