

News From MAIW

2017 Winter Issue

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Message From the President

“We are all a keystone. WE are the final piece that locks it all together. “

When we allow our members to be creative in their positions it helps the organization to become a better organization making it a win-win for everyone.

One example of this is our Marketing committee proposed at our October association meeting a program to automate our committee reports and hold classes on power point. The purpose is think green, helping our members develop skills to help them professionally and personally.

Our Education Committee continues to work on developing a designation program. I look forward to working with them soon and hopefully we can launch ideas at the February Association meeting.

Recently I watched a Webinar forwarded to me by Bea Grant on Member Engagement. After watching the webinar I was pleased that it pared well with my topic on Empower our Members. The information I took from this webinar was advanced technology and engaging events are some examples of contributions to the success of an association. However, associations would not exist if it weren't for their members.

Our members are the heartbeat that keeps the organization alive. Although we focus on new member as the highest priority, let's keep in mind that member retention is just as important. Keeping current members engaged and showing them that we care is vital. We must not only show members that we know who they are, but that we know what they need. Keeping member retention, we must know what our members want and be willing to serve them.

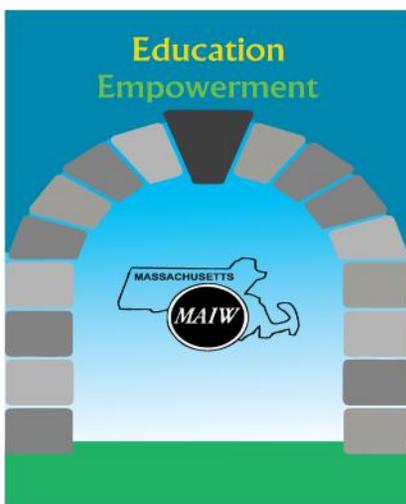
Listen to your members; it is important we continue to receive feedback from our members allows us to better their membership experience. In this day and age, there are many different ways of communicating, when communicating we need to keep in mind that we need to capture member perspectives across a number of different generations with regards to their respective points of view and preferences. Keeping this in mind, I would have to say it is apparent that high social media platforms and through different technological advances, connecting with others is easy. Through these forms of communication, it is important we remind our members of the great things our association is providing.

Our Marketing Committee mentioned at our October Association meeting we need to continue searching for ideas in making membership renewing easy. Especially in a time when technology is constantly evolving consumers are always looking for ways to make their lives more convenient. Sending automated renewal invoices, reminders and renew membership through automation are ideas to help our member retention as well an easy process for new members.

This information I am sharing with you came from the webinar I recently watched and I could not help to think how important it is to keep our members engaged.

Remember your input is valued and I would like to hear from you on your thoughts or ideas to lock in the MAIW Arch.

Yours in Fellowship,
Zenaide R. Noia CISR, AAI, CPIA
MAIW President 2016-2017



The Pros and Cons of Pros and Cons Lists

By Chris Charyk

Pondering an important decision? Chances are that you will consider drawing up a list of pros and cons of the options. The pros-and-cons list enjoys a long and storied history, going back at least as far as 1772, when [Benjamin Franklin advised](#) his friend and fellow scientist Joseph Priestley to “divide half a sheet of paper by a line into two columns, writing over the one Pro, and over the other Con.” But how useful is a pros-and-cons list, really? It’s only fitting to consider the pros and cons of this popular decision-making tool:

The Pros

Rigor. Making the effort to think through all possible pros and cons of a given course of action, and then capturing them in writing, minimizes the likelihood that critical factors have been missed. Assigning weights to each of the pros and cons is an additional exercise that promotes deeper thinking and presumably leads to better-quality decision making.

Emotional distance. Important decisions are likely to evoke powerful emotions. Going through the steps of creating a pros-and-cons list can create what [researchers Ozlem Ayduk and Ethan Kross](#) refer to as a “self-distanced perspective,” in which the decision is viewed as an “external” problem to be addressed, easing the impact of the emotions surrounding the decision. Deferring the decision pending the pro-con analysis also provides a gap in time in which powerful emotions can dissipate, reducing the risk of an “[amygdala hijack](#),” the cognitive phenomenon popularized by Daniel Goleman’s emotional intelligence writings, in which perceived emotional threats can lead to extreme actions, often with undesirable outcomes.

Familiarity and simplicity. Perhaps most compelling of all, the pros-and-cons list is generally well understood, requires no special computational or analytical expertise, and is elegantly simple to administer.

The Cons

- J **Vulnerable to cognitive biases.** Cognitive biases are common patterns of thinking that have been demonstrated to lead to errors in judgment and poor decision making. Unfortunately, the same simplicity that makes a pros-and-cons list so appealing creates many opportunities for a host of [cognitive biases to emerge](#), including:
 - J **Framing effect.** Pros-and-cons lists generally are about evaluating two alternatives: a “thumbs up or thumbs down” scenario and an example of “narrow framing,” a bias created by overly constraining the set of possible outcomes.
 - J **Overconfidence effect.** A well-established cognitive bias is the tendency of individuals to overestimate the reliability of their judgments. When creating a pros-and-cons lists, it is likely that many people assume a level of accuracy in their assessment of pros and cons that simply isn’t there.
 - J **Illusion of control.** When faced with the task of envisioning possible outcomes, a common bias is to believe that one can control outcomes that in reality are not controllable.
 - J **Reliance on analytical thinking.** Using an analytical tool such as a pros-and-cons list emphasizes the objective, “just the facts” side of decision making. Intuition, or what Daniel Goleman terms “[direct knowing](#),” has captured the attention of many brain science researchers. In one [study](#), the “absence of attentive deliberation,” AKA “go with your gut,” was demonstrated to result in decisions with better outcomes than those derived from the use of analytical tools.

The Verdict

My experience as an executive coach suggests that for the vast majority of decisions that my clients deem to be critical, a pros-and-cons list is useful *only* as a very high-level preliminary thinking aid. I believe this is because the decisions leaders most often bring to coaching are ones for which they perceive the stakes as being high — the client has strong positive or negative (or both) emotions associated with possible outcomes. And when the stakes are high, the potential interference of cognitive biases, wishful thinking, self-limiting beliefs, and similar barriers to objectivity rise. [High-stakes decisions](#) therefore require approaches that address these complications. Self-awareness, reflection, and actively applying a range of mindsets are examples of alternatives to the pros-and-cons list that shed light on these hidden, unconscious cognitive biases, ultimately leading to better insights and better decision outcomes.

Chris Charyk is an executive coach with The Boda Group, a leadership and team development firm.

Reprinted from an article in the Harvard Business Review – January 6, 2017

Nominating Committee Report

If you are interested in running for an Officer position for the upcoming MAIW year (July 1, 2017 - June 30, 2018) please contact me at for a candidate form. (Forms are due by January 10th, 2017.)

There are so many qualified, enthusiastic and energetic members in MAIW!! I know many of you are filled with great new ideas, drive and determination - and all the skills necessary to succeed as an Officer of MAIW!!

I do hope you consider running for an officer position in the coming year!

The following positions are (as always in accordance with our bylaws) open for the coming year:

- MAIW President-Elect
- MAIW Vice President
- MAIW Treasurer
- MAIW Secretary

(As always, in accordance with our MAIW bylaws), our current President-Elect will assume the position of President in the coming year. In addition, our current President will become our Immediate Past President. These positions are not subject to elections)

If you submit a candidate form, the nominating committee will meet to interview you following the Board Meeting the evening of Friday February 10th, 2017.

If you have any questions about what a particular position will entail, or how the nominating process works, please don't hesitate to contact me..

In Fellowship,
Carol M Closson, CISR
MAIW Immediate Past President
Nominating Committee Chair

Marketing Committee Report



Hello Everyone, Merry Christmas!!
Thank you all for your help at the MAIA booth this year. We had a great turnout and have some exciting things in the works for next year.
Looking forward to working with the chapters who are hosting in 2017! Let's make this another great year!

In Fellowship,
Phyllis Riordan, CISR, CPIA - Chair

Chapter News

Berkshire Chapter

February 16, 2016 Location: The Rainbow Restaurant

The Berkshire Chapter is gearing up for an interesting spring! Starting in February we are having Ted Weimer, a senior investigator with Insurance Fraud Bureau as our guest speaker. Ted will be accompanied by his partner Matt Wrinn. Our charity for February is Totes for Tots. This charity was developed by two local women who serve as foster parents. Totes for Tots collects toiletries and comfort items for children who are placed in foster care. These items give them something of their own when they leave their home.

March 23, 2016 Location: TBD

March we will have Kelly Donahue-Piro from Agency Performance Partners here to provide a 2 CE class. The class is titled How to Be a Claims Rock Star! Kelly was referred by Lynn Boivin at ARS. Our charity for March will be Jacks Gallore. Jacks Gallore is a local Jack Russell Terrier rescue center.

April 20, 2016 Location: Bass Water Grill

Glynnis Walbridge will be providing a 2 CE class on Personal Home Insurance Potpourri in April. Our spring charity will be Berkshire Place. Berkshire Place provides healthcare needs to the elderly.

May 18, 2016 Location: Cork & Hearth

In May we will be having Beatrice Grant joining us to deliver some valuable information on public speaking. This is going to be exciting for all since public speaking does not come easy for most! Looking forward to some great tips! Our charity is The Elizabeth Freeman Center. The Elizabeth Freeman Center is an organization that provides lifesaving and life renewing help to survivors of domestic and sexual violence. They offer free shelter, counseling, legal advocacy and safety planning.

June 22, 2016 Location: Zucchini's Restaurant

June will be the installation of officers. Our charity has not been determined yet.

In Fellowship,
Angela Hunt – Berkshire Chapter Director

Bristol Chapter

Happy Holidays everyone,

Last week our chapter held our annual Holiday party. We had an ugly sweater contest and an ornament Yankee swap. Some of the ornaments included beautiful glass ornaments, ornaments that referenced our love for all things wine related and even a yodeling pickle. We also collected our "Santa to a Senior Program" donations. Sara was able to deliver gifts to over 25 seniors.



*Plenty of CE
courses being
offered by MAIW
at upcoming
meetings!*

Chapter News - Continued

Bristol Chapter - Continued



We are looking forward to our January meeting, where we will hold our Pound & Yard Auction. All proceeds benefit our scholarship fund. Anyone who has attended this event can attest that it is a GREAT time. Our auctioneer the past few years has been Diane Trepanier and she has agreed to join us again this year!

Applications for our annual scholarship awards will be going out to local high schools in January.

We will be holding CEU classes in February and March (thanks to our Fellow MAIW members) and welcoming Arlene Room in April for her Leadership presentation.

In fellowship,

Felicia Amaral, CISR – Bristol Chapter Co-director

Cape Cod Chapter

Happy New Year from the Cape Cod Chapter!!

Look for news on our chapter in our next newsletter.

In Fellowship,

Donnie Hull - Cape Cod Chapter Director

Essex Chapter

Happy New Year from the Essex Chapter!!

Look for news on our chapter in our next newsletter.

In Fellowship,

Rebecca Mezoff – Essex Chapter Assistant Director

Middlesex Chapter

As 2016 closes we would like to wish everyone a Merry and Safe Christmas and a Happy New Years!! Bring on 2017!!!

Middlesex has started off with great energy after our summer break. Sept was officer installation, Thank you Carol for making the drive out to help us. We also collected school supplies for City of Lowell Middle schools. October's meeting was a CE class on Insurance Issues.

Chapter News - Continued

Middlesex Chapter - continued

We are on our Winter break now but look forward to seeing everyone at the February meeting. Our schedule is full the new year, 2 CE classes, Bea speaking to us on Public Speaking and even a back yard BBQ. We also continued the gifts & toy drive for Haverhill DCF at our December Holiday meeting and will also be doing the Easter Baskets for House of Hope when we return from Winter break. We want to thank Zee for making the drive in the snow to join us for our Holiday party. It is always so great to see you and we were honored to have you join us.



We are looking forward to a great 2017! Hope you all enjoy the holidays with your family!

In Fellowship

Phyllis Riordan – Middlesex Chapter Director

Norfolk Chapter

Happy Winter to all from the Norfolk Chapter! It is not my favorite season but the new fresh snow looks pretty. We have two CE classes coming up. The first is January 10, 2017. Kathy Beckwith will be teaching a Workers' Comp class. The second is on March 8, 2017. We will be welcoming Glynnis Walbridge in for a class on Mass Auto Today. Each class is 2 CEU's. Please mark your calendars and plan on joining us.

The Norfolk Chapter held our holiday party on December 13th. We had a nice buffet and then exchanged Holiday Socks filled with gifts. It was a lot of fun. I think the hardest part was finding the items to put in the socks. There are only so many things that will fit in a sock.

The Norfolk Chapter wishes you all a very Happy Holiday Season!!!

Merry Christmas and Happy New Year!

In Fellowship,

Rena King – Norfolk Chapter Director

Plymouth Chapter

Happy New Year from the Plymouth Chapter!!

Look for news on our chapter in our next newsletter.

In Fellowship,

Laura Sewall, CIC, CISR – Plymouth Chapter Director

Chapter News - Continued

South Middlesex Chapter



Happy Winter.

South Middlesex had started out the 2016 season with a summer cookout on Jul 21, 2016 at the home of Laurie Santarpio in Hudson, MA with a planning meeting for our up and coming year. We had a great time with Bea Grant attending.

Our Aug. 18, 2016 meeting was held @ Wayside Insurance and we had a class scheduled but ended up cancelling the class as everyone in attendance had already taken the class in Nov 2015 but we had our meeting. We were trying to have the class before the meeting @ 4:00 and that seemed to be well received by our chapter members in attendance. We also had a going away retirement party for Maureen Carey.

Sept. 15, 2016 meeting was again held @ Wayside Insurance with a pot luck dinner and we were to have Nanci Bishop from Virginia Thurston's Healing Garden as a speaker but she had something come up so she cancelled. She is so very interesting and inspirational and we will re-schedule her for the spring 2017.

Oct. 20, 2016 meeting we had a Spa Night with Wine and Cheese and had such a wonderful relaxing evening.

Nov. 17, 2016 Bea Grant was scheduled to talk about the Basics of Public Speaking along with a pot luck dinner but Bea ended cancelling as she wasn't feeling too good. We did collect for 2 families for the Holiday's and put together bags of 3 children and 2 mothers from Second Step from Newton. That was really a fun night and very rewarding feeling to give back to the community.

Dec. 5, 2016 was our Holiday party @ Wayside Inn. We had guests of Bea and David Grant along with Kristin Camarra attend.

Even though our fall schedule didn't seem to come together as we planned, we feel it was a successful fall. At each of our meetings we collect food for different local food pantries and this year we have collected wrapped items to raffle off at each meeting to raise money for our scholarship. Again this year we had a group of walkers for the Breast Cancer Walk. We also ran a program for fire safety month and Learn not to Burn @ a local preschool with a firefighter and antique fire truck.

I hope you all enjoyed your Holidays and look forward to seeing everyone in 2017.

In Fellowship

JoAnn Anderson – South Middlesex Chapter Director

Worcester Chapter

Happy Fall from Worcester Chapter!!

Look for news on our chapter in our next newsletter.

2017 MAIW Scholarship Award

Included in this issue of the newsletter is application for the MAIW Scholarship Program. The MAIW Scholarship is offered to any member of MAIW. The MAIW Scholarship Program is overseen by the MAIW Education Committee (MEC). The purpose is to offer assistance to members who have expenses that might not otherwise be paid for elsewhere, and the use must be related to the furthering of education in the insurance field.

The application deadline is **3/1/17**. This year, MAIW will be awarding two \$250.00 scholarships and will also be soliciting vendors, companies, and/or agents in the insurance industry which may result in additional scholarships offered to members. The recipients will be formally announced and awarded at the annual MAIW dinner meeting to be held in April 2017. Scholarship recipients are not eligible to receive an MAIW Scholarship within the next 12 months from the date of the annual meeting.

The MEC will review all submitted applications for eligibility. One or two judges will be picked by the MEC. The judge(s) will not be MAIW members. When the applications are received and approved by the MEC to be submitted for judging, all personal information will be redacted and presented to the judges so the judges can make an impartial decision with no knowledge of whom they have picked.

MEC will fundraise during the year to ensure that the allocated funds will grow and allow MAIW to offer more scholarships.

Only fully completed applications will be considered for this award. All applications must be received at the enclosed address by the deadline noted above and on the application itself. Thank you.

Sincerely,
MAIW Scholarship Committee

2017 MAIW Scholarship Application

Application Submission Deadline: 3/1/17

Applicant's Name _____ Telephone Number _____
 Mailing Address _____
 E Mail _____ Chapter _____
 Employer's Name and Address _____
 Name of Immediate Supervisor _____
 Position of Employment _____

1) Number of years in the insurance industry:
 Number of years a member of MAIW:

2) List MAIW activities (including offices held, committees served, etc.)

3) Education: List Designations, Licenses, Degrees Held

List or describe courses/programs completed in the past (5) years. Attach a separate sheet if necessary.

4) Briefly describe the course/program for which this scholarship will be used.

5) Career goals: Briefly describe your short term and long-term career goals.

6) How will this course/program help meet your objectives?

7)List any community service you have performed.

8)Employment History:

9)Letter (s) of Recommendation-Optional

Feel free to share letter(s) of recommendation from employers, co-workers. Not Required.

CERTIFICATION & SIGNATURE:

I certify that all information provided on this form and supporting material is true and complete to the best of my knowledge.

Applicant Signature:_____ Date:_____

INSTRUCTIONS:

The fully completed & signed application can be mailed or e-mailed to:

MAIW Scholarship, Attn: Monique E. Duquette, CPIW
c/o Rogers & Gray Insurance
12 Rose Brook Way
Wareham, MA 02571
Phone: 774-991-3252
Email: 821monique@gmail.com



February 8 - MAIW's Basics of Public Speaking presented by Beatrice Grant – Essex Chapter at Breakaway, 225 Newbury St (Route 1N), Danvers.

February 8 – Workers Compensation (2CEUs) presented by Kathy Beckwith – Bristol Chapter at Whites of Westport, 66 State Road, Westport. Hosted by Partners Insurance Group.

February 10 – 11 – MAIW February Association Meeting

March 8 – Life Insurance (2CEUs) presented by Lisa Rancourt - Bristol Chapter at Whites of Westport, 66 State Road, Westport. Hosted by JN Phillips

March 8 – Mass Auto Today (2CEUs) presented by Glynnis Walbridge – Norfolk Chapter at Canton Junction Sports and Grille, 399 Neponset Street, Canton.

March 23 – How to Be a Claims Rocks Star! (2CEUs) presented by Kelly Donahue of Agency Performance Partners – Berkshire Chapter. Location to be announced

April 10 - MAIW's Basics of Public Speaking presented by Beatrice Grant – Middlesex Chapter. Location to be announced.

April 20 – Personal Home Insurance Potpourri (2CEUs) presented by Glynnis Walbridge – Berkshire Chapter at Bass Water Grill, 287 S. State Road, Cheshire, MA.



Margaret (Peg) Margossian, former member of the Suffolk Chapter, passed away in December, 2016.

Condolences can be sent to:
The Margossian Family
19 S. Summer Street
Bradford, MA 01835

John Reid, significant other of Middlesex Chapter member, Ellen Landry, passed away at the end of September, 2016.

Condolences can be sent to Ellen at:
605 Eastern Avenue
#202
Lynn, MA 01902

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.**February 10, 2017 MAIW Board Meeting**

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

FROM: Zee Noia, CISR, AAI, CPIA
MAIW President

The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, February 10, 2017 at the Holiday Inn, Taunton, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:00pm.** If you plan to pass out information, please be early so as not to delay the start of the meeting. Reports should be submitted prior to the meeting via email to znoia@sylviagroup.com and mduquette@rogersgray.com.

I will assume you will be attending the meeting and giving a report unless you advise me otherwise in advance.

I would appreciate it if you would forward to me any motions or items you wish to have added to the agenda no later than Wednesday, February 1, 2017. This assists me when planning my agenda.

I look forward to seeing everyone in Taunton.



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.

Massachusetts Association of Insurance Women, Inc.

FEBRUARY 2017

**MA ASSOCIATION OF INSURANCE WOMEN
MEETING**

Hosted by Plymouth Chapter MAIW

FEB 10-11, 2017

Holiday Inn
700 Myles Standish Blvd
Taunton, MA 02380
508-823-0430

MAIW room rate for Holiday Inn is \$124.00 single/double
Cots are available for an additional \$15.00 and need to be reserved

Please mention the MAIW rate when calling
508-823-0430

Deadline for room reservations: January 10, 2017

Registration Form

NAME: _____

ADDRESS: _____

PHONE: _____ CHAPTER _____

EMAIL: _____

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

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

Do you have any dietary restrictions? Yes ___ No ___
If yes list: _____

Attending:

FRIDAY

2 CEU Seminar Yes ___ No ___
Board Meeting Yes ___ No ___
Hospitality Yes ___ No ___

SATURDAY

Full Breakfast Yes ___ No ___
Business Meeting Yes ___ No ___
Luncheon Yes ___ No ___
(Italian Buffet)

FEES:

Members Full Registration: \$65.00/includes all meetings, meals and seminars
Non Member Full Registration: \$75.00/includes all meetings, meals and seminars

Friday 2 CEU Seminar ONLY:

Members: Free

Non Members: \$15.00

RESERVATIONS MUST BE RECEIVED BY: January 20, 2017

Please make your check payable to: Plymouth Chapter, MAIW

Mail your registration form to:

Monique Duquette c/o Rogers & Gray Ins, 12 Rosebrook Way, Wareham, MA
02571

Any questions? Call Monique Duquette @ 508-258-2153 days, or 774-991-3252
nights or email mduquette@rogersgray.com

Schedule of Events

Friday, February 10th, 2017

Education: 2 CEU CLASS (2017 MA Auto Changes, Homeowners)	2:30-4:30 p.m.
Registration	5:00-7:00 p.m.
Board Meeting	7:00-9:00 p.m.
Hospitality	7:00-11:00 p.m.

Saturday, February 11th, 2017

Registration	7:00-9:00 a.m.
Sunrise Breakfast	7:00-9:00 a.m.
First Timers Meeting	8:15-8:45 a.m.
Directors/Assistant Directors Meeting	8:15- 8:45 a.m.
Seminar :	9:30- 10:30 a.m.
Kathryn McGlynn, Certified Hypnotist & Success Coach	
Business Meeting	11:00 - 12:30 p.m.
Luncheon	12:45 p.m.
Special Guest of Honor, Donna M. McKenna!	

Dress Code

All meetings are business casual

QUESTIONS: CONTACT COMMITTEE CO-CHAIRS:

Monique Duquette email: mduquette@rogersgray.com

Lisa O'Connell: loconnell@rogersgray.com

Elizabeth Brothers: lbrothers@borhekininsurance.com

Enter to Win an IPAD Air2!

16G Space Gray



\$10.00 per ticket!

Proceeds to benefit the Plymouth Chapter Scholarship Fund

Winner to be announced at the luncheon Sat, Feb 11, 2017!

(You do not need to be present to win!)

Graciously donated by The Travelers Companies, Inc.



Please make check payable to : MAIW Plymouth Chapter
Send to: Monique Duquette c/o Rogers & Gray Ins 12 Rosebrook Way, Wareham, MA
02571

IPAD RAFFLE

Name _____
Email _____
Phone _____

Feel free to share with family, friends & co-workers!!



Massachusetts Association of Insurance Women, Inc.
MAIW ANNUAL MEETING
APRIL 28-30, 2017



Hosted By:
CAPE COD CHAPTER OF MAIW

Location:
RED JACKET BEACH RESORT
1 South Shore Drive
South Yarmouth, MA 02664
508-398-6941



Reservations: 800-672-0500

GROUP NAME MAIW: GROUP #441273

Room Rate: \$ 119.00 per night
(One night deposit required on reservation)



SCHEDULE OF EVENTS

FRIDAY, APRIL 28

1:00 p.m. – 5:00 p.m.	TRAIN THE TRAINER Conducted by: Glynnis Walbridge CPIW
5:00 p.m. – 7:00 p.m.	Registration in Main Lobby
5:00 p.m. – 6:30 p.m.	Light Supper at the Chapter House on property Next door to Main Lobby Building
7:15 p.m. – End	Board Meeting
7:00 p.m. – 11:00	Hospitality – Chapter House on property Next door to Main Lobby Building

SATURDAY, APRIL 29

7:00 a.m. – 9:00 a.m.	Full Breakfast
8:00 a.m. – 9:00 a.m.	Directors/Assistant Directors Meeting
8:00 a.m. – 8:30 a.m.	First Timer's Meeting
7:30 a.m. – 9:00 a.m.	Registration in Main Lobby
9:00 a.m. – 11:00 a.m.	QUICK QUESTION - WHAT DO YOU THINK Personal & Commercial Lines Presented by: <i>IRENE L. MORRILL</i> CPCU, CIC, ARM, CRM, CRIS, LIA, CPIW 2 CEU – If CEU's needed bring your License #
11:15 a.m. – 12:30 a.m.	Business Meeting
12:45 p.m. – 2:00 p.m.	Awards Luncheon Beach Hat Contest Parade
6:00 p.m. - 7:00 p.m.	Reception/Cocktail Hour
7:00 p.m. –	Banquet followed by Installation of Officers

SUNDAY, APRIL 30

8:00 am. – 9:30 a.m.	Grab & Go Continental at Chapter House
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MAIW ANNUAL MEETING REGISTRATION FORM

Name: _____

Chapter: _____ Non-Member: _____

EMAIL: _____ Phone: _____

Friday Class Yes___No___

Friday Light Supper Yes___No___

Saturday Breakfast (Full Breakfast) Yes___No___

Saturday Seminar – 2 CEU Class Yes___No___

Saturday Lunch (Deli Meats Buffet) Yes___No___

Saturday Banquet Yes___No___

Tossed Salad, Clam Chowder, Corn, Potato, Cobbler

____ NY Sirloin Steak

____ Pan Bronzed Cod

Sunday Grab & Go Continental Yes___No___

Friday Night Light Supper: \$ 0.00 (For registered attendees)

Saturday Breakfast: \$ 16.00

Saturday Lunch \$ 21.00

Saturday Banquet \$ 40.00

Sunday Grab & Go \$ 0.00 (For registered attendees)

Saturday Seminar: \$ 0.00 members; \$ 25.00 (non-members)

Will this be your first Association Meeting?

Yes___No___

Are you a past MAIW President? Yes___No___

Do you need a name tag? Yes___No___

Do you have any dietary restrictions? Yes___No___

If Yes, please advise: _____

*****DEADLINE TO REGISTER: Friday, April 14, 2017**

Please make check payable to: MAIW, CAPE COD CHAPTER
Check & Registration form above to: Martha Findlay, Olde Cape Cod Insurance Agency, 300 Winter Street, Hyannis, MA 02601

February is American Heart Month!



Friday, February 3 is National Wear Red Day. You may not know this, but heart disease and stroke cause 1 in 3 deaths among women each year, killing approximately one women every 80 seconds.

National Wear Red Day is a day to recognize the women who have died from this disease, to build awareness of the statistics, and to encourage all women to make a choice to beat heart disease. This year **National Wear Red Day** is **February 3**.

Per the Go Red for Women website (www.goredforwomen.org):

In our first 10 years, we've changed millions of hearts

Ten years ago, the American Heart Association discovered that heart disease killed more women than men. And it took more women's lives than all forms of cancer combined. So we created Go Red For Women, a network of women dedicated to education, support, and research. Since then, we've educated millions of women on the dangers of heart disease, and made major changes in health care. Over these first ten years, we've tracked the progress for millions of women involved, and the improvements within the healthcare industry. Here are ten encouraging accomplishments that make all of those involved very proud.

1. Lives are being saved

-) 34% fewer women now die from heart disease.
-) More than 627,000 women's lives have been saved.

2. Overall heart health has improved

-) Nearly 90% of participants made healthy lifestyle changes.
-) 37% have lost excess weight.
-) More than half now exercise more.
-) 60% now eat healthier diets.
-) 43% have had their cholesterol checked.

Awareness of heart disease has increased

-) 23% increase in awareness that heart disease is the #1 killer of women.

4. Unhealthy lifestyle risks have decreased

-) Smoking decreased by 15.1%.
-) Cholesterol levels decreased 18.1%.

5. Diversity challenges have been identified and targeted

-) Heart disease rates vary by ethnicity, with unique challenges for each.
-) Targeted efforts are reaching African American and Hispanic women.

6. Grassroots movement has grown substantially

-) Enrollment has grown from 395,000 to 1,751,512.
-) Women completing Go Red Heart Check-ups has increased from 127,227 to 1,960,704.
-) Annual Go Red luncheons/events has grown from 65 to 1,377.
-) Website hits have grown from 293K to 56.6 M.

7. Advocacy efforts have been successful

-) Congress passed the Heart for Women Act in 2012, requiring the FDA to report clinical trials based on gender.
-) We helped increase funding from the Center for Disease Control to provide screenings for low-income women.
-) We helped pass a law in 2010 to keep women's health insurance premiums from costing more than men's.

Gender-specific guidelines have been developed for prevention and treatment

-) We're helping physicians recognize that women's heart symptoms and treatment are different from men's.
-) Our "Get With the Guidelines" program has helped hospitals provide improved heart treatment for both genders.

9. We've helped medical research become gender-specific

-) Women have been under represented in clinical studies, but the FDA now requires results reported by gender.
-) Increased gender-based research has revealed important differences in women's symptoms and response to medications.

10. Gender-specific inequalities are identified and targeted

-) We've discovered that women aren't receiving the same level of treatment for heart disease as men. But this is changing!

The fight is not over. Heart disease is still the #1 killer of women. But it doesn't have to be. We've made great progress in our first ten years, and with your help we'll keep working to change women's hearts.

So get out that red outfit and wear it on Friday, February 3!

February Continuing Education Classes – FREE
Date: Thursday, February 16th



&



Time: 9AM – 12PM

Ethics: Decision Making Tools for the Insurance Professional
Course# C54532 – Number of Credits: 3

Time: 1PM – 4PM

Dealing with Claims
Course# C03897 – Number of Credits: 3

Cost: Free! Breakfast and Lunch included

Location: Paul Davis Restoration of Boston South, Merto West & RI Training Center
215 Plain St. – Unit 5
North Attleboro, MA

Registration Deadline: February 13

Register Online at

www.teampauldavis.com/training-calendar

or

Contact:

Hayley Acosta, 508-493-4923, hacosta@pauldavis.com

Janice Long, 7811-901-1704, Janice.allstateglass@gmail.com

More Upcoming Trainings:

March 7-9, IICRC WRT Class (complimentary for agents and adjusters)

April 19-20, Contents Claims Management & Job Operations Workshop

Seating is Limited – Register soon!

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Massachusetts Association of Insurance Women, Inc.

75+ Years Strong

Mission Statement: Educate and Empower Insurance Professionals

The mission of The Massachusetts Association of Insurance Women (MAIW) is to provide quality professional and personal development through education, networking and community support.

The Massachusetts Association of Insurance Women, Inc. (MAIW) was founded in 1938. MAIW, Inc. serves its members by providing professional education, an environment in which to build business alliances, and the opportunity to make connections with people of differing career paths and levels of experience in the insurance and risk management industry. MAIW is a not-for-profit association. Membership is open to all insurance industry professionals. Be sure to check our calendar for upcoming MAIW Association and local chapter meetings. Interested and prospective members are encouraged to attend one of our nine chapter monthly dinner meetings to learn more about the people and opportunities you can find through membership in MAIW.

To learn more, visit our website at www.maiw.org



Note from the Editor:

The Publication Committee hopes you have found this issue of the News From MAIW to be interesting and full of information you can use.

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

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

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

Please send all articles, comments or suggestions to beatrice.grant@acadia-ins.com

Thank You!



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**EDUCATE
AND
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PROFESSIONALS**



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