

News from MAIW

Association of Choice-Represented by Diversified Professionals



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Upcoming Meetings and Events

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- Association Meeting – November 11 through 12

<p style="text-align: center;">MAIW</p> <p>Lora H Lowe, CRM, CIC, CISR, CPIW</p> <p>llowe@southeasternins.com</p>	<p style="text-align: center;">EDITORIAL ENQUIRIES</p> <p>Beatrice M. Grant 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

PAY IT



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Greetings to all! Happy Summer!!! Don't forget to take time to enjoy the summer days while they are here. July has arrived, which would mean my term as MAIW President has started. I am getting things organized and planned for the year ahead.

I am honored and grateful for the opportunity to inspire and share my enthusiasm for MAIW and the professionals in the insurance industry by selecting my theme this year to be "Paying It Forward."

To me, Paying It Forward means taking care of our families, work, community and especially ourselves. If you have seen the movie (and if not, I suggest renting it) entitled, Paying It Forward with Helen Hunt and Hayley Joel Osmond. It is about a single mom raising a young insightful boy, who wanted to make the world a better place and for a school project created "Paying it forward".

I challenge each and every one of us to do one little thing daily—open a door for someone, smile and say hello to a stranger, pay the toll for the car behind you, purchase a cup of coffee for someone for no reason, perform a random act of kindness, with no expectations of reciprocation but with the hope that the recipient will respond by "paying it forward" to someone else.

Set a personal goal for yourself no matter how small or large, just pick something to strive towards. In order to give back to our family/work/community, we must appreciate and pay it forward to ourselves. Have fun with it. Share with me over the year your inspiring stories.

To tie in with my theme, this year I plan to partner with and assist Project Invest, which educates and trains individuals to work towards being insurance professionals/agents. Insurance is considered an aging industry, and if we do not do something soon, there will be a lot of positions available without people with the knowledge and experience to fill them. NAIW classifies the "young professional" as someone under 40 years old, but as an industry, our average insurance professional's age is mid to late 40's. We need to share our knowledge and wisdom with other insurance professionals to get younger individuals to become involved and to consider insurance as a recession-proof career and to seek new MAIW members along the way.

Thank you again for entrusting me to be your President. Let's have a great year!

Yours in Fellowship,

Lora H Lowe, CIC, CRM, CISR, CPIW
MAIW President

Region I Delegate's Report

The NAIW Region I Conference was held in King of Prussia, PA April 7-10, 2011. The meeting was hosted by Insurance Women of the Main Line and I counted 11 MAIW members in attendance.

I got up bright and early Thursday morning and drove six hours to attend the first event of the conference, "Council Director Elect Training." While I am not a Council Director (Elect or otherwise!), the training was opened up this year to include current local presidents and future NAIW leaders. It was quite informative and we got to break out into smaller groups for discussion so I got to talk to members from all over the Region.

Next on the agenda was the Region I Nominating Committee. For the Massachusetts Council, I was the voting delegate and Bea Grant, the alternate. The committee presented the following slate of candidates, which was presented to the membership at the General Business meeting. All were elected to serve:

For Region I Vice President – Debbie Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS - Waterbury Association of Insurance Professionals

For Region I Delegate to National – Donna A. Liro, CPIW, AIS - NAIW of Rhode Island

For Region I Alternate Delegate to National – Linda L. Wilson, AAI, AIS, CPIW – NAIW of Cumberland-Salem Counties (NJ)

I then made my way to the exhibitors' hall for the ribbon-cutting ceremony and the welcome party. There was a buffet full of traditional Philadelphia cuisine, including "make-your-own" cheese steak sandwiches. The entertainment for the evening was The Mummies.

Friday was education day. Classes offered were the NAIW Leadership Development, NAIW Professional Ethics, Equipment Breakdown, Flood and Environmental Insurance. The non-NAIW classes were all worth 3 or 4 CEUs. When the seminars wrapped up at 5:30, it was time for a business session to "Meet the Candidates" for Regional Vice President and Delegate/Alternate to the NAIW Nominating Committee. Then we had the delegates' briefing where we were handed what amounted to a complete re-write of the Region I Standing Rules and were told we were going to have to vote on them immediately after dinner.

Unlike previous Regional Conferences, the first business session was not held during the Friday night dinner. We ate first and then hustled back to the business meeting room to wrangle over standing rules for hours until the revised document was completely approved by the delegates.

All MAIW members were up first thing Saturday morning to make sure we had good seats for the CWC speak-off at 8:00 am. As you know, MAIW had our own Kristin Camarra competing against contestants from PA, RI, NY, VT and NJ. Kristin did an incredible job and we were so proud of her.

We were honored to have Penny Haworth-Rich, AU, CPIW, NAIW International Vice President at the meeting. Penny congratulated Region I for being right on track with the goals that President Margaret Wildi set for us: new members, NAIW classes given and donations to the Legacy Foundation. She also had to give us the tough news that NAIW is continuing to lose members and that we must take serious steps to turn this around. If we keep losing members at a rate of 500 per year, NAIW will be out of business within five years. It's a very sobering thought.

The delegates voted on the proposed NAIW bylaws change to add the following dba to the corporate name of National Association of Insurance Women (International): Association of Insurance Professionals International. A ballot vote was taken on whether or not to pass the motion on for consideration at the National Convention. There were 43 voting delegates in attendance with 21 voting in favor and 22 voting against. Overall, across all nine regions, the vote was 166 voting in favor and 58 voting against so the proposed name change has been voted to the floor of the National Convention. The delegates then elected the slate presented by Regional Nominating Committee.

The bids were then confirmed for Region I Conference 2012, being hosted by NAIW – Rhode Island March 29 through April 1, 2012 in Newport, RI; 2011 Mini Board, being hosted by Insurance Professionals of Susquehanna Valley, July 29 to 31, 2011 in Williamsport, PA. MAIW was the only association to bid the 2013 Region I Conference. Bea Grant and Cara Curtis gave a professional presentation of the Four Points by Sheraton Norwood and our bid was accepted.

The meeting was followed by the Awards and Recognition Luncheon.

Awards were presented as follows:

Roberta L. White Membership Award:

1st Place Waterbury Association of Insurance Women
Runner-Up Insurance Professionals of Greater Harrisburg

NAIW of Atlantic County Perpetual Attendance Award

1st Place South Central Insurance Association

Barbara A Barrett CPIW/CPIM Award

1st Place South Central Insurance Association

Margaret M Horvath Education Award

1st Place Insurance Professionals of Greater Portland
Runner-Up Insurance Professionals of Susquehanna Valley

Association Legislative Award in Memory of Doris Smith

1st Place Insurance Professionals of Susquehanna Valley
Runner-Up Insurance Professionals of Lancaster County

Karolyn E Frost CPIW Public Relations Award

1st Place Insurance Professionals of Lancaster County
Runner-Up Hartford Association of Insurance Women

Region I Association Lee Allen Traveling Safety Award

1st Place Hartford Association of Insurance Women
Runner-Up Waterbury Association of Insurance Women

Dorothy E Frye Newsletter Award

Category A	< 25 members	Insurance Women of York
Category B	26-50 members	Insurance Women of Mercer County
Category C	51-75 members	Insurance Professionals of Northwest PA
Category D	76-100 members	Insurance Women of Buffalo
Category E	100+ members	Massachusetts Association of Insurance Women

Overall Winner: Insurance Women of Buffalo

There were eleven education scholarships presented this year and MAIW members won three of them! Kristin Camarra was the recipient of the Past Regional Officers' (PROs) \$250 scholarship, Kelly Tauber received the Donegal Mutual Insurance Company \$250 scholarship and Adrienne Coe received one of the two \$500 scholarships given by Philadelphia Insurance Company. I was very proud to be able to represent MAIW in the presentation of our Region I scholarship in the amount of \$250 to this year's recipient Daniella Bristol from South Central Insurance Association (PA).

Region I Claims Professional of the Year

1st Place Denise Beardsley, AIC, CPIW, DAE
NAIW of Northern New Jersey

Region I Rookie of the Year

1st Place Barbara Hartmann
New Hampshire Insurance Women's League

AAMGA Achievement Award

1st Place Elena K. Ifkovits, CISR, CPIW, DAE
NAIW of Philadelphia

Region I Insurance Professional of the Year

1st Place Robin A. Delano, CIC, CISR, ACSR, CPIW, DAE
Green Mountain Association of Insurance Professionals (VT)

Region I Professional Underwriter of the Year

1st Place Sarah E. Bailey
Insurance Professionals of Greater Portland

Region I CWC Speak-off

1st Place Rob Berger – Insurance Professionals of Greater Harrisburg
Runner-Up Kristin L. Camarra, CPIW - MA Association of Insurance Women

The Saturday evening dinner was very nice and our Key Note Speaker was Liz Weber, author of *Leading from the Manager's Corner*, *Don't Let 'Em Treat You Like a Girl – A Woman's Guide to Leadership Success (Tips from the Guys)* and *Nuts & Bolts on Business*, who is known as The Dragon Lady of Leadership Accountability™. She was absolutely fabulous.

The closing business session was held Sunday morning. The annual memorial service was held during this session and was a tribute to those Region I members we have lost in the last year, including MAIW's Beverly Brazil and Mary Williams. (Special thanks to Priscilla-Anne O'Neill and Loretta West for providing photographs of Bev and Mary for inclusion in the Power Point presentation). Then, there was a report from the resolution committee, closing remarks, and a retirement of colors.

In fellowship,

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

DELEGATES REPORT FROM NATIONAL

The NAIW (International) 70th Annual Convention was held June 5-8, 2011 at the Flamingo Hotel in Las Vegas, NV. There were four MAIW members in attendance: Lisa A. Rancourt, AAI, AIS, CPIW, MA State Council Director, Cara L. Curtis, AINS, CPIW, Co-chair of the Young and New Professionals Task Force, Lora H. Lowe, CRM, CIC, CISR, CPIW, MAIW Alternate Voting Delegate and Adrienne M. Coe, AAI, CIC, CISR, CPIW, MAIW Voting Delegate. The convention began on Sunday with a day of registrations, training sessions, requisite meetings for certain groups and an open meeting of the Young Professionals Task Force. The moderators of this meeting were Cara Curtis and her Co-chair, Victoria H. Lovinggood, ACRS, CISR, CPIW, CRIS, DAE. Attendance was very high at this meeting and rightly so. The task force has worked incredibly hard this year to bring new and innovative ideas to the table. The name of the task force was officially changed at the convention to the Young and New Professionals Task Force, as they will now include members who have been in the insurance industry for five years or less, regardless of age. They have also created a document full of ideas for attracting and retaining members for all local associations to utilize.

Monday was full of educational opportunities with seminars on professional ethics (4 CEUs), long term care (3 CEUs), the CPIW/DAE qualifier, S.P.A.R.K. and a workshop presented by the National Alliance. In the evening, I attended the delegate's briefing and then a Welcome Reception was held in the Exhibitors' Hall.

Tuesday was, again, packed with education and the morning started off at 7:30 a.m. with a Health Care Reform Panel, which was excellent. Tom Crawford was the moderator and the panel consisted of three industry experts who discussed Health Care Reform and its impact on the industry. The seminars held were as follows: Medicare Secondary Payor (MSP) Compliance (2 CEUs), Monthly Meeting Planning, New Member Growth and Retention, Building a Great Newsletter, Using Public Relations, NAIW Website Training, Business Etiquette and Protocol, Essential Leadership Skills, and Parliamentary Procedure. After classes were completed, we attended the Industry Luncheon where the NAIW Corporate Partners were recognized, scholarship winners were announced and the Keynote Speaker gave her presentation. This year's Keynote Speaker was Vernice "FlyGirl" Armour, a former police officer who became the Marine Corp.'s first African American female combat pilot, serving two tours of duty in Iraq. She is now an author and motivational speaker who created a seven step process called the Zero to Breakthrough Success Plan, which she presented to us at the luncheon. She was one of the most amazing speakers I have ever witnessed.

After lunch, the CWC Speak-Off Competition was held with contestants from eight of the nine regions. After that, the first Business Meeting was held to consider the bylaw change to add the d/b/a Association of Insurance Professionals International to our corporate name. We were advised that the Executive Committee had received a substantial number of requests to make a corporate name change rather than adding a d/b/a. Therefore, we first had to vote on whether the delegates wanted to consider a corporate name change. This proposal was defeated. We then moved on to the original motion. There was a motion made from the floor to change the d/b/a to International Association of Insurance Professionals. This motion passed.

It was then time to meet the candidates for International Secretary: Rosalyn D. Horton, CIC, CPIW, DAE, Teresa C. Sheppard, API, ACSR, CPIW, AAM, AIS, AIT, AAI and Susan L. Shaw, CPIW. Then, to end the day, we headed to Margaritaville for the Region I dinner.

Wednesday was the last day of the convention and the morning started with another great panel discussion, the Career Skills Panel. Many of the seminars from Tuesday were repeated to give everyone a chance to attend them all and, in addition, we had the CPIW/DAE qualifier, Dealing with Conflicts, Rental Reimbursement (2 CEUs), "Take Off! Ten Action Steps to Engage Your Career," and Social Media – How to Make it Work for your Local. That ended the educational opportunities for the convention.

It was then time for the Awards Luncheon, which was held in Donnie and Marie Osmond's show theater. The award winners were:

Claims Professional of the Year: Melanie M. Elias, Region IV

Confidence While Communicating: Penny Duer, Region IV

Professional Underwriter of the Year: Janelle Duffy, Region VII

Insurance Professional of the Year: Robin Fawkes, Region VII

Rookie of the Year: Kimberly D. Shattuck, Region III

Risk Management Professional of the Year: Nancy J. Fournier, Region IV

AAMGA & NAIW President's Award: Gloria Bruno

POC Young Professional Scholarship: Vicky Troyan, Region VIII

After lunch, we returned to the conference center for the Second Business Meeting. Elections were held for International Secretary and Roz Horton was elected by the delegates. We then had an update from the Insurance Scholarship Foundation of America and the closing report of President, Margaret Wildi, AAM, AIM, AINS, CPD, CPIW, CPCU, DAE. The installation of the 2011-2012 officers took place with a few words from incoming President, Joi Wilson, CRIS, CPIW, DAE. Rounding out the International Board are President-Elect, Penny Haworth-Rich, AU, CPIW and Vice President, Jan Densch, CPCU, AIC, ARP, Are, CPIW, AIS.

The convention closed with a small reception at which we gathered all the children's books that had been donated to Reading Is Fundamental (RIF), President Wildi's pet project over the past year. The proceeds from the book raffle held during the convention were announced and over \$2,500 was raised, a figure that was matched by Margaret's employer, Grange Mutual Casualty Co., which allowed NAIW to present \$5,000 and boxes full of books to the representatives to RIF who were in attendance.

In fellowship,

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

MAIW Delegate

Meet Your 2011 – 2012 Officers and Chapter Directors!

Lora Lowe, CRM, CIC, CISR, CPIW – President

Lora has been licensed for 21 years in P&C and L&H in Massachusetts and has been working full time within the insurance industry for 17 years. She has worked in various insurance agencies, companies and an international brokerage firm, and now works with Southeastern Insurance Agency in Dartmouth and Hyannis. Lora graduated in 1991 from Drake University in Des Moines, Iowa, where she majored in Insurance with an emphasis in Risk Management. Lora is an active member of the Cape Cod chapter of MAIW and has served as the Treasurer, Asst. Director as well as two terms as Director. Lora's participation in MAIW has enriched her personal and created professional opportunities now and in the future.

Mary Sarsfield, CIC, CPIW – President Elect

Mary has been part of the P&C Insurance industry for over 30 years (started when she was 12). She began her career as a file clerk with Holyoke Mutual Insurance Co. in Salem, MA and grew from there. Through hard work, education, and much support she has held various positions from rating clerk, to Supervisor, to Underwriter and is currently an Underwriting Director and an Assistant Vice President of Specialty Workers' Compensation Division at Chartis. After being a member of Essex Chapter for several years, she took on the positions of Chapter Treasurer, Chapter Secretary, Assistant Director, and Director. She also volunteered as the chairperson for various committees within Essex Chapter and MAIW.

"Joining MAIW has given me much needed confidence when speaking in public (still not great at it, but working on it) and enhanced my leadership abilities. I've met so many amazing women within MAIW who have inspired me and for whom I have a great deal of respect and admiration."

Beatrice M. Grant, CRIS, CPIW – Vice President

Bea has been in the insurance industry for 36 years starting as a desk clerk with Warner Insurance Group. She was with CNA for 24 years and is currently a Commercial P&C Senior Underwriting Specialist with Acadia Insurance Company. A member of the Norfolk Chapter, what she loves most about NAIW/MAIW are the lasting, strong friendships and bonds she has with members here and across the country. Since joining NAIW in 1982, she has held various positions on the local, state, regional and national levels, including serving as the 2000 – 2001 Illinois Council Director and as the 2001-2002 Region V Vice President. She was recognized as the 1996 CAIW Insurance Professional of the Year, a 2001 Point of Excellence designee and a 2002 Golden Gavel nominee. Being a member continues to play a major role in her personal and professional development

Kristin Camarra, CPIW – Secretary

Kristin Camarra is a licensed producer in Property, Casualty, Life, Accident & Health. She is on the Board of Directors of Camber Insurance Agency, Inc. with offices in Canton & Norwood, MA. Kristin has been involved in the insurance industry since she was 13 years old when she began working after school answering phones and filing. Kristin earned her BA in English and Communications from Notre Dame College in Manchester, NH and her JD from Southern New England School of Law. Kristin joined MAIW in 2007. She is the Immediate Past Director of the Norfolk Chapter and the MAIW Publicity Chairperson. Kristin recently represented Massachusetts as the Confidence While Communicating (CWC) candidate at the Regional Level, coming in as the runner-up. She also recently earned her CPIW designation and is working toward her CISR.

Cara Curtis, AINS, CPIW – Treasurer

Cara began her career in the insurance industry during High School as a CSR at a local agency. After graduating from College of the Holy Cross with a BA in Mathematics she worked at Hanover Insurance on their Product Development and Commercial Underwriting teams. Cara joined MAIW in 2002 and has served as Worcester Chapter Director, MAIW Education Co-Chair, MAIW Publication Chair, and Public Relations & Program Chair for the MA Council of NAIW. Cara is a past President of MAIW (2009-2010) and is currently co-chair of the National Young and New Professionals Task Force. She is employed at Highline Data in Cambridge where she is a Senior Client Development Analyst.

Adrienne Coe, AAI, CIC, CIST, CPIW – Immediate Past President

Adrienne is the Agency Manager at Stevenson & Co., Inc. in Pittsfield, MA, where she began her career in 1985. She has been a member of MAIW for 20 years, serving as Berkshire Chapter director three times since 1992. She has since served as MAIW President-Elect, First Vice-President, Second Vice-President and Membership Chair. She was twice the winner of the MAIW and Baystate Council CWC speak-offs and was the Region I runner-up in 1997. Adrienne joined MAIW in order to gain confidence, knowledge and professionalism, qualities she admired in the women she knew who were already chapter members. Her favorite thing about MAIW is the good that the association does and the resources it provides, both for its members and the communities

Sharon MacEachern, CISR, CPIW – Director, Berkshire Chapter

Sharon is currently Assistant Vice President, Operations Manager at the Greylock Insurance Agency in Pittsfield, MA. She currently holds CISR and CPIW designations and is a Licensed P&C Producer. Last year she obtained her Life & Health License. Sharon started her career in insurance about 25 years ago working as a Third Party Claim Adjuster for Liberty Mutual in Connecticut. During her 25 years in the industry, she has have worked as a Claim Manager, a Personal Lines CSR, a Group Life & Health Assistant, a Commercial Lines CSR and an Office Manager. This is her second year as Director of the Chapter and she is looking forward to another successful & rewarding year.

Paula Tavares – Director, Bristol Chapter

Paula is a Commercial Lines Account Manager at Sylvia & Company Insurance Agency in Dartmouth, MA. She first started her career in financial services, working for both Smith Barney and Morgan Stanley as a Registered Client Service Associate. In the beginning of 2009, she made her move to the insurance industry. She holds both her P&C and Life, Accident & Health licenses. Paula graduated from the University of Massachusetts Dartmouth with a Bachelors of Science in Accounting and from Bryant University with a Masters in Business Administration.

Carol Closson, CISR – Director, Cape Cod Chapter

Carol has 12 year of experience is the insurance industry working in both commercial and personal lines.

During her membership in MAIW she has served as secretary, Assistant Director and is currently Director of the Cape Cod Chapter. Carol obtained her insurance broker license in March 2000 and CISR (Certified Insurance Service Representative) designation in March 2003

Carol is currently working at Dowling & O'Neil Insurance Agency in Hyannis MA as a customer service representative (personal lines) since 2008.

Estelle Jeter – Director, Essex Chapter

Estelle was in the industry from 1988 -2010 and started as a General Assistant - a job that was to be for only two weeks lasted for 22 years. Her job changed a few times. She was the receptionist for a few years and then worked in marketing until she retired in 2010.

Estelle joined MAIW in 1998. She went to the meetings a few times enjoying both Suffolk and Essex Chapter meetings. The Essex chapter director made her feel so welcome and spoke to her about joining so she said yes. After attending Essex chapter meetings monthly for one year Peggy Shambarger asked if she would like to become Secretary. After thinking about it and with encouragement from her friends she said yes.

In time Estelle became the Assistant Director and then the Director. She was Key member of MAIW for Ingrid Brown when she was President. Estelle met Ingrid through MAIW and they are now traveling companions, to local as well as regional meetings. She has held the Publicity Chair for MAIW and became the MAIW Secretary for two (2) years. She also has Co -Chaired Association Meetings as well as a Mini Board and now will be serving as the Director of Essex Chapter once again for 2011-2012.

Estelle has made many friends through MAIW and feels she has grown within herself more than she ever thought she would. She loves the organization for what it has done for her professionally as well as personally. Estelle has been mentored by many wonderful people and loves all of you. (She cannot mention names as there are so many and you all know who you are).

On a personal note, Estelle has been married to her husband Dave for 46 years. They have 3 sons, 12 grandchildren, and one great grandson. She and her daughter –in-laws get along well – what a plus that is.

Before going to work in the Insurance Industry she was a volunteer in the Boston Public School System in various capacities & a member of the Racial Ethnic Parent Council. She also volunteered at St. Rose Elementary for a short time – helping in different capacities as well as lunch mother.

For 17 years Estelle was involved with the Boy Scouts of America as a leader and held various positions from Den Leader to Asst. Cub Master - Training Instructor & leader at Summer Camps. In that time she earned many awards on the district level as well as Council level – She is proud of all that she accomplished but the one thing she is proudest of is the Silver Beaver Award. The Silver Beaver is the highest award that an adult can receive in the Scouting program.

Estelle encourages all of us to volunteer your time – being a volunteer in whatever capacity is rewarding. So take the leap and move on up. Move out of your comfort zone and get involved.

Susan Gath Koerber, CIC – Director, Middlesex Chapter

More info to come!

Maria Baia, CISR – Director, Norfolk Chapter

Maria has been in insurance for 8 years, starting as an administrative assistant for Telamon Insurance Network. She is now a Commercial Lines CSR with Boynton Insurance Agency, Inc. She has been a member of NAIW/MAIW for three years and has held the position of Co-Chair of the MAIW Education Committee, Norfolk Chapter Assistant Director and Norfolk Chapter Education Committee Chair. Maria recently attended her first Region I Conference and was impressed by the level of fellowship and educational opportunities offered throughout the Region. Maria was recently married and is expecting a new addition to her family in October. This new baby will make #8 for she and her husband, Bob.

Ami Drew, CISR, CPIW, AINS – Director, Plymouth Chapter

I have been in the insurance industry since 2000, working mainly in personal lines. I was introduced to MAIW by a co-worker in 2001 but did not become a member until 2004. I have been a member of both the Bristol and currently the Plymouth Chapter. It has been a privilege to serve as a Safety Chair and Membership Chair and now a second term as Director.

I work for Rogers & Gray Insurance Agency in their Norwell Branch as their Office Manager/Personal Lines Account Manager. Being a party of MAIW has been a life changing experience which has taught me leadership skills and introduced me to some wonderful women!

On a personal note, I have been married to my husband, Richard going on 24 years. We have one son, Spencer who is married and has 3 beautiful step-children, Conner (11) Aiden (9) and “Princess Lilly” (5). On June 21st we were blessed with a new grandson, Gavin Richard Drew.



I look forward to another exciting year with the Plymouth Chapter!

Anmarie Castonguay, CIC, AU, AIS – Director, South Middlesex

Employed by The Hanover Insurance Group for 10 years, the last two as a Commercial Lines Product Analyst. Joined MAIW South Middlesex in 2008, became Assistant Director in 2009 and Director 2010 - 2012.

QUARTERLY SAFETY TIPS

July is UV Safety Month

Skin cancer is the most common type of cancer in the United States. Ultraviolet (UV) rays from the sun are the main cause of skin cancer. UV damage can also cause wrinkles and blotchy skin.

Protect yourself and you family by taking action to prevent skin cancer and reduce the risk of UV damage:

- Stay out of the sun between 10 a.m. and 4 p.m.
- Use sunscreen with SPF 15 or higher.
- Cover up with long sleeves and a hat.
- Check your skin regularly for changes.

August 22 through 26 is National Safety At Home Week

Follow these 10 tips for the Home Safety Council to protect the people you love!

- Install grab bars in the tub and shower. Use non-slip mats.
- Have bright lights over stairs and steps and on landings. Keep stairs clear of clutter.
- Keep cleaners, medications and beauty products in a place where children can't reach them. Use child safety locks.
- For Poison Help call 1-800-222-1222. Call if you need help or want information about poisons. Call 911 if someone needs to go to the hospital right away.
- Have working smoke alarms and hold fire drills. If you build a new home, install fire sprinklers.
- Stay by the stove when cooking, especially when you are frying food.
- Keep your hot water at 120° degrees to prevent burns. Use back burners and turn pot handles toward the back of your stove. Use a travel mug when you drink something hot.
- Things that can fit through a toilet paper tub can cause a young child to choke. Keep coins, latex balloons and hard round foods, such as peanuts and hard candy where children cannot see or touch them.
- Place babies to sleep on their backs, alone in their crib. Don't put pillows, blankets, comforters or toys in cribs. These things can sometimes keep a baby from breathing.
- When your children are in or near water, watch them very carefully. Stay close enough to reach out and touch them. This includes bathtubs, toilets, pools and spas – even buckets of water.

September is National Preparedness Month

- 1. Get a kit**
- 2. Make a plan**
- 3. Be Informed**

Are you prepared? At home or at work, routines can be disrupted with little or no warning by natural disasters, fires or other catastrophic events. Don't wait for an emergency to think about being prepared.

National Preparedness Month, sponsored each September by the U.S. Department of Homeland Security's Ready campaign to increase public awareness of emergency preparedness, urges four basic steps: get a kit, make a plan, be informed and get involved.

Go to www.ready.gov for more information and tips on putting together an emergency kit, a family emergency plan and how to stay informed.

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

Dollar Tree Recalls Glass Votive Candle Holders Due to Fire and Laceration Hazards

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: Glass Votive Candle Holders

Units: About 117,000

Retailer: Dollar Tree Stores Inc., of Chesapeake, Va.

Importer: Greenbrier International Inc., of Chesapeake, Va.

Hazard: The glass votive candle holders can shatter while in use, posing a fire and laceration hazard to consumers.

Incidents/Injuries: The firm has received one report of the glass votive candle holder shattering. No injuries have been reported.

Description: This recall involves frosted or clear glass votive candle holders with French vanilla scented candles. The votive candle holders are 2 1/2 inches tall. Model number 976127 and date code 1010 are printed on the bottom of the glass votive candle holder.

Sold at: Dollar Tree, Dollar Bill\$, Deal\$ and Dollar Tree Deal\$ stores nationwide from December 2010 through April 2011 for about \$1.

Manufactured in: India

Remedy: Consumers should immediately stop using the candle holders and return them to the store where purchased for a full refund.

Consumer Contact: For additional information, contact Dollar Tree Stores Inc. at (800) 876-8077 between 9 a.m. and 5 p.m. ET Monday through Friday, or visit the firm's website at www.dollartree.com

To see this recall on CPSC's web site, including a picture of the recalled product, please go to: <http://www.cpsc.gov/cpsc/pub/prerel/prhtml11/11270.html>



NEWS FROM THE CHAPTERS

News from the Berkshire Chapter:

These are photos from our May Meeting which was a member model Fashion Show sponsored by Dress Barn in Lee, MA. This is our second year holding the fashion show at our meeting and the members love it. Not only does Dress Barn provide the fashions, they give all in attendance a great coupon to visit the store. It has been a fun way to involve more members and everyone loves cheering the models on!



Year End Wrap up and Looking Forward from the Berkshire Chapter

It has been an exciting time to belong to the Berkshire Chapter. In just several years time, we went from a Chapter that someone thought should be disbanded to a group that is more dedicated than ever to one another and MAIW.

Our year wrapped up on June 14th with a casual cocktail and appetizers get-together at Zucchini's in Pittsfield. We mingled casually and enjoyed a candlelight Installation Ceremony. We are very excited to welcome a new Assistant Director, Michelle (Missy) Masdea, who will bring new enthusiasm to the group. Continuing on as Treasurer will be Julie Nichols who has done an awesome job keeping our funds in order. Angela (Angie) Metivier, one of our most experienced members will act as Secretary. The most exciting news is the number of new volunteers stepping up to serve again as Chair, fill slots that have long been vacant or to add some new committees to our Chapter.

THANK YOU and/or Welcome to:

Sunshine Committee
Scholarship Committee
Publicity Committee
Public Relations Committee
Jewelry
Membership
Safety

Patricia Demarsico
Angela Hakkinen & Lori Goodell
Denise Kennedy
Jacqueline Aubuchon
Phyllis Kellogg
Cynthia Graf
Wendy Gelinias

Watch out.....we settled for losing that membership award by ONE member last year but the Berkshire Chapter is on the move and won't let it happen again!

I like to end our meetings by reminding the group that "WE ROCK" ...well this ROCK is just gonna keep on rolling and the momentum we gained can't be stopped. Watch out.....cause the **BERKSHIRES are BACK!!!**

Yours in Fellowship,

Sharon MacEachern, CISR, CPIW
Director - Berkshire Chapter

News from the Bristol Chapter:

Greetings from the Bristol Chapter!

I hope everyone is having a great summer! The weather has been beautiful and has made for some awesome summer days.

The Bristol Chapter will have its board meeting sometime in the beginning of August. We are going to lay out a strategy for expanding our membership and generating more interest in MAIW in Bristol County. We are going to focus on attracting agency personnel, marketing representatives and underwriters.

The Bristol Chapter will also be looking into new meeting themes. Our core focus is insurance but we want to offer meeting topics that will help round us out as professionals as well.

In 2011-2012, the Bristol Chapter will be undergoing many changes. We are so excited for the new year and making it a successful one.

In Fellowship,

Paula Tavares
Director - Bristol Chapter

News from the Cape Cod Chapter:

Summer Greetings from Cape Cod Chapter!

We are excited and successfully planning the year ahead for the Cape Cod Chapter!

In September we will have a guest speaker from American Red Cross in Hyannis who volunteered assistance to the June 1, 2011 tornado victims. We will ask members to donate items for the victims at the chapter meeting. October we have Anthony Silva and Joe Tragno from MA Fair Plan as guest speaker to update the Cape agents on the "happenings" at the Fair Plan. We will be focusing on Breast Cancer Awareness and encourage member to participate in the annual Making Strides Against Breast Cancer.

Other wonderful ideas include Health & Wellness meeting, Scholarship fundraiser event, night of Jeopardy and guest speakers from WinRater, MicroSoft Outlook (organizing your Inbox) and Registry update by Donna McKenna by MAIA..

Our new Assistant Director Heidi Woods brings a fresh approach to our Chapter and will be planning the venue for each meeting.

We are focused on increasing membership through fellowship and members encouraging other agents they may know in the Cape area to attend our Chapter meetings.

We are looking to co-sponsor educational seminars with our vendors.

We are very excited to have 2 members join the board this year who are willing to assist in making this year “A year to remember”.

In fellowship,

Carol Closson, CISR
Director – Cape Cod Chapter

News from the Essex Chapter:

Hello to all – hope everyone is having a happy, healthy & safe summer.

Essex Chapter is looking forward to a full and productive year in 2011-2012.

At our June meeting we had installation of officers. The incoming officers for 2011-2012 are as follows:

Director – Estelle T. Jeter

Asst. Director – Andrea McGinnis

Treasurer – Marilyn Michalak, CPIW

Secretary – Margaret (Peggy) Shambarger, CPCU, CIC, CPIW

Immediate Past Director – Jean Gosling

We have all but one committee chair filled & hope to have someone step into that in September.

Thanks to Jean Gosling for a job well done as Director of the chapter and to those who assisted her & made Essex Chapter shine.

I want to say thank you to Mary Sarsfield & Margaret (Peggy) Shambarger for co-chairing the May Association meeting. Along with their committee Mary and Peggy made the association meeting a great success. They had lots of good education – food – fun. Kudos to all!!!



We have a planning session set for July 20th. At that time we will be bringing many thoughts and ideas to the table. We are planning for CEU Seminars as well as informative sessions. There are some good fundraising ideas being talked about. One of the biggest issues we are addressing is membership – we will be looking to get some of our long term members back to monthly meetings as well as inviting new members to join MAIW/NAIW. Together the officers, committee chairs and members of our chapter will put together a successful year. In future articles we will update everyone on the wonderful & exciting events of Essex Chapter.

In fellowship,

Estelle Jeter
Director – Essex Chapter

New 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 items to our troops serving overseas.

At the meeting on April 4, 2011, the Middlesex Chapter made Easter Baskets filled with daily necessities, toys, chocolate and candy for children of all ages which were 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 also be collected 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 ssterling@twrgrp.com or Luana DiSarra at telephone number 781-309-1509, email address disarra@litchfieldcavo.com.

In fellowship,

Susan Gath Koerber, CIC
Director - Middlesex Chapter

News from the Norfolk Chapter:

Look for news in the next issue of our newsletter!

In Fellowship,

Maria Baia, CISR
Director - Norfolk Chapter

News from the Plymouth Chapter:

Look for news in the next issue of our newsletter!

In Fellowship

Ami Drew, AINS, CISR, CPIW
Director - Plymouth Chapter

News from the South Middlesex Chapter:

Summer is in full swing ~ I hope everyone is enjoying themselves!

During our April Meeting, We were glad to have Claudette Rowley (Coach, Consultant and Author of [Embrace Your Brilliance: How to align yourself with your unique potential](#)) join us. She is an amazingly inspirational speaker and one we would recommend.

In May, Arlene Room installed the 2011 – 2012 Officers for South Middlesex:

Director: Annmarie Castonguay

Assistant Director: Shelby Lyn Pierce

Secretary: Harriet Butler

Treasurer: Jessica McClellan

Immediate Past Director: JoAnn Anderson (standing in for Ginnie Mahew)



We also awarded our 2011 Scholarship Award to John Rich; a well deserving senior from Assabet Valley Technical High School.

Because we received so many scholarship applications, we wanted to be in a position to award additional scholarships. To this end, we will hold our first annual Fashion Show, Friday October 28th; please see the flier below. Tickets are now available for purchase; if you need tickets mailed to you, please contact any of the following members:

Annmarie at amc0812@verizon.net

Shelby at Shelby.pierce@acadia-ins.com

JoAnn at janderson@waysideinsurance.com

Harriet at hbutler@rttenantins.com

Jessica at jmcclellan@hanover.com

Arlene at aroom7713@charter.net.

Payment can be mailed to Jessica McClellan, 554 Langren Road, Lancaster, MA 01523.

In June, we held our 2011 - 2012 planning meeting. We also held a food drive for the Worcester County Food Bank at the Grafton Stop & Shop. I am pleased to report that we collected 217 pounds of food...in four hours ~ definitely time well spent!



I will look forward to seeing everyone in the fall!

In Fellowship,

Annamarie Castonguay, CIC, CBA, AIS, AU
Director – South Middlesex

NEWS YOU CAN USE –

Insert June NAIW Board Summary

Believe It...Achieve It

REGION I NEWSLETTER

July 2011

Happy Summer Region I Members!

It's the start of a new year – what an exciting time! I'm looking forward to the coming year and working with such an enthusiastic, energetic, committed Board!

Goals will be going out to the Council Directors and the Local Presidents in the next week.

A bit different this year, the RVPs were given the task of developing the goals this year! I believe you will find them to be a bit of a stretch, but still very achievable. I'm looking forward to celebrating the success of Region I when we have met all our goals!

I would like to take this opportunity to remind you about the Board Topic Form. These forms can be submitted by any member and are reviewed and discussed at our Board meetings. This is the way to have your voice heard! The form can be located in the form section on the website. You must complete the form and submit it to me along with any back-up documentation – why it is a good idea, what would the benefit for members be, what are the costs and/or cost savings involved, etc. In order for these to be addressed at the August Board meeting I must have them no later than July 10th.

I'm also pleased to see that so many members are really expanding our communication via Facebook! We now have Facebook pages for 2011 Mini Board, 2012 Regional Conference and 2013 Regional Conference. Make sure you check these out for regular updates!

Most importantly, remember I want to hear from you – questions, ideas, concerns, please do not hesitate to email or call me!

“If you can imagine it, you can achieve it; If you can dream it, you can be it!”

Believe It...Achieve It

In fellowship,



Debbi Kuhne AAI, AIC, AIS, CPIW, DAE, PWCA, CELS, CRIS Region I Vice President

Email: dckuhne@litchfieldins.com Cell: 860-459-4332

RVP Assistant: Carrie Mott, ACSR, CPIW

Email: cmott@binsurance.com Phone: 860-232-4491 x127



2011 NAIW Region 1 Mini Board

Believe It...Achieve It

Join us for a weekend of networking and learning in a casual atmosphere!

Agenda

Friday

5:00 – 8:00 – Registration, Hospitality Room, Dinner on your own

Saturday

7:30-8:30 Continental Breakfast

8:30-9:30 – Welcome

9:45-10:30 Regional Scholarship – Conducted by Polly Jones, PA CD

10:45 - 11:30 Email Etiquette; Ins & Outs – Conducted by Carol Massare, NJ CD

11:45 – 1:15 Lunch & Networking

1:30 – 2:15 Regional Awards – Conducted by Laurel Wentworth-Roach, ME CD

6:00 - Dinner with the RVP (optional – see form attached)

Sunday

8:00 – 9:00 Breakfast

9:15-9:45 - Report on the Young Professionals Task Force

Presented by Cara Curtis, MAIW

10:00 – Closing remarks

Please join us....

July 29-31 2011

Williamsport Holiday Inn

100 Pine St

Williamsport Pa 17701

570-327-8231



Registration Form – 2011 Mini Board

Registration: \$75 Registration deadline is July 1, 2011

Name/Designation: _____

Email : _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: () _____

Local Association: _____

Position in Association: _____

Is this your first Mini Board Conference: Yes ____ No ____

Any special services required? Yes ____ No ____

If yes, please list: _____

Any dietary restrictions/food allergies? Yes ____ No ____

If yes, please list: _____

Please make check payable to: **IPSV 2011 Mini Board**

* Returned checks will be charged a \$35.00 fee in addition to the amount of the check.

Please mail this form and your check to:

2011 Mini Board Registration

c/o Pamela Stetler

1217 Bloom Rd

Danville, PA 17821

Registration deadline is July 1, 2011 Hotel reservation deadline is 6/29/2011

Hotel - Room Rate \$119 plus 6% sales tax and 3% occupancy tax / Event code #8108

See attached form for RVP dinner for Saturday evening.

Questions - email Gail Bradley at: brado@ptd.net or phone 570-458-4641





Believe It...Achieve It

**NAIW Region 1 Mini Board
Dinner with the RVP - Debbi Kuhne
Saturday July 30, 2011
6:00PM**

**Holiday Inn
Williamsport Pa**

Cost will be \$25.00 per person
Buffet

Name: _____

Email: _____

Address: _____

Phone: _____

Please make checks payable to **IPSV, Mini Board 2011**

Deadline: July 1, 2011

Please send your reservation to:

Pamela Stetler
1217 Bloom Rd
Danville Pa 17821

Questions - email Gail Bradley at: brado@ptd.net or phone 570-458-4641



SAVE THE DATE!

SATURDAY, AUGUST 20, 2011

Please Plan to Attend the
**MA ASSOCIATION of INSURANCE WOMEN SUMMER BOARD
MEETING**



Where: Four Points Sheraton Norwood Hotel and Conference Center
1125 Boston Providence Highway
Norwood, MA 02062

When: 9:00 – 9:30 Breakfast Buffet
9:30 – 11:00 Business Meeting

Cost: \$20, payable to MAIW, Inc.

Reservation deadline: August 13, 2011. Send your reservation to:

Jann Browning Clark, CPCU, ARM, AAI, CPIW
350 Revere Beach Blvd., Unit 3-4I
Revere, MA 02151

jannclarkmaiw@yahoo.com
Cell phone: (617) 605-7728

Insert Fashion Show Flyer

Insert Connie's announcement



~ Empowering Members with Educational Opportunities ~
~ Fellowship ~ Networking ~ Leadership ~
www.MAIW.org

Massachusetts Association of Insurance Women November 2011 Association Meeting

Hosted by:
MAIW – Norfolk Chapter

November 11-12, 2011

Four Points by Sheraton

1125 Boston-Providence Turnpike – Route 1
Norwood, MA 02062

MAIW Room Rates:
\$99.00 Standard Queen or \$119.00 for Double Queen or King

Please notify the hotel you are with the MAIW Group when calling:
(781) 769-7900

Deadline for Room Reservations: October 21, 2011



MAIW – November Association Meeting – November 11 & 12, 2011
Schedule of Events:

Tentative Meeting Schedule (times subject to change)

Friday – November 11, 2011

2:00-5:00 p.m.	Educational Seminar: "Personal Lines - Little Surprises"
5:00-7:00 p.m.	Registration
7:15-9:00 p.m.	Board Meeting
7:00-11:00 p.m.	Hospitality

Saturday – November 12, 2011

7:00-9:00 a.m.	Breakfast
7:00-9:00 a.m.	Registration
7:30 a.m.	First Timers Meeting
7:30 a.m.	Directors/Assistant Directors Meeting
9:00-11:00 a.m.	Educational Seminar: "Additional Insureds - The Quandary"
11:15 a.m.-12:30 p.m.	Business Meeting
12:45 p.m.	Luncheon with Special Guest Speaker



~ Honoring Our Veterans ~
Veterans Day November 11, 2011

*We will be collecting donations of items which will go to **Veterans, Inc.**, the largest provide of services to Veterans and their Families in New England.
Please see the attached Wish List for ideas of needed items.*

Thank you for donating what you can.



MAIW – November Association Meeting – November 11 & 12, 2011

REGISTRATION FORM:

Name: _____ Chapter: _____

Phone: _____ Email: _____

Friday's Seminar? Yes _____ No _____
Saturday's Continental Breakfast? Yes _____ No _____
Saturday's Seminar? Yes _____ No _____
Saturday's Luncheon? Yes _____ No _____
Saturday's Business Meeting? Yes _____ No _____

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 _____
Will this be your first Association Meeting? Yes _____ No _____
(If yes, please plan to attend the First Timer's Meeting on Saturday)

Registration Fees:

Continental Breakfast	\$20.00 MAIW / NAIW Members	\$20.00 Non-members
Lunch	\$35.00 MAIW / NAIW Members	\$35.00 Non-members
Friday's Seminar	\$5.00 MAIW / NAIW Members	\$30.00 Non-members
Saturday's Seminar	\$5.00 MAIW / NAIW Members	\$30.00 Non-members

Full Registration: \$48.00 MAIW/NAIW Members; \$53.00 Non-Members

~ Save with Full Registration ~

Full Registration includes access to the Business Meeting, Both Educational Seminars, Saturday's Breakfast & Luncheon and Social Functions.

Please make your check payable to: MAIW Norfolk Chapter

Mail Registration and Payment to: Beatrice Grant

Acadia Insurance Company
290 Donald Lynch Boulevard
Marlborough, MA 01752
Beatrice.Grant@acadia-ins.com or 508-263-2532

Registration Deadline: October 28, 2011



Veterans Inc.

***** WISH LIST *****

Gift Certificates

Restaurant/Fast Food (Subway, Dunkin' Donuts, Starbucks, Honey Dew, Boston Market, McDonalds), Chain Stores (Target, Wal-Mart, Bobs, etc), Movie Tickets, Bus & Train Passes, Concert Tickets.

Toiletries

Deodorant, Plastic Closable Soap Dishes, Shampoo and Conditioner, Feminine Hygiene Products, Lotions, Make-up, Nail Polish

Clothing

Rubber shower shoes (flip-flops) (men's large/extra large – Sizes 8-12)
Men's and Women's new underwear (assorted sizes)
New Bra's (Sizes 34, 36, 40 A/B/C/D)
Sneakers & Dress Shoes/Boots (Women's 6, 7, 7.5, 8, 8.5, 9)
Women's white socks, dress socks and nylons
Women's Shirts – Short or Long Sleeve – new or used, any size
Women's Jeans/Dress Pants/Skirts (any size – new or used)

Additional Items

Postage Stamps
New – Twin White Flat & Twin White Fitted Sheets
New – Double White Flat & Double White Fitted Sheets
New – Pillows
New Blanket/Comforters
Bath Towel Sets
Laundry Detergent
Hand Foot Warmers

MASSACHUSETTS CONFERENCE FOR WOMEN

Register TODAY for the 2011 MA Conference for Women!

We are reaching out today to remind you that as a member of a supporting organization of the 2011 Massachusetts Conference for Women, you receive a discount on individual registration.

The MA Conference for Women will be Thursday, Dec. 8 at the Boston Convention and Exhibition Center. The Conference will feature life coach and *O, The Oprah Magazine* columnist Martha Beck, “*Ugly Betty*” actress America Ferrera, workplace contributor on ABC’s Good Morning America Tory Johnson, and WNBA player and former Olympic athlete Marion Jones.

This year’s theme, Live Fearlessly!, encourages women to conquer the challenges of their daily life and boldly transform into the woman they want to become. The Conference features motivational keynote speeches, engaging workshops and panel discussions that cover a vast range of topics specifically designed for women, including healthcare, leadership, managing change, finding work life balance and personal finance.

Register online at <https://www.event-registration.biz/mawc/> using this supporting organization promotional code: MACP24.

Again, the code is MACP24!

The price you pay is \$130 and includes access to all keynotes and sessions, Career Pavilion, Health & Wellness Pavilion and Exhibit Hall.

To learn more about the seventh annual Massachusetts Conference for Women, visit <http://www.maconferenceforwomen.org>.

INFO YOU SHOULD KNOW

CONGRATULATIONS



Congratulations to Maria Baia (formerly Caira)! Maria was wed to Bob Baia on June 11th. As you may already know Maria's and Bob's combined family is comprised of seven children. Further congratulations are in order as the newlyweds and family are expecting a new addition on or around October 11th. Does this remind you of "Eight is Enough"?

CONDOLENCES



The father of President Elect Mary Sarsfield passed away on June 27th. Frederick Ricker was 80 years old and passed away unexpectedly at his home. Memorial contributions can be made in Mr. Ricker's name to Spectrum Adult Day Health Program, 600 Cummings Center, Beverly, MA 01915. Cards can be sent to Mary at 4 Wood Street, Groveland, MA 01834. MAIW sent a donation in memory of Mary's father.

Brenda Hanke Ferdinand, the sister of Past MA Council Director, Lisa Rancourt, passed away very peacefully on July 7th. She was diagnosed with cancer less than 6 months ago. Cards can be sent to Lisa at 25 Maple Avenue, South Grafton, MA 01560.

ANNOUNCEMENTS



Community Events

Mark your calendars now for these two important opportunities to give back to the community:

The MDA Telethon will be held on September 5 and members are needed to help with the phones. Only a few hours of your time that morning will help make a difference! Details will follow.

The annual Making Strides For Breast Cancer Walk will be held on October 2. Consider being part of the MAIW Team by either participating in the walk or supporting the fund raising efforts of those who do the walk. More details on this event to come!

2013 Region I Conference

As you are aware MAIW is hosting the 2013 Region I Conference Committee. In order to host a successful conference, we need you!!! Volunteers are needed to either chair or serve on the following subcommittees:

Hospitality – Lisa O’Connell

Fundraising/Sponsors – Adrienne Coe

Registration – Mary Sarsfield

Decorations – Lora Lowe

Transportation/Offsite Activities – Kristin Camarra

Education – Glynnis Wallbridge

Keynote Speakers – Ami Drew

Welcome Party

Program

Website

Exhibitors

Special Events

Door Prizes/Bulletin Board

Please contact either Cara Curtis or Bea Grant to let them know which committee you want to chair or serve on! Their email addresses are listed in the Directory at the end of this newsletter.

MAIW Email Directory 2011-2012

OFFICERS

President

Lora H Lowe, CIC, CISR, CPIW
loramaiw@southeasternins.com

President Elect

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

Vice President

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

Secretary

Kristin Camarra, CPIW
kristincamarra@comcast.net

Treasurer

Cara Curtis, AINS, CPIW, DAE
wcmaiw@gmail.com

Immediate Past President

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

DIRECTORS

Chapter – Meeting night in the month

Berkshire – 3rd Wednesday

Sharon MacEachern, CISR, CPIW
Smaceachern@greylock.org

Bristol – 2nd Wednesday

Paula Tavares
ptavares@sylviainsurance.com

Cape Cod – 2nd Tuesday

Carol M. Closson
cclosson@doins.com

Essex – 2nd Wednesday

Estelle T. Jeter
estellejeter1@gmail.com

Middlesex – 1st Monday

Susan Gath Koerber, CIC
susan@gathinsurance.net

Norfolk – 2nd Tuesday

Maria T. Baia, CISR
mbaia@boyntonins.com

Plymouth – 2nd Wednesday

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

South Middlesex – 3rd Thursday

Annamarie Castonguay, CIC, AU, AIS
ANCASTONGUAY@hanover.com

ASSISTANT DIRECTORS

Berkshire

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mmasdea@berkshireinsurancegroup.com

Bristol

Cape Cod

Heidi Woods
hwoods@doins.com

Essex

Andrea McInnis
amcinnis@modernautoglass.com

Middlesex

Carol-Ann Sullivan
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Norfolk

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jojoaugustine@msn.com

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tomepa@rogersgray.com

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Kathryne Beckwith, CPIW
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KEY MEMBER

Jann Browning Clark, CPCU, ARM, AAI, CPIW
jannclarkmaiw@yahoo.com

STANDING COMMITTEES

Budget & Finance

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

Ingrid Brown, CIC, CISR, CPIW, DAE (5/2013)
icybee@verizon.net

Kimberly Woo, CISR, CPIW (5/2014)
furrballs@juno.com

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Beatrice Grant, Chairman
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Kathryne Beckwith, CPIW (5/2012)
kbeckwith@lumberins.com

Donnie Hull (5/2013)
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Glynnis Walbridge, Chairman (2014)
binglamour@gmail.com

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

Annmarie Castonguay
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Nominating

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Donnie Hull, CPIW, DAE
Hulldo@rogersgray.com

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Kristin L. Camarra, CPIW
kristincamarra@comcast.net

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jeangosling@comcast.net

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Lisa Rancourt, AAI, AIS, CPIW
lisa.rancourt@gmail.com

MASSACHUSETTS COUNCIL OF NAIW STATE DIRECTOR (2011-2012)

Connie O'Connell

connie_oconnell@yahoo.com

REGION I VICE PRESIDENT (2010-2011)

Debbie Kuhne, AAI, CPIW, AIC, CWCA, DAE, CELS(PH)

dkuhne@litchfieldins.com

NAIW President (2011-2012)

Joi Wilson, AINS, CRIS, CPIW, DAE

joi.wilson@starrisk.com

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Education

Loyalty

Fellowship

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