

News from MAIW

Association of Choice-Represented by Diversified Professionals



In this Edition ...

- **Important – Notice of Proposed MAIW Bylaws Amendment!**
- Latest news from the Chapters
- Quarterly Safety Tips
- Regional and International News

Upcoming Meetings and Events...

- May Association Meeting – May 18-20, 2012
- IAIP Annual Convention in Dallas, Texas – June 9-12, 2013

<p style="text-align: center;">MAIW</p> <p>Lora H Lowe, CRM, CIC, CISR, CPIW President loramaiw@southeasternins.com</p>	<p style="text-align: center;">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

**PAY IT
FORWARD!**



Greetings,

While Spring has sprung, so has MAIW. I am grateful to the membership for your continued support and assistance these past few months.

I wonder how is the best way to get other members involved and expand MAIW. We need to get our name out there to others. What is the best way to show the benefit of being a member versus the cost and time involved to make us succeed and grow? I am looking forward to visiting more chapters, especially Berkshire Chapter, this Spring to listen, watch and promote MAIW.

We plan to join with the CPCU Chapter of Boston for a speaker on Thursday, May 10, 2012 from 3:30 – 5:00 pm at Mintz Levin in Boston. The speaker is Marsha Egan, a former CPCU Society President and Career Coach, who has agreed to do a workshop with emphasis on women and careers. Keep an eye out for more information shortly.

At the February Association meeting, we went through the process of electing officers for the 2012/2013 term. The slate is as follows: President- Lora Lowe; President-Elect- Bea Grant; VP- Kristin Camarra, Secretary- Ami Drew and for Treasurer- Annemarie Castonguay. I hope, during my second year, now that I have the fundamentals down, to able to promote and publicize MAIW. Along the way, I hope to retain members, get all members more involved within their chapter and at the Association level and to expand our membership. I would like to fit more involvement with Project Invest into the mix. In order to accomplish this, I need the assistance of each and every member.

I attended Region 1 meeting on March 29 - April 1 in Newport, RI. We had laughs and made lasting memories at Region I in Newport this past weekend. We all were winners for attending. I cannot wait until May to announce and extend our congratulations to:

Adrienne Coe for winning the Regional Insurance Professional of the Year. Crossing our finger for we have a National winner [HERE!](#)

Ami Drew for winning a \$250.00 Scholarship.

Kristin Camarra is our MAIW Champion for CWC.... even though she will not representing Region I at the National Convention in June. Their loss, not ours!

Region I voted against the proposed Bylaw Amendment (dues increase) going to the floor at National. We will not know for a few weeks the final results of voting across all of the Regions. In case it does end up going to the

floor, I need to know your opinion on this as well as any other subjects that will come up at the National Convention in Dallas, TX, on June 6-10th, 2012, as I will be your delegate.

In May, MAIW has a lot of educational offerings, packed monthly chapter meetings, and our name out there while connecting with each other and the community. As we approach May, I have a tough task ahead of me - to choose the Chapter of the year. Keep up the outstanding work one and all!

Yours in fellowship,

Lora H. Lowe, CRM, CIC, CISR, CPIP

MAIW President

QUARTERLY SAFETY TIPS

April is Distracted Driving Awareness Month

Per the National Safety Council, thousands die needlessly each year because people continue to use their cell phones while driving. Join the National Safety Council this April in urging those you care about to:

- Stop using cell phones while driving
- Inform people who call you while driving that you'd be happy to continue the conversations once they have reached their destination
- Share what you know about the dangers of cell phone distracted driving.

May is National Electrical Safety Month

The Electrical Safety Foundation is a non profit organization dedicated exclusively to promoting electrical safety in the home, school and workplace. ESFI sponsors National Electrical Safety Month each May to increase public awareness of electrical hazards in order to reduce the number of electrically-related fires, fatalities, injuries and property loss. More information can be on their website – www.esfi.org

June is National Safety Month

Each June, the National Safety Council encourages organizations to get involved and participate in National Safety Month. NSM is an annual observance to educate and influence behaviors around the leading causes of preventable injuries and deaths. Each week carries a theme that brings attention to critical safety issues.

2012 Weekly Themes

Week 1: [Employee wellness](#)

Week 2: [Ergonomics](#)

Week 3: [Preventing slips, trips and falls](#)

Week 4: [Driving safety](#)

For more information, check out their website –

http://www.nsc.org/nsc_events/Nat_Safe_Month/Pages/home.aspx?VanUrl=nsm

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

Husqvarna Recalls Grass and Hedge Trimmers 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: Grass and Hedge Trimmers

Units: About 19,500 grass trimmers and 6,500 hedge trimmers

Importer: Husqvarna Professional Products Inc., of Charlotte, N.C.

Manufacturer: Husqvarna Machinery Manufacturing Co. Ltd., of Shanghai, China

Hazard: Fuel can leak from the rubber spacer holding the fuel lines in the fuel tank, posing a fire hazard.

Incidents/Injuries: Husqvarna has received seven reports of fuel leaking. No injuries have been reported.

Description: This recall involves the Husqvarna Grass Trimmer Model 122C with serial numbers that range from 2011 17 00001 to 2011 52 99999. "Husqvarna" and the model number are written on top of the tool. The serial number is located on a black plate on the bottom of the muffler side of the tool. The recalled Husqvarna Hedge Trimmers are Models 122HD60 and 122HD45 with serial numbers that range from 2011 17 00001 to 2011 52 99999. "Husqvarna" and the model number are written on top of the tool. The serial number is located on a black plate on the gear box, which is on the lower portion of the tool.

Sold at: Lowes, Sears and Husqvarna dealers and distributors nationwide for between \$150 and \$320 from May 2011 to January 2012.

Manufactured in: China

Remedy: Consumers should immediately stop using the recalled products and return them to the place of purchase for a free repair.

Consumer Contact: For additional information, please contact Husqvarna toll-free at (877) 257-6921 from 8 a.m. to 6 p.m. ET Monday through Friday, visit the firm's website at www.husqvarna.com, or e-mail recalls@husqvarna.com

To see this recall on CPSC's web site, including pictures of the recalled products, please go to:
<http://www.cpsc.gov/cpsc/pub/prerel/prhtml12/12141.html>



NEWS FROM THE CHAPTERS

News from the Berkshire Chapter:

Look for our update in the next issue of News From MAIW.

Yours in Fellowship,

Sharon MacEachern, CISR, CPIW
Director - Berkshire Chapter

News from the Bristol Chapter:

Happy Spring from the Bristol Chapter! Our chapter is having a great year and we're so glad to share all of our successes with you!

In January, we held our annual Pound & Yard Fundraiser. It was a great success and we were able to raise an additional \$423 for our scholarship fund as well. I am so proud of the generosity of our members. Hopefully this year we'll be able to award an additional scholarship and hand out five of them.

In February, our chapter had Charlie Walsh, co-owner and Director of Sales and Marketing at Boston Software as our guest speaker. He discussed the status of real-time rating, consumer quoting through agency websites, Project CAP and a possible new integration with the RMV ALARs system.

At our March meeting, our guest speaker was Greg Power, Vice-President of Underwriting at XS Brokers. He did a great presentation on Vacant Dwellings.

Throughout the past several months, we've been collecting non-perishable food items for local food pantries and we've been helping them stock their shelves after a busy holiday season. We've also been volunteering at a local organization called Gifts to Give. This organization recycles and repurposes clothes and toys for local underprivileged children. Members have been volunteering their time assisting in cleaning and sorting items so they can be given to local children. Pictures have been posted on the MAIW Facebook Page.

For the remainder of the year we have a presentation scheduled on Boats and we will be presenting our scholarship awards. Should be a great end to our year!

In Fellowship,

Paula Tavares
Director – MAIW Bristol Chapter

News from the Cape Cod Chapter:

Spring Greetings from Cape Cod Chapter!

Let me bring you up to date with the "Happenings" of the Cape Cod Chapter.....

First, Cape Cod Chapter has an opening for Assistant Director.

We continue to focus on membership and pleased to announce we have 3 new members. We are just 1 member away from meeting our goal set in August 2011 of 7 new members.

Our November guest speaker was Charlie Walsh from Boston Software a/k/a Win Rater and provided the members with the history, current information and goals of Boston Software.

Spirit of giving was our theme for November. We held a food drive and donated to the food pantry at Independence House in Hyannis which is a non-profit organization, that serves the needs of battered woman and their children.

We continue our Insure-fo-mercial and member Susan Monson provided information on Cyber Liability.

December was our Holiday Party full of festive spirit and fellowship.

Everyone came with a decorated Santa hats and awards given for most original, most sparkle, best and most interesting. We had fun with Christmas movie trivia and name that Christmas song. It was a really nice evening enjoyed by all.

We are pleased to announce a very successful Dress-a-Live doll program supported by members and vendors. Our Chapter dressed 18 children and 10 teenagers!

In January we held "Insurance Jeopardy Night" with your host – Director Carol Closson. We had 5 categories, home, auto, umbrella, flood and commercial.

We divided the room into 2 teams and asked them to pick a Captain and score keeper. Lots of laughs

We again continued our "Insure-fo-mercial" which was on Business-in-home endorsement by Carol Closson

To keep the "game" theme for the evening we asked members to bring a game for a child and donated to the pediatrics unit at Cape Cod Hospital.

For our February Meeting we were pleased to have Glynnis Walbridge come to teach us about Sales Proficiency & Relationship Knowledge and members engaged in discussion with Glynnis and provided valuable "personality" information to assist with everyday client interaction.

We also held a "Pound and Yard" fundraiser which raised over \$350 for our scholarship fund.

Again to continue the "Insure-Fo-Mercial" member Lorraine Welch provided information on Rental Re-Imbursement.

Cape Cod Chapter was proud to host the February Association Meeting in which the theme was Mid Winter Fun and hope you enjoy this time of friendships and fellowship. A special thank you to Donnie Hull and Martha Findlay for their dedication and hard work preparing for the meeting as well as during the meeting.

For our March meeting the speaker was Michael C Gray, CFE from the Insurance Fraud Bureau of MA. He had a great PowerPoint presentation which provided details on what the Insurance Fraud Bureau does and how we as agents can assist.

Barbara Riggs provided our "Insure-Fo-Mercial" on the identity fraud endorsement.

Our April meeting will have a guest speaker about Microsoft Outlook- Managing your In Box which will be helpful information in our busy world of insurance.

We will be collecting teddy bears that will be donated to the Barnstable Police Department. While officers are dealing with sensitive situations where children are involved the officer can have on hand a teddy bear to help comfort the child.

We will continue our "Insure-Fo-Mercial" and topic is to be determined.

Our meeting May will be fun and exciting. First we will have installation of officer and Member of the Year will be award. We also honor of scholarship winner and invite to attention the meeting with their parents.

We are pleased to have Donna McKenna from MAIA to bring us up to date on registry information.

Sure has been an exciting and successful year for the Cape Cod Chapter.

In fellowship,

Carol M. Closson
Director – Cape Cod Chapter

News from the Essex Chapter:

Greetings from Essex Chapter – hope everyone is enjoying this unseasonably warm weather.

Essex Chapter has had a full schedule of meetings and events – we tried in every way possible this year to bring back some inactive members as well as recruit new members. This effort to get more people to attend our meetings was successful but not as much as we hoped. We will continue these efforts by offering CEU Seminars and having interesting and informative speakers.

In January we held another Scratch Ticket Raffle – offering a free raffle ticket to any member who brought in a prospective member as well as a free raffle ticket to the prospective member. In addition we offered non-members the member pricing for dinner. We continue to advertise the half price membership available through the month of June.

We have had fantastic speakers – Donna McKenna, VP of Communications for MAIA visited us in January – February brought us Joanne L. Sargent, Sargent & Associates Loss Management Services, Inc., she spoke on Wellness and Occupational Health – March we were happy to have the team of Joe Tragno and Anthony Silva, from MPIUA (better known as the FAIR Plan).

Our last speaker for this year will be in April - Arlene Room with be presenting a two (2) CEU Seminar on "E&O and the Insurance Agent".

In May we do not have a regular monthly meeting, instead we hold a breakfast. This breakfast is held to celebrate IAIP/NAIW week and we do this in memory of Ruth Roberts, a long time member of MAIW and Essex Chapter. Ruth Roberts started this tradition of having the NAIW Week breakfast many years ago. **This year the breakfast will be held at the Holiday Inn, 1 Newbury St; Rte. 1 North, Peabody, MAY 22 -7:30am to 9am – Guest Speaker is Kathy S. Cormier, MAIA-Member Support Specialist. Cost of this breakfast is \$22.00 per person. If you would like to attend please make your reservation by May 13, 2012 to: Estelle T. Jeter, 978-273-8873 or email estellejeter1@gmail.com.**

The members of the Ruth Roberts Scholarship Committee have been busy holding several different fundraisers. The committee wants to thank all of the people that supported their efforts to raise monies for the scholarship fund. **The Ham Raffle was extremely successful!!!!!!** The winner of the Ham Raffle was Colleen Ricker – the seller

of the ticket was Mary Sarsfield. Also a big “thank you” to the anonymous donor who donated the \$100 gift card for the Honey of a Ham store.

In June we will have Installation of officers. I am happy to present the 2012-2013 incoming Essex Chapter Officers: Andrea McInnis – Director, Julie Brighi –Asst. Director, Marilyn Michalak-Treasurer and Sue DuBois Emanuelson-Secretary.

Recently we were told of the passing of a past member Evelyn L. Hawkes. Evelyn was a very active member of Essex Chapter. She served as MAIW President from 1969-1971; she was also voted Massachusetts Insurance Woman of the year in 1971 for outstanding Public Relations for the Insurance Industry of Massachusetts. Our condolences to her family and to all who knew her.

In fellowship,

Estelle Jeter

Director – Essex Chapter

New from the Middlesex Chapter:

Look for our update in the next issue of News From MAIW.

In fellowship,

Susan Gath Koerber, CIC

Director - Middlesex Chapter

News from the Norfolk Chapter:

Look for our update in the next issue of News From MAIW.

In Fellowship,

Maria Baia, CISR

Director - Norfolk Chapter

News from the Plymouth Chapter:

Spring is on its way! The flowers are budding and the birds are chirping! Our chapter is looking forward to our Annual Plant Auction at our April meeting. This meeting is always a fun event that raises money for our chapter. And it brings in many guests and members that we haven't seen in some time.

Our March meeting was a 2CE class sponsored by Glass America. Although it was a small turnout, the information was informative and educational!

We are currently receiving scholarship applications from students in Plymouth County. Our board will be reviewing the submissions and choosing two recipients. One for the Dee Dee Jones scholarship and one for the Jean Gifford Educational scholarship. These were past members who contributed so much to the Plymouth Chapter and are sorely missed. The recipients will be invited to our May meeting and be presented with certificates. May is also our installation of the board for the 2012-2013 Term.

It has been a pleasure and a wonderful experience serving as the Plymouth Chapter Director and would like to thank my board and chair members for all of their hard work over the past two years!
Happy Summer to all!

In Fellowship

Ami Drew

Director - Plymouth Chapter

News from the South Middlesex Chapter:

Look for our update in the next issue of News From MAIW.

In Fellowship,

Annmarie Castonguay

Director - South Middlesex Chapter.

News from our RVP – Debbi Kuhne

Hello Region I!

Well, I for one will take a winter like this anytime (sorry snowlovers!)

I can't believe how fast time is flying by! I meant to get this newsletter off to all of you right after the January Board meeting and here it is the end of February! But then again, that means Regional Conference will be here before we know it and we'll be enjoying reconnecting with friends, networking with new friends, education and just a wonderful time!

If you haven't sent in your registration for Regional Conference it isn't too late! It's going to be a great time! I've heard many of the educational classes are filling up, as did the welcome part at the playhouse! Remember, if you aren't going to the playhouse come visit with Carrie and I in the hospitality suite!

Please remember to check the Board Summary report posted on the website from the January Board meeting. If you have any questions, please don't hesitate to contact me.

See you in Rhode Island!

"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

INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS

Board of Directors

February Conference Call Summary

The following motion was approved by the Board of Directors:

It was moved to accept the Caribe Hotel in Orlando, Florida for the 2013 convention. The convention will be held June 5-8, 2013.

**Make plans to attend the
2012 IAIP Annual Convention
Dallas, Texas
June 6-9, 2012
Omni Hotel Downtown**

2012 Pricing

- Education Sessions Only
 - \$300 – Members
 - \$350 – Non Members
- Business Sessions Only
 - \$250 – Members
- Full Registrations (all events)
 - \$500 – Members
- Room Rates
 - Single/Double - \$124
 - Triple/Quad - \$144

Tentative Agenda

- Wednesday, June 6, 2012
 - Charity Golf Tournament
- Thursday, June 7, 2012
 - Education Workshops – 8AM – 5PM
 - Exhibit Hall – 3PM – 8PM
 - Welcome Party – 6PM – 8PM
- Saturday, June 9, 2012
 - Breakfast – 7AM – 8AM
 - CWC Speak-Off – 8:30AM – 2PM
 - Business Meeting – 10AM – 11:30AM
 - Awards Lunch – 12PM – 2PM
 - Business Meeting – 2:30PM – 4:30PM
 - Closing Event – 6PM – 9PM

The convention registration form will be available on the IAIP website beginning January 20, 2012

<http://www.internationalinsuranceprofessionals.org>

IMPORTANT

PROPOSED BYLAW AMENDMENT

The following motion will be presented to membership at the May Association Business Meeting being held on Saturday, May 19, 2012:

Motion: Madame President, on behalf of the Bylaws Committee, I move that Article III., Section 3., Paragraph A. - Dues of the Bylaws of the Massachusetts Association of Insurance Women, Inc. which reads:

A. Dues Amount. Annual dues shall be:

1. Active \$22.50 plus NAIW Dues
2. Retired \$11.25 plus NAIW Dues
3. Student \$16.88 plus NAIW Dues
4. Retired Lifetime \$78.75 plus NAIW Dues

be amended to read:

A. Dues Amount. Annual dues shall be:

1. Active \$25.00 plus NAIW Dues
2. Retired \$12.50 plus NAIW Dues
3. Student \$18.75 plus NAIW Dues
4. Retired Lifetime \$87.50 plus NAIW Dues

This amendment will be effective as of June, 2013.

Reason:

1. Expenses have steadily increased and will continue to increase while membership has steadily decreased.
2. While International Dues have increased, MAIW Dues have not increased since 1996.
3. As an organization that wants to retain its members and grow, we need additional income to cover the expenses we will incur from rising costs and to support marketing efforts.
4. Compared to other larger local associations in Region I, our current annual dues of \$22.50, on average, is \$12.06 less than these locals.
5. Per the Member Contact List on the IAIP website, we currently have 263 members (approximately 230 Active Status, 33 Retired Status). A \$2.50 increase or 11% increase will increase our annual revenues by approximately \$658.

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



May 18, 2012 MAIW Board Meeting

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

FROM: Lora Lowe
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, May 18, 2012 at the Sheraton Colonial in Wakefield, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:15 PM.** If you plan to pass out information, please be early so as not to delay the start of the meeting. Reports should be submitted in duplicate - one for the Secretary and one for the President. Ideally, please email a copy to both Kristin Camarra and myself by Thursday 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 Kristin can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, May 8th.

I look forward to seeing everyone in Wakefield.



www.maiw.org

~Empowering Members with Educational Opportunities~

MAY 2012
MA ASSOCIATION of INSURANCE WOMEN
MEETING

HOSTED BY MIDDLESEX CHAPTER MAIW

MAY 18, 19 & 20, 2012

SHERATON COLONIAL

One Audubon Road

Wakefield, Ma.

MAIW room rate for the Sheraton Colonial is \$119

Please mention the MAIW rate when calling

(888) 627-7205 or (781) 245-9300

Deadline for room reservations: April 20, 2012

Sponsored by:



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

XS BROKERS



R RODMAN INSURANCE

Schedule of Events



Friday, May 18th

Education:

2:00 pm – 5:00 pm

Cyber Skills for 2012

- Social Media Marketing – presented by Terrie O’Toole- Glass America
- Email Etiquette - presented by Kristin Camarra, JD, CPIW
- Customized Websites – presented by Bill Goedicke of Brant Interactive



Registration

5:00 pm – 7:00 pm

Board Meeting

7:15 pm – 9:00 pm

Hospitality – hosted by XS Brokers

7:00 pm – 11:00 pm



Saturday, May 19th

Breakfast

7:30 am – 8:30 am

Directors/Assistant Directors Meeting

8:00 am (subject to change)

First Timers Meeting

8:00 am (subject to change)

Seminar –

9:00 am – 11:00 am

(Topic TBD)

Business Meeting

11:15 am – 12:30 pm

Awards Luncheon

12:45 pm – 2:00 pm

Installation Rehearsal

Immediately following Luncheon

Reception/Cocktail hour

5:00 pm – 6:00 pm

Dinner/Installation of Officers

6:00 pm – 8:30 pm

Entertainment

8:30 pm – 11:00 pm

Sunday, May 20th

NAIW / IAIP Week Breakfast

9:00 am – 11:00 am

Keynote Speaker:

*Debra C. Kuhne, AAI, CPIW, AIC, AIS, PWCA, DAE, CELS, CRIS
Region I Vice President (and candidate for IAIP Secretary)*

Menu

SATURDAY BREAKFAST: basic continental

LUNCHEON: cheese tortellini w/ grilled chicken

DINNER: prime rib or salmon w/ soup & salad & dessert

SUNDAY BREAKFAST: Plated-Hot Breakfast (eggs, bacon/sausage, juice, coffee)

Dress Code

All meetings and meals are business casual with the exception of the Saturday banquet which is dressy and Sunday breakfast which is neat casual.

REGISTRATION FORM

NAME: _____

PHONE: _____

EMAIL: _____

Will this be your first MAIW 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 _____
If yes, please indicate position held and year _____

Will you need a name tag for this meeting? Yes _____ No _____

Do you have any dietary restrictions? Yes _____ No _____

Attending?

Friday

Education Seminar Yes _____ No _____
Board Meeting Yes _____ No _____
Hospitality Yes _____ No _____

Saturday

Breakfast Yes _____ No _____
Seminar Yes _____ No _____
Awards Luncheon Yes _____ No _____
Banquet Prime Rib _____ Salmon _____ Not Attending _____

Sunday

NAIW/IAIP Week Breakfast Yes _____ No _____

Fees:

Registration \$5

(to offset costs for meeting rooms, entertainment, and other non-meal related expenses)

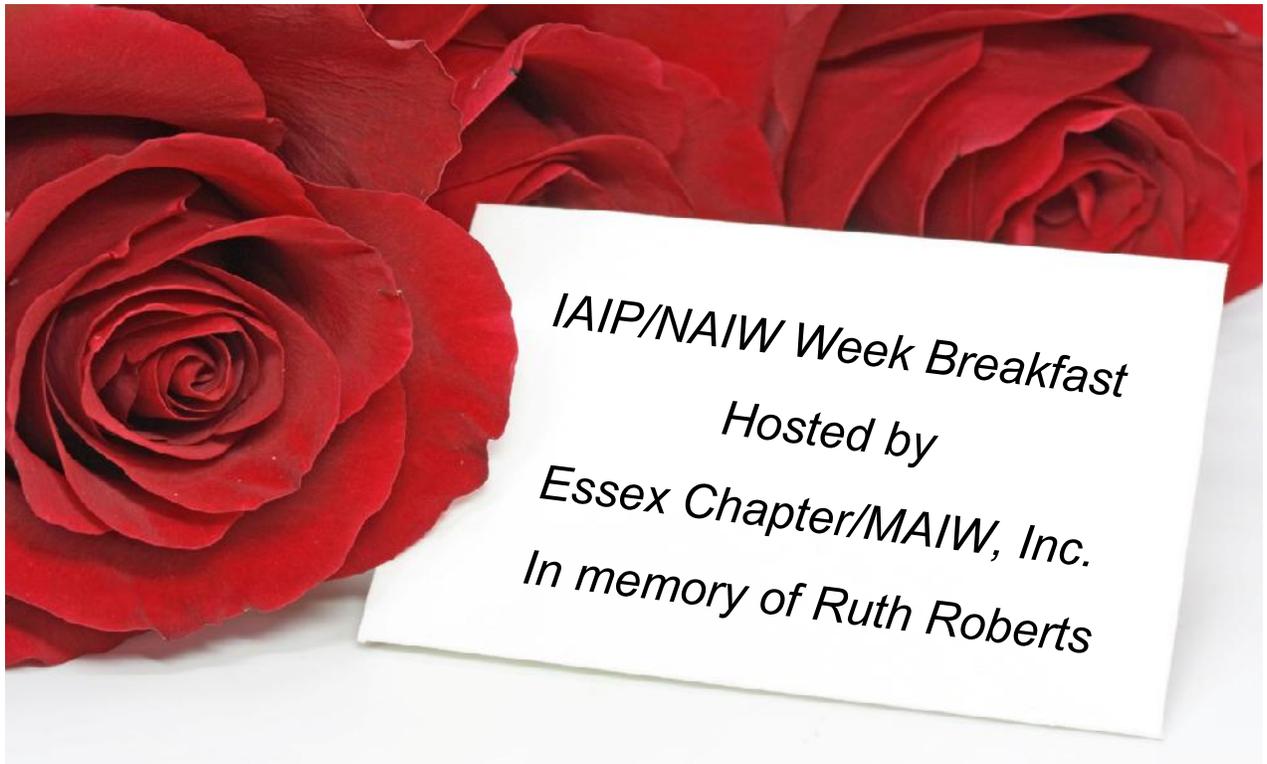
Breakfast: \$10 Lunch: \$30 Dinner: \$50 Sunday Breakfast: \$25

*Seminars: \$ No charge for IAIP Members
\$20 Non-Members *Fee is for each seminar attending.

Full Registration: Deadline to register: Wednesday May 2, 2012
\$100.00 IAIP Member (SAVE \$10 with full Registration)
\$130.00 Non-Members (SAVE \$20 if attending both days of Education)

Please make your check payable to: **Middlesex Chapter MAIW** & mail with your registration form to: Cara L. Curtis 12 Cedar Ave Somerville, MA 02143

Questions? Call Cara at 617-816-8905 or email wcmair@gmail.com



May 22, 2012

Breakfast - \$22

Holiday Inn, 1 Newbury St., Rte. 1 North

Peabody, MA

7:30 am – 9:00 am

Guest Speaker

Kathy S. Cormier

MAIA-Member Support Specialist

Please send reservations by May 13, 2012 to:

Estelle T. Jeter

8214 Crane Brook Way

Peabody, MA 01960

978 -273 - 8873

estellejeter1@gmail.com

INFO YOU SHOULD KNOW



CONDOLENCES

Our condolences to Anne Casillo whose Mother, Mildred Hanley, passed away on March 15th at the age of 88. Anne was the 2008-2010 MA Council Director and is a longtime IAIP member. Cards can be sent to Anne at:

Anne Casillo
20 Old Cart Road
Aurburn, MA 01501

Michelle Lowe, the sister-in-law of President Lora Lowe, passed away on Monday, March 12th. Donations may be made to either the National Leiomyosarcoma Foundation, 4990 Northwind Drive, Suite 121, East Lansing MI 48823 or to MSPCA, 1577 Falmouth Road, Centerville, MA 02632. Cards can be sent to Lora at:

89 Pond Circle
Mashpee, MA 02649

Evelyn Hawkes, Past MAIW President (1969-1971) and longtime member of Essex Chapter, passed away on February 1, 2012. A celebration of her life was held on Saturday, March 24.

Ann (Landry) Agnitti, former member of the Worcester Chapter of MAIW passed away on February 26th.

Barbara Dickson Calos, Past MAIW President (1985-1986) passes away in the month of February. Cards can be sent to her husband, Nicholas Calos at:

2 Plympouth St
Holbrook, MA 02343

Apples & Oranges

When Pricing is Challenged

Two million dollars' worth of business was on the table; one major slip-up and our closest competitor was ready, willing, and able to snatch up the business. The meeting began cordially, with introductions and pleasantries all around, and then we soon got down to business. As we sat around the large oak conference table, you could feel the tension in the room. Three of us and six of our customer's key buying team were in attendance. We were ready to present our annual report, including pie charts, product mix, and pricing, when the door of the conference room opened a crack. A secretary summoned the president from the room.

The VP of purchasing continued the meeting by airing his views before we could make our presentation. We listened intently to hear exactly what was on his mind. He talked about how we had had a long and meaningful relationship over the years, good service, and open communication. But, what he was leading up to was our pricing. He said all things being equal, our competitor's pricing was significantly lower while we, on the other hand, had recently asked for a small price increase. How could that be?

Well, fortunately for us, we had done our homework. I suggested that we turn to the financial section of our presentation handout where we covered pricing. We discussed how we had also been confused by the fact that our competitor could sell a product we both produce at a significantly lower price. We went on to describe how we had reviewed our raw materials, production, and distribution processes and found we were in line with the industry's norms or better. We explained that we had purchased several of their products and run in-house and independent testing. Well the truth will set you free! Both the independent testing and our in-house testing came to the same conclusion-our competitor was using inferior materials and less of them in the production of the same looking product. There was a pregnant pause, and then the VP turned to his second-in-command and said, "I want those people in my office tomorrow morning at eight." He turned to us and said, "We'll review the rest of the report later. Keep up the good work. This meeting is over."

Are the products or services you sell the same or different than your competitor's? In most cases there are differences and it's your job to be prepared and understand your value proposition. The moral of the story is: when someone is challenging your pricing, make sure you and your customer understand the difference between apples and oranges.

Don Saracen, ACG

From the News From SARACEN Sales & Marketing

MAIW Email Directory 2011-2012

OFFICERS

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

President Elect

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