

News from MAIW

Association of Choice-Represented by Diversified Professionals



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- **Latest news from the Chapters**
- **Quarterly Safety Tips**

Upcoming Meetings...

- **MAIW May Association Meeting – May 20 through 22**
- **NAIW (International) 70th Annual Convention – June 5 through 8**

<p>MAIW</p> <p>Adrienne Coe, AAI, CIC, CISR, CPIW 413-443-3581 P.O. Box 1157 Pittsfield, MA 01201 adriannecoe@ymail.com</p>	<p>EDITORIAL ENQUIRIES</p> <p>Beatrice M. Grant, CRIS, CPIW Publication Chair Beatrice.grant@acadia-ins.com</p>	<p>The NEWS FROM MAIW is best viewable via the website, www.maiw.org using Adobe Acrobat.</p> <p><i>The News From MAIW</i> is the official publication of the Massachusetts Association of Insurance Women. Any member or friend of the association can submit articles to be included.</p>
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PRESIDENT'S MESSAGE



WE BELONG!

Happy Holidays to All the Wonderful Members of MAIW!

Hello to all my fellow MAIW members! We are 293 strong today, which means that we have gained 50 members since August 2010! You are amazing and I am so proud of all of you.

Since this is the April edition of the News from MAIW, this will be my last President's Message. I will soon be your Immediate Past President and serving my association in an advisory capacity! However, before that relaxing day arrives, though I have already accomplished many things, I still have much to do.

In January, I hit the road to continue my passion for meeting members and guests and spreading my message of belonging. I have been back to visit Berkshire, Bristol, Middlesex, Norfolk and South Middlesex Chapters (as of the middle of March) and hope to attend several more meetings in early April.

In between chapter meetings, MAIW held its February Association Meeting at the Holiday Inn in Boxborough, MA on February 4th and 5th. I want to sincerely thank all those members who braved the challenging weather to attend. We presented NAIW's "Rules of the Road," a CPIW/M qualifier which was taught by Glynnis Walbridge and well attended. MAIW elected its slate of officers for 2011-2012 and also the MAIW Member of the Year – Kathy Beckwith! The \$500.00 scholarship to attend the National Convention in Las Vegas, NV was won by Lisa Rancourt. Congratulations to everyone! I want to thank my Key Member, Angie Metivier for planning the February meeting, as well as my two hospitality helpers, Kristin Camarra and Cara Curtis.

The next item on my agenda is the Region I Conference in King of Prussia, PA, taking place April 7th to 10th. Lora Lowe and I will be representing MAIW as your alternate and delegate and many other members are planning to attend as well. There are a great many educational opportunities being offered, CEU certified seminars and NAIW workshops. I am also looking forward to serving as delegate to the Regional Nominating Committee. There will be multiple opportunities for networking and fellowship, as well as great keynote speakers and a Confidence While Communicating Speak-off. Of course, MAIW's own Kristin Camarra is the MA State Council's representative contestant in the speak-off and we are so proud of her! Go Kristin!

I want to make sure that every member is aware that, at the Region I Conference, the main topic of debate will be the motion from the National Board to add the following dba to the corporate name of National Association of Insurance Women (International): Association of Insurance Professionals International. Their reason: to advance the diversification of membership. I have been discussing the issue with many members across Massachusetts, both in person and by email. If anyone has an opinion on this name change that they would like to share with me, please send me an email at adriannecoe@gmail.com. I welcome everyone's input greatly.

With Regional Conference behind me, I will be looking forward to the May Association Meeting which is being hosted by Essex Chapter, May 21st to 23rd at the Peabody Marriott. I encourage all members to attend this meeting. I hope it will be a celebration of all we have worked so hard to accomplish this year and I would like to be able to thank each of you in person for your contribution to MAIW's success!

My last official duty as your President will be as MAIW's delegate to the National Convention, June 5th to 8th in Las Vegas. As I have never been west of New York State before, this will certainly be another place to find belonging!

In closing, I want you all to know how special you are. I have met so many members over the course of the past year that I did not know previously, and have been enriched by that experience. I have been made welcome in every corner of the Commonwealth and found my way through towns I never knew existed. I witnessed hard work, loyalty, fellowship, determination, talent, wit and creative energy at every chapter and marveled at all you are able to accomplish. You have touched my life and I am a better person for having known you. I am honored to have been your President.

In fellowship,

Adrienne M. Coe, AAI, CIC, CISR, CPIW
MAIW President

IMMEDIATE PAST PRESIDENT'S REPORT

I'm looking forward to attending Region I in King of Prussia, PA in a few weeks and hopefully the National Convention in Vegas! If you've never attended a Regional Conference, it is highly recommended, not only as a great networking and educational opportunity- but also for the experience- MAIW is hosting Region I 2013 in Norwood, MA! Region I 2012 will be in Newport, RI, so if you can't make it to PA this year please plan on attending in Newport next year.

I've also been pretty busy co-chairing the Young Professional (YP) Task Force for International President Margaret Wildi. This Task Force has been charged with assembling ideas to recruit and retain new members. I recently found out there are less than 1,500 NAIW Members under the age of 40! That's less than 20% of NAIW members, while the Industry is 50% under 50- NAIW needs more Young Professionals. To quote a Task Force member "Associations who refuse to change with the times will eventually find themselves staring at a room full of retired members." Please remember President Wildi's goal of "Every Member Bring A Member" and bring a new member to your chapter meeting next month.

President Adrienne Coe has made this a year of *Belonging*, I hope you all have felt included and that you belong to a great Association- because you do! Please contact me at anytime, wcmair@gmail.com with any questions, feedback or ideas that I can use for the Task Force or just to make MAIW better- you don't have to be a YP to send feedback!

As MAIW Nominating Chair I am happy to report we presented a full slate of Officers who were then elected 2011-2012 Officers. I'm looking forward to serving as MAIW Treasurer next year. At the Chapter level please make sure you hold your Chapter elections and send Form 813 to me prior to the May Association Meeting. Form 813, as well as all of our commonly used forms can be found on our website's form page- <http://www.maiw.org/maiwforms>

Hope to see you all at the May Association Meeting in Peabody, or before that at a Chapter meeting!

In fellowship,

Cara Curtis, CPIW
Immediate Past President

QUARTERLY SAFETY TIPS

April is Alcohol Awareness Month!

The following information is from the Fetal Alcohol Spectrum Disorders Center for Excellence website (www.fasdcenter.samhsa.gov/aboutUs/partners.cfm)

Alcohol Facts You'll Never Hear from Big Booze

- The alcoholic-beverage industry relies on heavy and addicted drinking for the largest share of its profits. Hazardous drinking (5 or more drinks at one sitting) accounts for more than half of the alcohol industry's \$155 billion market, and more than 75% of the beer industry's market.¹
- Underage alcohol use is more likely to kill young people than all illegal drugs combined.² More than 1,700 college students in the U.S. are killed each year—about 4.65 a day—as a result of alcohol-related injuries.³
- Underage drinking spawns the future heavy and addicted drinking on which the industry depends for most of its sales. People who begin drinking before age 15 are four times more likely to develop alcohol dependence at some time in their lives compared with those who have their first drink at age 20 or older.⁴
- Nearly 14 million Americans – one in every 13 adults -- abuse alcohol or are alcoholic.⁵ Fewer than 25% of those who need treatment get it in a given year.
- Fetal Alcohol Spectrum Disorders (FASD) are the leading preventable cause of birth defects in the U.S., affecting as many as 40,000 babies per year and costing upwards of \$5.4 billion per year.⁶
- Some 75 percent of husbands or wives who abuse their spouses have been drinking prior to or at the time of the abuse.
- Health risks of drinking include increased incidence of cancers of the liver, esophagus, throat, and larynx (voice box), as well as liver cirrhosis, immune system problems, brain damage, and heart problems.
- To avoid health risks associated with alcohol, the U.S. Department of Health and Human Services (HHS) and the U.S. Department of Agriculture (USDA) advise those who drink to do so in moderation – **defined as consuming no more than one drink per day for women and up to two drinks per day for men.**
- Alcohol is implicated in the deaths of some 85,000 Americans every year, making it the nation's third leading cause of preventable death after smoking and obesity.
- Drunk driving accounts for about 16,000 alcohol-related deaths per year, only about 25% of all alcohol-related deaths. One-quarter of all emergency room admissions, one-third of all suicides, and more than half of all homicides and incidents of domestic violence are alcohol-related.
- Alcohol related problems cost the U.S. economy an estimated \$185 billion per year in lost productivity and earnings due to alcohol-related illness, premature death, and crime.
- Television ads for alcohol products outnumber “responsibility” messages by 32 to one. From 2001 to 2003 the industry spent \$2.5 billion on television product advertising, and only \$27 million on “responsibility” programs.⁷

The number of distilled spirits ads on cable networks grew 5,687% between 2001 and 2004, from 645 to 37,328. Distilled spirits spending on cable network advertising grew 3,392%, from \$1.5 million to \$53.6 million in that period. The number of cable network alcohol ads that exceeded the industry's 30% underage audience threshold nearly doubled to 18,027 in 2004, up from 9,235 in 2001.⁸

- The alcoholic-beverage industry so far contributed nearly \$4 million to federal candidates and parties in the 2006 election cycle alone.⁹ Contributions from the National Beer Wholesalers Association (NBWA) account for nearly 40% of this amount. In the 2005-2006 election cycle, the NBWA's political action committee (PAC) is the second largest of all PACs, next to the National Association of Realtors.
- More than half (260) of the U.S. House of Representatives members seeking reelection in the 2006 campaign cycle took contributions from the NBWA (nearly 20% of recipients took \$10,000 or more).

•May is National Bike Month

With spring in the air, the League of American Bicyclists has announced that May is National Bike Month. Everyone is urged to bike to work or try cycling for fun, fitness or transportation!

For safety tip sheets and other education materials and resources go to www.bikeleague.org!

June is National Home Safety Month 2011

Summer will soon be here so here are some tips from the Home Safety Council

Summertime Safety

The summer season marks the time for families to enjoy some of America's traditional summer pastimes – barbecues, pool parties and backyard gatherings. However, family festivities could be interrupted by a trip to the emergency room if you don't follow simple steps to safeguard your family and friends against summer hazards.

"Kids and their friends are home more during summer so you want to make sure that your home is prepared for the increase in activity and guests," says Meri-K Appy, president of the Home Safety Council. "By being alert and prepared to summertime threats, families are reducing their chances of injuries for their loved ones."

The Home Safety Council recommends following these guidelines to keep your family safe in the summer:

Grilling Safety

According to the NFPA, gas and charcoal grills caused an average of 1,500 structure fires and 4,800 outdoor fires in or on home properties in 1999. To make sure your next barbecue doesn't go up in flames, the Home Safety Council recommends the following safety tips:

- Designate the grilling area a "No Play Zone" keeping kids and pets well away until grill equipment is completely cool. Always stay by the grill when cooking.
- Before using, put your grill at least 10 feet away from other objects, including the house and any shrubs or bushes.
- Only use starter fluid made for barbecue grills when starting a fire in a charcoal grill.
- Before using a gas grill, check the connection between the propane tank and the fuel line to be sure it is working properly and not leaking.

- Never use a match to check for leaks. If you detect a leak, immediately turn off the gas and don't attempt to light the grill again until the leak is fixed.
- Never bring a barbecue grill indoors, or into any unventilated space. This is both a fire and carbon monoxide poisoning hazard.

Swimming Safety and Pool Security

Many drowning incidents involve swimming pools and spas. Drowning is a silent and sudden event, and Home Safety Council research found that many drowning deaths at home are related to swimming pools. Adopt the following guidelines from the Home Safety Council to help keep your pool area safe:

Prevent Drowning

- Drowning can happen very fast.
- Most of the time you will not hear someone drowning.
- Drowning can happen in any standing water, such as a swimming pool, a pond or a ditch.

Be Prepared

- Learn how to swim.
- Have rescue equipment by the pool.
- Take a class to learn First Aid and CPR.
- Have CPR instructions posted by the pool.
- Have a cordless phone in the pool area.
- Have emergency phone numbers by the phone.

Protect Young Children

- A swimming pool should have a fence that goes all the way around it.
- The fence should have a gate that closes by itself.
- Children who cannot swim well should wear a life jacket
- Adults should keep their eyes on children every second they are near water.
- Stay awake and sober when watching children in or near water.
- Only adults can safely take care of children in or near water.
- Don't ask children to baby-sit younger children around water.
- Children who cannot swim well should wear a life jacket.
- Have bright lights outdoors at night.
- Put away pool cleaning equipment after use.
- Wipe up spills as soon as they happen.
- Keep the area around the pool clean. Pick up toys and other things that you can trip over.

Safety with Pool Chemicals

- Keep pool chemicals locked away in a dry place.
- Store pool chemicals as directed on the label.
- Keep chemicals in a cool, dry and safety place.
- Keep pool chemicals in containers they came in, with labels on.

Backyard Safety

Lawn mowing and landscaping top the list of household chores when it comes to preparing for backyard parties and barbecues. The simple act of yard work can be riddled with opportunities for injuries if you're not careful. The Home Safety Council recommends the following tips to make sure your backyard doesn't become an injury trap:

- Wear protective goggles and ear protection while using outdoor machinery to prevent sight and hearing-loss injuries.
- All garden equipment and tools should be kept where children cannot reach them. Store all sharp tools pointing downward.
- Use gasoline only as a fuel for motors.

- Store gasoline in a container designed just for gasoline in a shed or garage with a lock.
- Gasoline must never be brought indoors, even in small amounts.
- Use gasoline only outside. The vapors (fumes) are very dangerous if you bring gasoline inside a building.
- Fill mowers and gasoline-powered tools outside, before starting the job. Re-fuel only after the tool has completely cooled down.
- Start the mower outdoors to avoid raising carbon monoxide levels inside the home or garage.
- Chemicals, fuels (such as gasoline), car fluids (such as anti-freeze), pesticides (such as bug killers), and lawn and garden products (such as fertilizer) are poison.
- Store pesticides in their original containers.
- Close the lid on all dangerous products and put them away after using them.
- Store them in a safe place with a lock.
- Store them where children cannot see or touch them.
- Clear sidewalks and pathways of any toys and clutter to avoid slips and falls.
- Cover the ground under playground equipment with a thick layer (9-12 inches) of mulch, wood chips or other safety material.

For additional information and resources to help you learn more and stay safe in and around your home, please visit www.homesafetycouncil.org.

Recent Recalls from the U.S. Consumer Product Safety Commission

1. Lasko Recalls Box Fans Due To Fire Hazard

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product.

Name of Product: Box fans

Units: About 4.8 million units

Manufacturer: Lasko Products Inc., of West Chester, Pa.

Hazard: An electrical failure in the fan's motor poses a fire hazard to consumers.

Incidents/Injuries: Lasko has received seven reports of fires associated with motor failures, including two house fires and one barn fire, resulting in extensive property damage. No injuries have been reported.

Description: This recall involves Lasko box fans with model numbers 3720, 3723, and 3733 and Galaxy box fans with model number 4733 that have date "2002-03" or "2003-04" stamped on the bottom of the metal frame. "Lasko" or "Galaxy" is printed on the front of the fan. The model number is either stamped or printed on the bottom of the fans.

Sold at: Mass merchandisers nationwide from July 2002 through December 2005 for between \$12 and \$25.

Manufactured in: United States

Remedy: Consumers should immediately stop using the recalled fans and contact Lasko to receive a free fused plug safety adapter.

Consumer Contact: For additional information, contact Lasko toll free at (877) 445-1314 anytime or visit the firm's website at www.laskoproducts.com

To see this recall on CPSC's web site, including pictures of the recalled products, please go to:
<http://www.cpsc.gov/cpscpub/prereel/prhtml11/11183.html>

2. Sanus Elements Surge Protectors Recalled by Milestone AV Technologies Due to Shock Hazard;
Manufactured by Rite-Tech Industrial Co.

Sanus Elements Surge Protectors Recalled by Milestone AV Technologies Due to Shock Hazard
Manufactured by Rite-Tech Industrial Co.

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product.

Name of Product: Low-profile power conditioners/surge protectors

Units: About 2,500

Importer: Milestone AV Technologies LLC, of Savage, Minn.

Manufacturer: Rite-Tech Industrial Co., Ltd., of Taiwan

Hazard: Improper grounding of the case and inadequate insulation for the circuit breaker poses an electrical shock hazard to consumers.

Incidents/Injuries: None reported

Description: This recall involves all Sanus Elements model ELM205 low-profile power conditioners or surge protectors. SANUS ELEMENTS is printed on the front of the unit and the model number is printed near the UL logo on the back.

Sold by: Independent home theater dealers from June 2009 through December 2010 for about \$90.

Manufactured in: China

Remedy: Consumers should immediately stop using the product and contact Milestone for a replacement product or refund.

Consumer Contact: For additional information, contact Milestone toll-free at (877) 894-6280 between 8 a.m. and 9 p.m. CT Monday through Friday and between 10:30 a.m. and 7 p.m. CT Saturday and Sunday, or visit the firm's website at www.milestone.com/recall

To see this recall on CPSC's web site, including pictures of the recalled product, please go to: <http://www.cpsc.gov/cpscpub/prerel/prhtml11/11158.html>



NEWS FROM THE CHAPTERS

News from the Berkshire Chapter:

Look for news on our chapter in the next issue of News from MAIW!

Yours in Fellowship,

Sharon MacEachern, CISR, CPIW
Director - Berkshire Chapter

News from the Bristol Chapter:

Happy Holidays from the Bristol Chapter! Our chapter has been having a great year so far and we are so excited to see what 2011 will bring!

In November, we held our first annual Poker Tournament Fundraiser to support the Salvation Army's Adopt-A-Family Program. I am happy to report that we were able to raise \$2,800!!! With the funds we were able to assist five families have a more joyous holiday season. The huge success of this fundraiser couldn't be possible without the tireless efforts of our Public Relations Chair, Dana Rainha. We look forward to an even more successful poker tournament next year.

In December, our chapter held our annual Holiday Party. Our party was well attended with over 40 members. We were able to raffle off six liquor baskets and raise \$602 towards our Scholarship Fund. We had our annual Yankee Swap and collected toys for the Greater Taunton Charitable Association.

For January, the Bristol Chapter will have its second continuing education class this year. On Wednesday, January 12th, our chapter will host a two credit CE course titled "Helping Massachusetts Consumers Get the Most Out of Auto Insurance". The course is being presented by Mark Cossey, from the South Business Unit of JN Phillips Auto Glass. Our Public Relations project for January will be supporting Habitat for Cats. We will be collecting fleece blankets, towels and cat toys.

Our monthly meeting topics for the remainder of the year include Stress Relief and Treating Yourself, Property Damage and Restoration and Trusts. Our meetings are held on the second Wednesday of each month at Hawthorne Country Club in Dartmouth, MA. Please consider joining us for a meeting!

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

In Fellowship,

Paula Tavares
Director – MAIW Bristol Chapter

News from the Cape Cod Chapter:

Look for news on our chapter in the next issue of News from MAIW!

In fellowship,

Mary Jo Bossoletti,
Director – Cape Cod Chapter

News from the Essex Chapter:

HAPPY SPRING TO ALL! I am pleased to announce that our Chapter has grown stronger over this past year. Members, new and old, have joined together to keep us on "The Move". I congratulate all dedicated Members of all the Chapters of MAIW.

The tough Winter had us cancelling our January Meeting but moved forward in February with Attorney Bridgett Murray speaking on Estate Financial Planning and Transitions for women.

March meeting was a CEU glass presented by Mark Cossey from JN Phillips and on April 13th we will have Paula Fleming from the BBB speak on Better Business Bureau Standards.

Essex Chapter will be sending out applications for our second year "Ruth Roberts' Memorial Scholarship Fund". When received, please distribute to all members, families and friends.

May brings us to hosting the MAIW Association Meeting May 20-22, 2011. Committee chairs, Peggy Shambarger and Mary Sarsfield, have planned a Hawaiian themed weekend with Education, Friendship, Installations, Fellowship and the rest will follow!!! What happens in Hawaii stays in Hawaii.

The weekend will end on Sunday 5/22/11 with the Annual Breakfast celebrating NAIW week.

See you all in MAY.

In fellowship,

Jean Gosling
Director – Essex Chapter

News from the Middlesex Chapter:

The Middlesex Chapter was joined by Faith Carlson of Service Master by Gilmore on January 10, 2011 who gave a presentation on the topic of "Disaster Planning." Service Master by Gilmore specializes in disaster restoration and cleanup services for property damage in both residential and commercial buildings resulting from fire, soot, water, mold, biohazards and other substances. In January, the Middlesex Chapter donated winter hats, scarves, gloves and mittens to adults and children at a local shelter. On February 7, 2011, the Middlesex Chapter had the pleasure of having Mark Cossey from JN Phillips give a very informative presentation for 2 CEU Credits. The course topic was "*Helping Consumers Get the Most Out of their Auto Insurance.*" Ann Baker, a communication & presentation coach, spoke to the Middlesex Chapter on March 7, 2011. Ms. Baker provided us with useful skills and techniques for public speaking, communication and effective body language. Our public relations have included sending cards and everyday items to our troops serving overseas.

At the next meeting on April 4, 2011, the Middlesex Chapter will be making Easter Baskets filled with daily necessities, toys, chocolate and candy for children of all ages which will be donated to the House of Hope in Lowell, Massachusetts. The House of Hope is a local shelter which has provided emergency shelter and services to hundreds of homeless families. We will also be collecting nonperishable items for donation to a local shelter.

The Middlesex Chapter meetings are typically held the first Monday of each month at The Holiday Inn on Route 38 (conveniently located off the rotary at Exit 35 on Route 95) in Woburn. All are welcome to join us. To receive a notice for our upcoming meetings, please contact Sue Sterling at telephone number 781-332-9485, email address sssterling@twrgrp.com or Luana DiSarra at telephone number 781-309-1509, email address disarra@litchfieldcavo.com.

In fellowship,

Luana DiSarra
Director - Middlesex Chapter

News from the Norfolk Chapter:

Hello Everyone & Best Wishes for a Happy & Healthy Spring from the Norfolk Chapter!

We have been keeping busy continuing toward our goals of offering meetings with personal and professional educational topics and giving support to our community and our fellow members.

In January we discussed fire safety issues – how to stay safe at home and precautions we should all be taking, especially during the winter months with fireplaces and heating systems working overtime!

Our February meeting was all about “Getting to Know MAIW & NAIW.” We discussed the structure of our association, awards and scholarships available, why NOW is the time to join, how to get involved at the Regional and National Levels and why YOU should attend association meetings! Our guest speaker for the evening was Lisa Rancourt, MA State Council Director. Thank you Lisa for joining us and sharing your knowledge! We were also joined by President Adrienne Coe, President Elect Lora Lowe, Secretary Bea Grant and Immediate Past President Cara Curtis. It was a very informative, educational and fun evening! Everyone in attendance, new members and seasoned members alike, learned something about “our association of choice” that they had not known before!

We also had a Mentoring & Networking Activity that will benefit all of us in attendance. We each spoke and shared some information about ourselves – why we work in insurance, where we work (Agency, Company, Vendor Company), what lines of insurance we focus on, and how long we have been working in insurance. It was really great learning more about our fellow members! We followed this up with a business card exchange so we can expand our resources within our industry. I want to thank so many of you for participating and giving me such positive feedback about the night!

In March, Luana DiSarra Scavone, Esq. and Middlesex Chapter Director, joined us and spoke on “Creating and Understanding Trusts.” Thank you Luana for taking time out of your busy schedule to speak with us on this very interesting topic!

On April 12th we will host a 2CE Seminar “Airbags and Restraint Systems for Insurers” with Glass America. Everyone is invited and encouraged to attend. We also have several members who will be attending the Region 1 Conference from April 7-10 in King of Prussia, PA. I look forward to seeing so many MAIW members there!

Our May meeting will be an evening honoring those who work in the Insurance Industry. We will present our Fourth Annual Boss of the Year Award, Install our Incoming Officers, hold a Silent Auction to support our Scholarship Fund and enjoy an evening with fun and surprises! I am also pleased to announce that this year we are offering two \$500 scholarships which will be presented at our May event!

This Spring we will be hosting a CPR/AED 6 hour Training course that will provide 5CEUs and CPR/AED certification. We will also be conducting an INS 21, 22 and 23 group study course and we will once again sponsor the CWC course for all who are interested! We continue to collect donations for the Mansfield Food Pantry and the MSPCA at each of our monthly meetings. We are also working diligently making plans for the MAIW November Association Meeting which will be held at the Sheraton Four Points in Norwood, MA on November 11-12, 2011.

On behalf of the Norfolk Chapter I would like to send Congratulations to Norfolk Chapter Member, Beatrice Grant who will be installed as MAIW Vice President at the May Association Meeting! Congratulations & Best Wishes! We know you will be great!!!

I am pleased to announce our incoming officers for 2011-2012:

Director – Maria Caira
Assistant Director – Joanne Augustine
Secretary – Elizabeth Ryan
Treasurer – Kelly Tauber

It has been an honor serving as Director of the Norfolk Chapter from 2009-2011. I have truly enjoyed working beside such wonderful people: fellow chapter members, chapter officers and friends. I look forward to working with the incoming chapter officers as the Norfolk Chapter Immediate Past Director.

I hope to see you all at a meeting soon!

In Fellowship,

Kristin L. Camarra
Director - Norfolk Chapter

News from the Plymouth Chapter:

The snow is FINALLY gone...well most of it is! Our March meeting was a representative from Covino Environmental who discussed some of the issues that arose from the flooding of last spring and ways to mitigate damage from the after affects of flooding. Our April meeting will be a celebration of spring! We will hold our annual Plant Auction with the proceeds to benefit the South Shore Women's coalition. Looking forward to seeing everyone in May!

In Fellowship

Ami Drew
Director - Plymouth Chapter

News from the South Middlesex Chapter:



Happy Spring ~ I'd love to say this was MY back yard!

During our February Meeting, we were happy to have Barbara Shank Wilson from Marlborough Yoga join us. She taught many helpful stress relieving chair yoga poses that could be used to relieve stress throughout the day. March found us hosting Paula Fleming from the Better Business Bureau. Paula spoke to us about Fraud and Identity Theft ~ the information and experience she brought with her made for a very interesting and education night.

In April we will host Claudette Rowley, Coach, Consultant and Author of Embrace Your Brilliance: How to align yourself with your unique potential. She invites everyone to follow her on her blog: www.metavoiced.org/blog. We hope you will consider joining us this night, April 21, 2011.

We have been receiving many applications for our Scholarship Award. Our standing committee will begin reviewing the application and we hope to honor the recipient during our May meeting. We will also hold our Installation of Officers during our May meeting.

December 8th 2011 will be here before you know it! This is the next chance you will get to attend the Massachusetts Conference for Women. So, let's represent MAIW in the biggest way possible; remember every person there is a potential New Member!!

Save the Date, 12/08/2011!!!

I will look forward to seeing everyone at the May 2011 Association Meeting.

In Fellowship,

Annamarie Castonguay

Assistant Director - South Middlesex Chapter.

NEWS YOU CAN USE

Insert Staying Organized

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



May 20, 2011 MAIW Board Meeting

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

FROM: Adrienne M Coe, AAI, CIC, CISR, CPIW
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, May 20, 2011 at the Peabody Marriott in Peabody, 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 (unless you have already emailed it) and one for the President. Ideally, please email a copy to both Beatrice Grant and myself by Thursday, May 19 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 and Bea so that Bea can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, May 17th.

I look forward to seeing everyone in Peabody!



www.maiw.org



MAY 2011
MA ASSOCIATION of INSURANCE WOMEN MEETING

HOSTED BY ESSEX CHAPTER
MAY 20, 21 & 22, 2011
PEABODY MARRIOTT
Centennial Park
Peabody, Ma.

MAIW room rate for the Peabody Marriott is \$119
Please mention the MAIW rate when calling
800-228-9290 or 978-977-9700

Deadline for room reservations: April 29, 2011

Schedule of Events

Friday, May 20th

Seminar: presented by MAIA w/Irene Morrill (3 CEU's) 2:00 p.m. – 5:00 p.m.

1. A year in review ...MA court cases, law and flood changes
2. Recreational vehicles and the HO/MAP - which applies
3. Certificates and evidences of insurance ...what's the fuss ...a look at new forms & changes

Registration - Lobby Foyer

5:00 p.m. – 7:00 p.m.

Board Meeting

7:15 p.m. – 9:00 p.m.

Hospitality – **Hosted by XS Brokers Ins. Agency, Inc.**

7:00 p.m. – 11:00 p.m.



Saturday, May 21st

Continental Breakfast

7:00 a.m. – 9:00 a.m.

Directors/Assistant Directors Meeting

7:30 a.m. (subject to change)

First Timers Meeting – Room TBD

7:30 a.m. (subject to change)

Seminar – **Presented by XS Brokers (2 CEU's)**

9:00 a.m. – 11:00 a.m.

Miscellaneous Professional Liability (MPL)

Business Meeting

11:15 a.m. – 12:30 p.m.

Luncheon

12:45 p.m. – 2:00 p.m.

Reception/Cocktail hour

5:00 p.m. – 6:00 p.m.

Dinner/Installation of Officers

6:00 p.m. – 8:30 p.m.

Entertainment (DJ/dancing)

8:30 p.m. – 11:00 pm

Sunday, May 22nd

Breakfast Buffet

9:00 a.m. – 11:00 a.m.

Speaker TBD



REGISTRATION FORM

LUNCHEON: Plated meal starting with Mediterranean Salad, featuring Chicken Madeira (chicken breast finished with sweet Madeira demi glaze) and White Chocolate Raspberry Torte for dessert

DINNER: Buffet style dinner with two entrees: Roast Pork Loin with sundried tomatoes and asiago cheese and spinach; and Atlantic Seared Salmon (brushed with a tangerine honey sauce). Soup, Salad, vegetables, potatoes and an assortment of miniature pastries are also included

BREAKFAST (Sunday): Buffet with Eggs, Bacon, Sausage, Potatoes, Yogurts, Fruit, Cereal and Juices, along with Coffee and Tea

NAME: _____ CHAPTER: _____

PHONE: _____ EMAIL: _____

Friday's Seminar?	Yes _____	No _____	Saturday's Breakfast?	Yes _____	No _____
Saturday's Seminar?	Yes _____	No _____	Saturday's Lunch?	Yes _____	No _____
Sunday's Breakfast?	Yes _____	No _____	Saturday's Dinner?	Yes _____	No _____

Registration Fees:

Lunch:	\$30.00 MAIW/NAIW Members	\$35.00 Non-Members
Dinner:	\$59.00 MAIW/NAIW Members	\$64.00 Non-Members
Breakfast:	\$25.00 MAIW/NAIW Members	\$30.00 Non-Members
*Seminars:	\$ 0.00 MAIW/NAIW Members	\$35.00 Non-Members
Full Registration:	\$114.00 MAIW/NAIW Members	\$199.00 Non-Members

*Fee is for each seminar attending.

MAIW/NAIW Members above fees include access to all meetings, seminars and social functions, as well as Continental Breakfast on Saturday. Each fee is a separate amount and check should include total amount.

Please make your check payable to: **MAIW Essex Chapter** & mail with your registration form to:

Ingrid Brown
 11 Granite Street
 Rockport, MA 01966
 978-546-3601
icybee@verizon.net

Will this be your first Association Meeting?	Yes _____	No _____
If yes, please plan on attending the First Timers Meeting Saturday Morning		
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 _____

Deadline to register: May 13, 2011



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

~ Empowering Members with Educational Opportunities ~
~ Fellowship ~ Networking ~ Leadership ~

– SAVE THE DATE – November 11-12, 2011

November 2011 Association Meeting
Hosted by the Norfolk Chapter

to be held at the:

Four Points by Sheraton

1125 Boston-Providence Turnpike – Route 1
Norwood, MA 02062 – (781) 769-7900

Tentative Meeting Schedule (times to be announced)

Friday – November 11, 2011

Educational Seminar: "Personal Lines - Little Surprises"
Registration
Board Meeting
Hospitality

Saturday – November 12, 2011

Breakfast
Registration
First Timers Meeting
Directors/Assistant Directors Meeting
Educational Seminar: "Additional Insureds - The Quandary"
Business Meeting
Luncheon with Special Guest Speaker



~ Honoring Our Veterans ~
Veterans Day November 11, 2011

RAFFLE-RAFFLE-RAFFLE-RAFFLE-RAFFLE

Proceeds to Benefit the
MAIW November 2011 Association Meeting
Hosted by the MAIW Norfolk Chapter



14K Gold 1/4 Carat t.w. Journey Diamond Necklace with 18 inch chain
~ Valued at \$449.00 ~
Kay's Jewelers Lifetime Diamond Guarantee

Raffle Tickets are Available Now!

One Ticket for \$1.00
Six Tickets for \$5.00
Fifteen Tickets for \$10.00

* The Winner will be chosen at the MAIW November Association Meeting on
Saturday November 12, 2011 – You need not be present to win!

Name: _____

Address: _____

Phone: _____

Email Address: _____

Number of Raffle Tickets: _____ Amount Enclosed: \$ _____

Please make checks payable to: MAIW Norfolk Chapter
and return to Beatrice Grant
c/o Acadia Insurance Company - 290 Donald Lynch Boulevard - Marlborough, MA 01752
~ Thank you ~

INFO YOU SHOULD KNOW



CONGRATULATIONS!!!

Congratulations to our incoming officers who were elected at our February!

Left to right:

Adrienne Coe – Immediate Past President, Kristin Camarra – Secretary, Beatrice Grant – Vice President, Lora Lowe – President, Mary Sarsfield – President-Elect and Cara Curtis – Treasurer.



GET WELL

AnnMarie Castonguay, Director of the South Middlesex Chapter, was in an auto accident while on vacation in Virginia. She is recovering from a concussion and will be starting physical therapy soon.

Do you have any announcements or other news you want to share? Please send any announcements or notices to Beatrice Grant at Beatrice.Grant@acadia-ins.com.

Insert ad that appeared in the stanadard

Email Directory 2010-2011

OFFICERS

President

Adrienne M. Coe, AAI, CIC, CISR, CPIW
adriannecoe@ymail.com

President Elect

Lora H. Lowe, CRM, CIC, CISR, CPIW
lowe@southeasternins.com

Vice President

Mary Sarsfield, CIC, CPIW
mary.sarsfield@chartisinsurance.com

Secretary

Beatrice M. Grant, CRIS, CPIW
Beatrice.Grant@acadia-ins.com

Treasurer

Kimberly Woo, CISR, CPIW
furrballs@juno.com
kimpurly@gmail.com

Immediate Past President

Cara L. Curtis, CPIW
wcmair@gmail.com

DIRECTORS

Chapter – Meeting night in the month

Berkshire – 3rd Tuesday

Sharon MacEachern, CISR, CPIW
smaceachern@greylock.org

Bristol – 2nd Wednesday

Paula Tavares
ptavares@sylviainsurance.com

Cape Cod – 2nd Tuesday

Open

Essex – 2nd Wednesday

Jean Gosling
jeangosling@comcast.net

Middlesex – 1st Monday

Luana DiSarra, ESQ
disarra@litchfieldcavo.com

Norfolk – 2nd Tuesday

Kristin L. Camarra, CPIW
kristincamarra@comcast.net

Plymouth – 2nd Wednesday

Ami A. Drew, AINS, CISR, CPIW
drewam@rogersgray.com

South Middlesex – 3rd Thursday

Annmarie Castonguay, CIC, AU, AIS
ancastongua@hanover.com

ASSISTANT DIRECTORS

Berkshire

Vanda M. Monzo, CIC, CPIW
vanda.monzo@gmail.com

Bristol

Open

Cape Cod

Carol M. Closson, CISR
cclosson@doins.com

Essex

Jann Clark, CPCU, AAI, ARM, CPIW jkbrowning@yahoo.com

Middlesex

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Norfolk

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Plymouth

Patricia Tome, CISR
tomepa@rogersgray.com

South Middlesex

Harriet Butler
HButler@RLTennantins.com

Parliamentarian

Connie O'Connell, AIS, AAI, CPIW
connie_oconnell@yahoo.com

Key Member

Angela Metivier, CPIW
amativier@cpdcinsurance.com

STANDING COMMITTEES

Budget & Finance

Lora H. Lowe, CIC, CISR, CPIW, Chair
llowe@southeasternins.com

Beatrice M. Grant, CRIS, CPIW (5/2011)
Beatrice.Grant@acadia-ins.com

Mary Sarsfield, CIC, CPIW (5/2012)
mary.sarsfield@chartisinsurance.com

Ingrid C. Brown, CIC, CISR, CPIW, DAE (05/2013)
icybee@verizon.net

Bylaws

Mary Sarsfield, CIC, CPIW, Chair

mary.sarsfield@chartisinsurance.com

Bonnie L. Nicholas, AAI, AAM, CPIW (5/2011) granddnb@verizon.net

Kathryne Beckwith, CPIW (5/2012)

kbeckwith@lumberins.com

Donnie Hull, CPIW, DAE (5/2013)

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Vanda M. Monzo, CIC, CPIW (5/2013)

vanda.monzo@gmail.com

Angela D. Metivier, CPIW

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Membership

Glynnis Walbridge, CPIW

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Mary C. Heasley, CPCU

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Kristin L. Camarra, CPIW

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meowserr@msn.com

Web Site

Cara L. Curtis, CPIW

wcmair@gmail.com

Government Affairs

Ingrid C. Brown, CIC, CISR, CPIW, DAE
icybee@verizon.net

Long Range Planning

TBD

Membership

Glynnis Walbridge, CPIW
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Web Site

Cara L. Curtis, CPIW
wcmair@gmail.com

CENTRAL MASSACHUSETTS INSURANCE PROFESSIONALS (CMIP) (Dissolved)

Yvonne Baker
baker@feingoldco.com

MASSACHUSETTS COUNCIL OF NAIW STATE DIRECTOR

Lisa Rancourt, AAI, AIS, CPIW
Lisa.Rancourt@gmail.com
lar@pwbenefits.com

REGION I VICE PRESIDENT

Debbi Kuhne, AAI, AIC, AIS, CPIW, DAE, PWCA, CELS, CRIS

NAIW President

Margaret Wildi, AAM, AIM, CPIW, CPCU, DAE

NAIW HEADQUARTERS

NAIW
joinnaiw@naiw.org
www.naiw.org

Education

Loyalty

Fellowship

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MAIW Publication Chair
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