

News From MAIW

2012 Winter Issue

Message From the President

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Happy Holidays to everyone!

May the season find you reflecting, hoping and planning for the coming year. As we look back, I hope 2012 was kind to you. Even through hard times, some good must come. May good changes and a new journey come your way in 2013 personally, in your work and for MAIW.

As for MAIW, I have visited several Chapters and plan to get to all eight (8) before May 2013. I do enjoy visiting Chapters and seeing what we do the same and what each Chapter does a little differently. I encourage other members to visit another chapter to see how things are done.

All directors have received information regarding Scholarship applications due in January 2013. Applying for a scholarship is a great way to reward yourself, your employer, and the industry to show the benefit of being a member of MAIW. Even if your employer pays for your education, it is worth applying – who knows, you may win! If you do not know how to apply, or what is involved with any of the awards or CWC, or what scholarships are available, do not hesitate to ask a Chapter Director or myself or just go online to our MAIW forms page.

I had a vision last year is to learn more and get more involved with Project Invest. Thanks to Carolyn Jenkins, this year we are making strides for this to happen. I hope to continue to expand throughout Massachusetts schools. Keep watching -MAIW is making a difference in the insurance industry for years to come.

See you all at your next Chapter meetings. Should I be not able to attend all of your Chapter meetings, please have a wonderful holiday season and safe winter. Here is to 2013, Bringing Out the Best in You.

May all your wishes, hopes and dreams become a reality. Live each day to the fullest, for we get only one lifetime to live!

SEE YOU AT REGIONALS- April 4-7, 2013, at the Four-Point Sheraton in Norwood, MA.

Yours in Fellowship,

Lora H Lowe, CRM, CIC CISR, CIIP
MAIW President 2011-2013
loramaiw@southeasternins.com



2012/2013

Bringing Out The Best In You.

Chapter News

Bristol Chapter

Greetings from Bristol Chapter!

At our October meeting we had our first CEU class presented by Douglas Platt Flood Operations Territory Manager with Selective Insurance on Flood. We had great turn out with 49 attendees.

Our November meeting we had Jim Stevens as our guest Speaker. Jim Stevens is the founder of Gifts to Give a non-profit organization. Jim Stevens found his way to New Bedford and invested in refurbishing a former textile mill alongside the harbor where Herman Melville set "Moby Dick". Jim Stevens, who once sold salad dicers on late night UHF television, is exploring new ways to tackle poverty. On the surface, it's a warehouse through which clothes; toys, books, infant gear, art craft and school supplies are recycled and given to the needy in some of the poorest sections of Southeastern Massachusetts. During our meeting as he spoke on his organization, he smiles and says with enthusiasm I am sure as he did when he used when selling cutlery and kitchen gadget which made him a fortune in the 1980's. Jim is now giving back by devoting himself to the wonderful operation. Gifts To Give is not primarily about the gifts given to the kids. It's also about the gift of time given by more than 12,000 teens and youth a year who come through the south Cove Mill in New Bedford. Jim Steven's goal is also about teaching children philanthropy.

We kicked off our first community involvement by collecting new socks, underwear, scientific and educational toys for Gifts to Give. We plan to continue collecting these items throughout the year.

In December, our chapter held our annual Holiday Party. We had 35 members in attendance. We raffled off six liquor baskets and raised \$514.00 towards our Scholarship Fund. We have a total of \$1,271.00 in our Scholarship Fund as of December. We had our annual Yankee Swap and all of our members had a fun night. On December 16th we had our Kid's ID during Breakfast with Santa at Whites of Westport Massachusetts event. We partnered with JN Phillips and Enterprise Rent A Car. The Sheriff's Office provided the Iris Scan and Kellie Martin Curriculum Leader in the Legal and Protective Services Major and six of her students from New Bedford Vocational High ran the Iris Scan Kids Id. I would like to recognize Justice Andrade, Kelsey Bettencourt, Mackenzie Borges, Mason Galary, Nathan Mateus and Kayleigh Perez for doing a phenomenal job with the Iris scan. Their expertise and knowledge was apparent.

I would like to report that our public relation efforts will continue with Gifts to Give and Bristol Elderly services by continuing to collect items. January 2013 and for the remaining year plans are in the making for our members to volunteer their time for these services.

The Bristol Chapter is sponsoring the February Association meeting on February 8th and 9th at the Taunton Holiday Inn.

Efforts focused on Gifts to Give and Bristol Elderly Services

Chapter News - Continued

Our monthly meeting topics for 2013 include:

- January Meeting – Guest Speakers Beatrice Grant and Lisa Rancourt
Pound and Yard blind auction
- February Meeting – Brian McGuire with ARS Restoration –
Presentation on Ice Dams
- March Meeting - 2 CEU on Identity Theft Presented by Peerless
- April Meeting - Condo Presentation by John Beauregard, CIC

The Bristol Chapter wishes everyone a safe Holiday Season and New Year!

In Fellowship,

Zee Noia, CISR, AAI - Bristol Chapter Director

Cape Cod Chapter

Winter Greetings from Cape Cod!

November meeting speaker was Bob Desaulnier from FEMA providing us detailed information on NFIP reform bill, grandfathering and MAP changes.

We had 28 in attendance.

Our community outreach was a "Thanksgiving Food Drive" for the Independence House of Hyannis families.

December was our Holiday party filled with fellowship and cheer and 24 in attendance. Our host from Olde Cape Cod Insurance Agency Martha Findlay organized a holiday trivia game with prizes for winners. We asked members to participate in "Ugly" Holiday sweater or outfit contest. However Martha stated the sweaters were NOT ugly!

Our community outreach Dress-A-Live doll program through Salvation Army was a big success with the chapter sponsoring 14 children. I am so proud of our members, companies and vendor who have sponsored this program for many years.

Government Affairs Chair Patty Daviau informed membership of MAIA's request to Division of Insurance to investigate 2 insurance companies for using credit to underwrite MA auto policies which is in violation of MA law. Patty also provided an update on legislation which passed the senate by died in the House Ways & Means Committee regarding workers compensation and making it a felony if employers did not carry workers comp for employees.

We presented Safety news on driving safety tips and what to do if you are in an accident, breast cancer awareness information and winter tips on fire prevention, food safety, cold & flu and winter driving. For our January meeting Christine Bartel from Travelers will be our speaker (topic to be determined) and host. We also continue our Insur-fo-mercial provided by a member.

Our February meeting will be on Claims with 2 agencies Northwood Insurance Agency and Hub International teaming together to host. March we will have our Pound & Yard Scholarship Fund Raiser and continue the insur-fo-mercial.

*Donating to Hurricane
Sandy Relief through
the Red Cross*

Chapter News - Continued

Cape Cod Chapter will be donating to the Hurricane Sandy Relief through the Red Cross.

We are having a successful year thus far!

Cape Cod Chapter wishing everyone a wonderful holiday season and Happy New Year!

In Fellowship,
Carol M Closson - Cape Cod Chapter Director

Essex Chapter

"Happy New Year" from the Essex Chapter.

Since the last newsletter, as a result of the membership drive, Kathy Boudreau and Christine Frary, from Circle Insurance, submitted applications.

Our Membership Chair, Estelle Jeter, is still busy sending meeting notices along with information about MAIW to Essex area agencies & companies. Special letters went out to people that had not renewed. Consequently, we have had three people renew their membership. They are Rudy Macchi, Donna Vallis and Carolyn Breen. We are seeing very good results from Estelle's continued efforts. With three new members and three renewals, we are optimistic about the growth of our chapter. In our efforts to continue to grow our chapter, we plan to have another membership drive in January.

This fall we had very informative speakers. In October, Kate Mulligan, the Investigative Manager for the Insurance Fraud Bureau, came to speak to our chapter. In November, we held a CEU class on Workers Compensation, taught by Kathy Beckwith.

Essex Chapter has various fundraisers scheduled throughout the year to benefit the Ruth Roberts' Scholarship Fund. We had a scratch ticket raffle in September to raise money for the fund. No one won "megabucks" but it was a fun way to raise money for the scholarship. We will do this again in January. This month, we raised \$226 for the scholarship fund with a raffle for a \$50 Grocery Store Gift Card.

In October, some of our members participated in the Breast Cancer Walk in Boston. We also collected pajamas for the PJ for Kids Drive by ServiceMaster. Our chapter supported the Marine Corps League by participating in the Toys for Tots Drive. The Marines came to our festive holiday gathering, where fun was had by all. The Marines collected a lot of presents for the children and we all went home with a present from the Yankee Swap.

In January, Dr. Jennah Dieter will join us to speak about health issues. We will also have another membership drive. Everyone is encouraged to bring a guest and a scratch ticket for our scratch ticket raffle. February, we will learn about wedding insurance from Kathy Boudreau. In March, Tony Constanzo from XS Brokers will speak about the Excess & Surplus Marketplace / Lloyds of London.

I look forward to seeing you all in February with more updates.

In Fellowship,
Andrea McInnis – Essex Chapter Director

Chapter News - Continued

Middlesex Chapter

Greetings from the Middlesex Chapter MAIW! Our chapter has been focusing on education for our members this year. We have had classes 2 classes so far: Severity Trends: The Risks are Real, provided by Chubb Insurance and Unique Condo Issues presented by Robin Federici and provided by Pro-Care Inc., of Woburn.. Along with the class Pro-Care Inc. also provided a lovely dinner and hosted our meeting at their office in Woburn. We are very grateful to Pro-Care Inc for all their support. We have Glynnis Walbridge presenting another ICan Class in February and Kathy Beckwith will be teaching Workers Compensation in May.

We have also concentrated our efforts on supporting our communities through food donations and Red Cross Donation for victims of Hurricane Sandy. We also participated in a Teddy Bear Drive and provided Christmas gifts to 19 children from the Haverhill DCF.

Our meetings are held at Bertucci's Restaurant, 45 Walkers Brook Drive, Reading MA on the first Monday of every month September through May.

Looking forward to a healthy and prosperous New Year for all our MAIW members!

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In Fellowship,
Susan Gath Koerber – Middlesex Chapter Director

Norfolk Chapter

Greetings from the Norfolk Chapter.

I hope you are all having a great year as I know the Norfolk Chapter is. In November Terrie O'Toole from Glass America taught a class on social media marketing along with Kristin Camarra on email Etiquette.

In December we had a holiday party with a Yankee swap which was a lot of fun. To start the year off in January Kathy Beckwith will be teaching a 2 CE class on Workers Comp. Please feel free to come and join us we would love to have you there.

We look forward to working more in the community and continue to support the Mansfield food pantry by collecting can goods each month at our meeting. In December we collected clothes and gifts for the Family and community resources in Brockton by adopting 2 families and purchasing items off their wish lists. We also continually collect Box tops for Dedham schools as well as can tabs for the dialysis fund.

We will be holding different fundraisers this year to raise money for the Norfolk Chapter and Barbara Dickson-Calos scholarship fund. On October 25 we hosted a Pizza Ria Uno fundraising event at the Wrentham outlet location. A percentage of the sales from lunch/dinner or takeout went back to the Norfolk Chapter.

*Fundraising for Barbara
Dickson-Calos
scholarship and
donations for Mansfield
Food Pantry*

Chapter News - Continued

We are raffling off a \$300 Marriott gift card donated by Servpro® of Plymouth/Wareham. Tickets are \$5 each. If interested in purchasing a ticket please contact myself or a Norfolk Chapter member. The drawing will be held at our final meeting of the year on May 28th. 2013.

In Fellowship,
Kelly Tauber - Norfolk Chapter Director

Plymouth Chapter

Hello everyone!! Hope you all enjoyed your Holidays.

The Plymouth Chapter hosted a Christmas party. We were pleased to have Lora Lowe and Beatrice Grant present. We had an ornament raffle and the money raised was donated to the South Shore Women's Resource Center. It was a fun gathering.

For the month of January we are having an "I can series" "The wheels of Misconception" being instructed by our own Assistant Director Monique Duquette.

The February meeting will be a little different, we are trying out a network gathering to get our name out there and see if we can acquire more members.

March will be a CE class. The topic is will Workers' Compensation and it is being taught by Kathy Beckwith.

Wishing everyone a safe Winter Season.

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

South Middlesex Chapter

The South Middlesex chapter has been busy this year!

Through the fun of the Fashion Show fundraiser in October, our chapter was able to gather the means to support another year of the Anesta Carey Memorial Scholarship.

In December, our members gathered together to celebrate the holidays and once again support the community by collecting Toys for Tots, coordinated by our very own Dawn Penzone has been collecting toys for a number of years.

In the coming months, there will be 2 CEU classes worth two credits a piece including an informative presentation by Safelite in January and a seminar in March on the Fair Plan that is sure to provide important details about coastal solutions.

We are most looking forward to finalizing preparations for the Association Meeting on May 17-19, 2013 at the Holiday Inn in Boxborough and participating in some thought provoking discussion with other chapters.

In Fellowship
Kristen Graham – Assistant Director
JoAnn Anderson – South Middlesex Chapter Co-Director
Harriet Butler - South Middlesex Chapter Co- Director

*The Fashion Show was
a big success this year!*

IMPORTANT NOTICE

Proposed Motions to Disaffiliate from IAIP

The following motions will be presented at the February Association Business Meeting:

Motion: I move that Article 1 of the MAIW Bylaws remove the wording "an association affiliated with the National Association of Insurance Women (International) dba the International Association of Insurance Professionals".

Motion: On behalf of the Bylaws Committee, I move that Article 1 of the MAIW Bylaws which currently reads:

Article 1 Name - the name of this non-profit organization shall be the Massachusetts Association of Insurance Women, Inc.; an association affiliated with the National Association of Insurance Women (International), hereinafter referred to as MAIW or the Association.

be amended to read:

Article 1. Name - the name of this non-profit organization shall be the Massachusetts Association of Insurance Women, Inc. hereinafter referred to as MAIW or the Association

Editor's Note: These motions effect the future of MAIW. All members are urged to attend the February Business Meeting to discuss the motions and vote.

Massachusetts Council of NAIW, Inc.

I would like to thank those of you who were able to attend the Council meeting last month. For those in attendance, I am sure you will agree it was a great opportunity to hear from our RVP, Lauren Wentworth-Roach. She and Kathy Beckwith did a great job discussing the changes within IAIP and how they affect MAIW and Region 1. Those members in attendance had some great questions for Laurel, and Glynnis was blogging during the meeting as well as researching various items to discuss during this discussion. In case you are not aware, Laurel came on as RVP after many recent changes were put forth by the IAIP Board. She is doing a great job of being the voice of Region 1 and completely understands our concerns.

One of the changes brought forth by IAIP was to eliminate State Councils. The Council structure will be recognized in a very limited capacity moving forward – no awards will be recognized from the Council level, including CWC; and there is no financial support being given to the RVP or the Council Director.

As a result of these changes, it was passed at the Council meeting to disband the MAIW Council at the end of this fiscal year. The next step in this process is having a petition to disband signed by 10% of the council members. I will have a petition this weekend for members to sign. Once the petition has enough signatures, I will send it to the IAIP Board of Directors, where their staff will conduct a mail vote of the council's members to determine the approval or disapproval of a council discontinuance. A 2/3rds approval vote of the council members who vote is required for discontinuance. Assuming this process is completed and the outcome is still for discontinuance, then the council funds will be returned back to MAIW, which is where the money has come from.

Please feel free to see me if you have any questions on this procedure.

Lastly, congratulations to Kristin Camarra for competing in the CWC speak off – she did a fantastic job and will again make Massachusetts proud!

In Fellowship,

Lisa Rancourt, AAI, AIS, CPIW
MA Council of NAIW Director 2012-2013

IAIP Region I News

Happy holidays! Time sure does fly.

I would like to thank all of the councils for their hospitality during the fall meetings. I wish I could have attended all of them but unfortunately that just couldn't happen.



INDIVIDUAL AWARDS UPDATE

Due to the fact that a lot of Region 1 members were affected by Hurricane Sandy, I have received approval to extend our awards deadline date to 12/15/12! Please consider taking some time to complete the awards applications and email them to me at laurel.wentworth@darlings.com.

CALLING ALL RVP CANDIDATES

Candidate forms for RVP are due by January 15, 2012. Please be sure to get your form into me if you are interested in running for this position.

CALL ALL SPEAK OFF CONTESTANTS

Please be sure to have your applications in for regionals by December 10, 2012.

Board topics have been posted from the November board meeting. The highlights:

- 2013 International Convention Registration, June 6 - 8 Orlando, Florida
 - \$395 until April 15
 - \$495 April 16 – May 16
 - \$525 May 17 – to convention date
- Anti-Nepotism Policy Adopted
- Dues increase will be coming to regional conventions due based on operation budget
- Building is going to be listed for sale for \$800,000

Please be sure to review the board topics that are posted under for members only.

The 2011 – 2012 annual report has also been posted. I encourage all of you to review the annual report. There is a lot more detail in this report than in years past. I already received a very nice email from one of region 1 members stating that she thought that was much better for transparency. Please be sure to take a look at it.

Editors Note: Board topics are listed under IAIP International News section of our newsletter.

IAIP Region I News - Continued

Regional Convention Updates:

Cost:

Early Registration until January 31, 2012	\$250
February 1, 2012 through March 1, 2012	\$275
After March 1	\$300
Thursday Night Tailgate party	\$46 per person
Stadium tour will be available	\$15 each person

Hotel: Four Points Sheraton, Norwood, MA

Phone is 781-769-7900

Room Rates:

\$105 Standard Queen

\$125 Double Queen or One King

Pins For Sale

WAIP is hosting CT Council Day in 2013

4 letter pins are \$10.00, 5 letter sell for \$11.50

Any questions or if you want to order contact

Kim Fitzgerald [kim@montagnoins.com]



IAIP International News

Board Summary International Association of Insurance Professionals November Board of Directors Meeting November 1-3, 2012

Motions approved by the Board:

MOTION: Effective immediately, the reporting structure of Melissa Cobbs, Director of Marketing, is changed from Mark Adams, EVP, to the IAIP Vice President. This structure will remain in force and effect so long as the current familial relationship between Mark Adams and Melissa Cobbs exists.

RATIONALE: This will resolve concerns with the familial reporting relationship between existing staff and will allow IAIP to retain valued employees while remaining in compliance with possible anti-nepotism policies that may be implemented in the future.

MOTION: The 2013 Convention Registration fee to be set as follows:

\$395 until April 15

\$495 until April 16-May16

\$525 May 17-until convention

RATIONALE: To allow for an "Early Bird" registration discount.

MOTION: Effective immediately, the reporting structure of Melissa Cobbs, Director of Marketing, is changed from Mark Adams, EVP, to the IAIP Vice President. This structure will remain in force and effect so long as the current familial relationship between Mark Adams and Melissa Cobbs exists.

RATIONALE: This will resolve concerns with the familial reporting relationship between existing staff and will allow IAIP to retain valued employees while remaining in compliance with possible anti-nepotism policies that may be implemented in the future.

MOTION: Effectively immediately, to accept an anti-nepotism policy as outlined below.

ANTI-NEPOTISM POLICY

Members of an employee's immediate family will be considered for employment on the basis of their qualifications. Immediate family may not be hired, however, if employment would:

- (i) create a supervisor/subordinate relationship with a family member;
- (ii) Have the potential for creating an adverse impact on work performance; or
- (iii) Create either an actual conflict of interest or the appearance of a conflict of interest.

This policy must also be considered when assigning, transferring, or promoting an employee. For the purpose of this policy, immediate family includes: spouse, parent, child, sibling, in-law, aunt, uncle, niece, grandparent, grandchild, members of household. This policy also applies to romantic relationships.

Employees who become immediate family members or establish a romantic relationship may continue employment as long as it does not involve any of the above. If one of the conditions outlined should occur, attempts will be made to find a suitable position within IAIP to which one of the employees will transfer.

If employees become immediate family members or establish a romantic relationship, IAIP will make reasonable efforts to assign job duties so as to minimize problems of supervision, safety, security or morale. If accommodations of this nature are not feasible, the employees will be permitted to determine which of them will resign. If the employees cannot make a decision, the IAIP Board will decide in its sole discretion who will remain employed.

IAIP International News - Continued

RATIONALE: Conflicts of interest can lead to poor decision making, discord among non-related staff members, and the appearance of or actual favoritism. An anti-nepotism policy would prevent these problems.

MOTION: Adopt a formula based dues structure based on the prior year operating expenses excluding convention divided by the number of members on March 31.

RATIONALE: The current dues structure does not support fluctuations in membership levels and mandates automatic increases. This formula provides members more control of the dues structure as the formula contemplates total membership. As members grow the association, there is the potential to decrease the annual dues.

MOTION: Direct the EVP to list the building for a sales price not less than \$800,000.

RATIONALE: To be fiscally responsibility in order to maintain adequate reserves.

MOTION: To return scheduling of Regional Conferences to dates between February 1 and April 15 or in conjunction and on site with the International Convention.

RATIONALE: Members are extremely busy and faced with expenses due to back to school activities as well as faced with expense due to major holidays. In addition, Regions may face scheduling problems and increased costs due to other events occurring throughout the region in the fall.

MOTION: Amend Section 8-18 of the Comprehensive Manual (Planning Meetings, Seminars and Workshops) to be amended as follows:

Current Wording – to be removed:

The Regional Vice President has final approval on the time, length and frequency of business meetings and the selection of all speakers. Use the following guidelines for scheduling:

- Schedule entertainment events around business meetings...

Replace with the following revised wording:

The Regional Vice President will approve all aspects of the regional meetings except social or leisure activities. Use the following guidelines for scheduling:

- Schedule leisure and social events around business meetings and educational sessions.

RATIONALE: Clarifies roles of those planning regional conferences and establishes the Regional Vice President as the person responsible for the conference scheduling, content, value and adherence to the IAIP mission. Conference chairs and committees remain the project manager responsible for planning and hosting the regional conference, and they will work under the leadership of the Regional Vice President in the execution of their duties.

MOTION: Amend Section 6 of the Comprehensive Manual in regard to "Regional Rules" on each of the following Applications: Rookie of the Year, Claims Professional of the Year, Insurance Professional of the Year, Risk Management Professional of the Year and Professional Underwriter of the Year. The following wording will be removed:

Each IAIP local association can submit only one member as a candidate for the award.

Each Member-at-Large within the region may apply as a candidate for the award.

Replace with wording as follows:

Any IAIP member in good standing under the rules of the award can apply for Regional level awards within their Region. This amendment in wording is effective 7/1/2013.

RATIONALE: To allow all members of a Region, in good standing, to be eligible to apply for Regional Awards.

Motions defeated by the board:

MOTION: Eliminate position of Vice President on Executive Committee.

RATIONALE: Cost savings of \$4,000 and may encourage leaders to step into roles if only serving 3 year period in lieu of 4 year period.

IAIP International News - Continued

**Board Summary
International Association of Insurance Professionals
December Board of Directors Teleconference
December 11, 2012**

Motions approved by the Board:

MOTION: To accept the letter of Intent provided to EVP Mark Adams and that he be instructed to enter into a binding agreement for the sale of Corporate Center building based on the contents of the aforementioned letter.

RATIONALE: EVP Mark Adams has successfully negotiated the price required as outlined in the November Board Summary (\$800,000) and has received a letter of intent for purchase. To be fiscally responsible in order to maintain adequate reserves.

**IAIP International Convention
Make plans now to attend the 72nd Annual Convention
June 5-8, 2013
Caribe Royale – Orlando, FL**

Convention Schedule at a Glance *(subject to change)*

Thursday, June 6, 2012

- 8:00 - 5:00 Educational Workshops
- 10:00 - 3:00 Exhibitor Set-up
- 4:00 - 9:00 Exhibit Hall Open
- 5:00 - 6:00 Convention Briefing
- 6:00 - 8:00 Welcome Reception in Exhibit Hall

Friday, June 7, 2012

- 8:00 - 12:00 Educational Workshops
- 11:00 - 1:00 Exhibit Hall Open
- 12:00 - 1:00 Lunch in Exhibit Hall
- 1:00 - 2:00 Exhibitor Tear Down
- 1:30 - 3:00 CWC Speak-off
- 3:00 - 5:00 Business Meeting

Saturday, June 8, 2012

- 9:00 - 11:30 Business Meeting with Keynote
- 12:00 - 2:00 Awards Luncheon
- 2:00 - 3:00 Dessert Reception

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



February 8, 2013 MAIW Board Meeting

TO: MAIW Officers
Chapter Directors
Chapter Assistant Directors
Association Committee Chairmen and Members

FROM: Lora Lowe
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, February 8, 2013 at the Holiday Inn Taunton in Taunton, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:15 PM.** If you plan to pass out information, please be early so as not to delay the start of the meeting. Reports should be submitted in duplicate - one for the Secretary and one for the President. I will not be able to attend so please email a copy to me as well as Ami Drew and Beatrice Grant by Tuesday, February 5th at 3pm. Dress for this meeting will be business casual.

It will be assumed you will be attending the meeting and giving a report, unless you advise me otherwise. If you will not be attending, please forward your report to me with copies to Beatrice Grant and Ami Drew that Ami can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, January 29th to me with copies to Kathy Beckwith and Beatrice Grant.



Massachusetts Association of Insurance Women, Inc.
Affiliated with National Association of Insurance Women, (Int.)

February Association Meeting

Hosted by:
MAIW - Bristol Chapter

February 8 & 9, 2013

Holiday Inn Taunton
700 Myles Standish Blvd
Taunton, MA 02780
800.315.2621

MAIW room rate for the Holiday Inn is \$99.95 plus tax
Choice of two doubles, two queens or one king bed
Subject to availability

Please mention the MAIW rate when calling
Be sure to book your room prior to **January 25, 2013.**



Massachusetts Association of Insurance Women, Inc.
Affiliated with National Association of Insurance Women, (Int.)

Friday, February 8th

12:00 pm	Registration
1:00 pm - 5:00 pm	4CEU Educational Seminar Overcoming that Sinking Feeling Presented by Jim Farrell, Account Executive & Terry Charette, Senior Underwriter of Travelers
7:15 pm	Board Meeting
7:00 pm – 11:00 pm	Hospitality sponsored by Selective Insurance Company

Saturday, February 9th

7:00 am – 9:00 am	Registration
7:00 am – 8:45 am	European Continental Breakfast
7:30 am	Directors/Assistant Directors Meeting
7:30 am	First Timers Meeting
8:30 am – 11:30 am	3 CEU Educational Seminar Ethics at Work – Sharpening our Judgment Presented by Sandra Ferreira of Glass America
11:45 am – 1:15 pm	Business Meeting
1:30 pm	Luncheon with Guest Speaker

Please wear red to support Heart Health Month



Massachusetts Association of Insurance Women, Inc.
Affiliated with National Association of Insurance Women, (Int.)

February 2013 Association Meeting Registration Form

Name: _____ Chapter: _____

Phone#: _____ Email: _____

Friday's Seminar*	Yes ___ No ___
Saturday's continental breakfast	Yes ___ No ___
Saturday's Seminar*	Yes ___ No ___
Saturday's business meeting	Yes ___ No ___
Saturday's Luncheon	Yes ___ No ___

Registration Fees**:

Complimentary Breakfast sponsored by Peerless Insurance Company
Lunch \$30 MAIW/NAIW members \$35 Non members

*There is a \$10 charge for each seminar for Non-MAIW Members.

**Your registration fee includes access to all meetings, meals and social functions.

Will this be your first Association Meeting?	Yes ___ No ___
If yes, please plan on attending the First Timers Meeting on Saturday.	
Are you a Past National, Regional or State Officer?	Yes ___ No ___
Do you need a name tag?	Yes ___ No ___
Do you have any dietary restrictions?	Yes ___ No ___

Please make your check payable to: MAIW Bristol Chapter

Mail Registration & payment to: Felicia Amaral
 Hadley · Insurit Group
 1285 Wilbur Ave.
 Somerset, MA 02725
famaral@hadleyinsurit.com or 508-672-9820

Deadline to Register: January 25, 2013



Massachusetts Association of Insurance Women, Inc.

SAVE THE DATE

MAIW
South Middlesex Chapter

Celebrating Seventy-Five Years

May Association Meeting

Holiday Inn, Boxborough

May 17, 18 & 19th, 2013

Special Guest Speaker
Sunday Morning May 19th

Stay Tuned for Additional Information

Co-Directors JoAnn Anderson email:
janderson@waysideinsurance.com
Harriet Butler email: hbutler@rtennantins.com



Golf Outing

We are planning on having a Golf Outing on the Friday of the May Association Meeting. Twin Springs is a nine hole course within 10 miles of the meeting site/ The cost for nine holes with a golf cart is under \$30.00 per person. We will try to have tee times starting around 1:00 PM to allow for plenty of time for those who need to attend the Board Meeting. We will be able to contact the course and have final tee time once we know how many golfers are interested.

Please note that there will be no "rain date" and you will not need to pay until the day of the outing.

If you are interested, please contact Kathy Beckwith at lbeck@lumberins.com.

Upcoming Events

February 8-9, 2013 – February Association Meeting

February 10 – Walk for MDA

April 4 to April 7, 2013– Region I Conference hosted by MAIW

May 17-19 – May Association Meeting

News You Should Know

The husband of Ginny Eldrige, Plymouth Chapter has been in the hospital for a month and is very ill. Please keep Ginny and her family in your thoughts. I know Ginny would appreciate your prayers and thoughts.

If you would like to send her a card

Virginia Eldrige
11 Jefferson Way
Carver, MA 02330

In Memoriam

Condolences

The sister of Jeanne Bowes, Plymouth Chapter passed away on Thursday, November 22, 2012. Cards can be sent to Jeanne at
41 Olde Stage Stop Village
Marshfield, MA 02050

Dorothy Sarsfield, the mother-in-law of Mary Sarsfield, Essex Chapter, passed away on November 3, 2012. If you like to send Mary and her husband, Bill your condolences, you can reach them at:

Mr. and Mrs. William Sarsfield
16 Wood St.
Groveland, MA 01834

Patricia Cataldo, the sister-in-law of Kathy Beckwith, South Middlesex Chapter, passed away early November. If you would like to send Kathy your condolences, her address is:

29 Garden Circle, Apt. 9
Waltham, MA 02452

Mary Davies, a long time member of MAIW, passed away on December 8, 2012. Mary was a member of Middlesex Chapter and then the Suffolk Chapter. A memorial Mass of Christian Burial in celebration of Mary's life as held at St. Mary's Church in Waltham, MA on January 5,

*"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*

**Best Wishes for the Holidays
And
Happy New Year!**



Past President Ingrid Brown and MAIW's first male member, Rudy Macchi



Berkshire Chapter Director, Jacqueline Aubuchon and guest, David Grant

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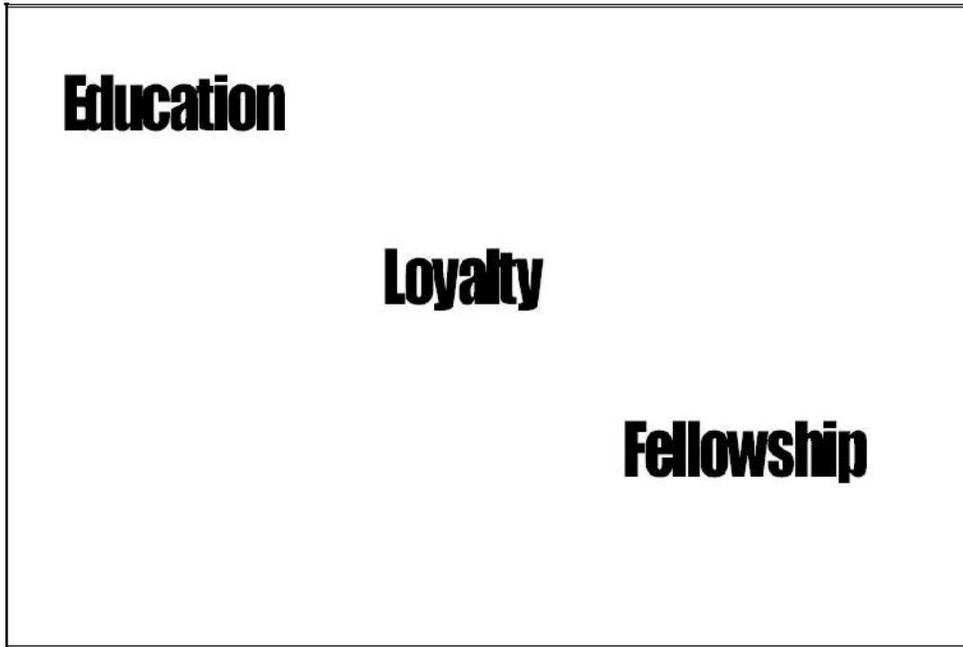
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