

News from MAIW

Association of Choice-Represented by Diversified Professionals



In this Edition ...

- Why Did I Do That?
- Latest news from the Chapters
- Quarterly Safety Tips
- Information on the Insurance Scholarship Foundation of America

Upcoming Meetings...

- Association Meeting – November 12 through 13
- MA Conference for Women – December 9

<p>MAIW</p> <p>Adrienne Coe, AAI, CIC, CISR, CPIW 413-443-3581 P.O. Box 1157 Pittsfield, MA 01201 adriannecoe@ymail.com</p>	<p>EDITORIAL ENQUIRIES</p> <p>Beatrice M. Grant 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



Happy autumn my fellow members!

I want to start by thanking all of you for making the first three months of my Presidency so busy, exciting and educational. I keep finding more and more places where I belong and I hope you are doing the same.

In July, I represented MAIW at the Region I Mini Board in Salem, MA. I met many NAIW members and participated in wonderful educational workshops. Since MAIW hosted the event, I may be slightly biased, but I thought this was a fabulous event. Special thanks to meeting co-chairs Ingrid Brown and Estelle Jeter and their dedicated committee members.

In August, MAIW held our Summer Board Meeting where all the Officers and Directors set our goals for the coming year and engaged lively discussions about a wide range of topics. I loved it! Keep asking questions and asking for clarification about anything you don't understand or agree with. That's how we all work together as a team. The opinion of every member in our Association matters to me a great deal.

September has been especially busy. In my desire to bring my message of belonging to each and every member, I have set a goal for myself to attend at least four Chapter meetings each month during my Presidency. I first I thought this might be a bit daunting but it has been nothing short of exhilarating. I attended the Bristol, Middlesex, Cape Cod and Berkshire Chapter meetings and I was thoroughly impressed by all four of them. I met long-time, new and prospective members, I spoke to all about the importance of belonging, I was welcomed by all and I am very excited to go back to visit every one of them. Once again, I found new places that I belong.

I was the MAIW delegate to the MA State Council of NAIW meeting in Mansfield, MA on September 17th and 18th. Within half an hour of arriving at the hotel, I found myself having dinner with the current Region I RVP, a Past RVP and the current MA State Council Director. Holy Cow! I really belong! As if that wasn't exciting enough, I was able to attend the NAIW Ethics class, which is a DAE qualifier and was taught by MAIW's own Donnie Hull. Lisa Rancourt, our outstanding State Council Director, ran a very professional business meeting at which I was able to polish my voting skills. Connie O'Connell was elected State Council Director-Elect. I was elected the Council's delegate and Bea Grant the alternate to the Region I Nominating Committee. There was a CWC Speak-off, facilitated so excellently by Bea Grant, the result being that Kristin Camarra will be that CWC Candidate for the state of Massachusetts at the Region I Conference. Congratulations Kristin! We are so proud of you.

The coming three months promise to be just as busy as the first three. In October, I have committed to attending October Chapter meetings for Plymouth, South Middlesex and Norfolk. MAIW is participating in the Making Strides Against Breast Cancer Walk in Boston on October 3rd. Please join us if you are able.

Then we will be looking forward to the MAIA Big Event and our MAIW Booth in the exhibitor's hall on November 6th and 7th. Please volunteer to come and help us man the booth. The following weekend will find us in Plymouth for the November Association Meeting and on December 9th, MAIW will be exhibiting for the very first time at the Massachusetts Conference for Women. I will be at every one of these events and I challenge you to meet me there!

Remember – WE BELONG!

P.S. Everyone ask your Chapter Director for an application to apply for Insurance Professional of the Year, Claims Professional of the Year, Rookie of the Year, Risk Management Professional of the Year or Professional Underwriter of the Year. Or, go to www.maiw.org/maiwforms and download one for yourself!

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

IMMEDIATE PAST PRESIDENT'S REPORT

Do You Have Time to Get Involved? Do You Have Time to NOT Get Involved?

Here is the annual article that the Immediate Past President of MAIW does to promote getting involved by becoming an Officer of the Association. Any individual who has been an Officer can tell you that the experience is rewarding. Every Chapter has a member who has been an Officer on some level with the Association.

Elected MAIW Officer Positions consist of Treasurer, Secretary, Vice President, and President-Elect. Perhaps offering a little snippet of what each Officer does would be appropriate:

Treasurer –

1. Have custody of all the funds of the Corporation.
2. Maintain a record of deposits and withdrawals, making disbursements of the Corporation's monies as authorized by the Board of Directors either by specific action or by adoption of a budget or vote of the membership.
3. Send copies of the Corporation's year to date financial statements to the Board of Directors ten (10) days prior to all regular Board meetings. Provide copies, and give a report of the financial statement at the regular Board and business meetings.
4. Complete a fiscal year-end financial statement for the Corporation which report shall be ready for audit within fifteen (15) days following the close of that term of office.
5. Serve as exofficio member of the Budget and Finance Committee.
6. Have joint custody with the MAIW Secretary of the maiw.org domain name.

Secretary –

1. Record the proceedings of all meetings of MAIW and the Board of Directors.
2. Under the direction of the President and/or the Board of Directors, conduct the general correspondence of MAIW and attest all documents required for execution, preserving in a permanent file, all MAIW's records and correspondence of lasting value to the Association.
3. As directed by the President, and/or the Board of Directors, give notice of all meetings
4. Upon approval of the President and/or the Board of Directors, perform the duties of the Treasurer in her absence or inability to perform those duties.
5. Have joint custody with the MAIW Treasurer of the maiw.org domain name

Vice President –

1. Serve as chairman of the Bylaws Committee.
2. Perform the duties of the President-Elect in her absence or inability to perform those duties.

President-Elect –

1. Assist the President and perform such duties as may be delegated by the President and/or Board of Directors.
2. Succeed to the office of President in the event of a vacancy in that office in accordance with Article IV, Section 5.a.
3. Assume the office and the duties of the President at the close of the term as President-Elect.
4. Serve as chairman of the Budget and Finance Committee.
5. Become thoroughly acquainted with the membership and the affairs of MAIW.
6. Perform the duties of the President in her absence or inability to perform those duties.
7. Perform such other duties as pertain to the office or as requested by the President and/or the Board of Directors.
8. Perform the duties of the Secretary in her absence.

These duties are taken right from the MAIW Bylaws. Besides attending the three MAIW meetings (November, February, and May), your duties are outlined here. While so many think that stepping up as an Officer would be overwhelming, as you can see, it can be handled easily.

If you are interested in running for office, please do so, involvement is contagious and I would love for the Nominating Committee to have multiple candidates to interview- it says so much about the organization when we don't have to pull candidates from the floor.

Every Officer or Past Officer would tell you that serving on the Board of Directors of MAIW is a rewarding experience. I am a Past Officer and I have made great friends, excellent business contacts and have taken advantage of some fantastic Educational opportunities that MAIW has to offer. These three reasons are why so many of you have joined this Association of Choice, and belonging should be more than attending a meeting. There is no greater feeling of accomplishment then getting involved. There is no greater reward then STAYING involved.

All of the Nominating Committee forms can be found on the website: www.maiw.org/maiwforms

I encourage you to give serious thought to stepping up and getting more involved. If you have any questions please call or email me.

In fellowship,

Cara Curtis, Immediate Past President

Why Did I Do That? – Part I

As you can see from the Immediate Past President's report, the call is out to members that the Nominating Committee is seeking candidates to fill the open officer positions for the 2001-2012 term. We know what the positions are and their responsibilities, but why would you consider running?

I asked Lora Lowe who as Treasurer and Estelle Jeter who served as Secretary to answer this question and here are their comments:

"If you have been a chapter treasurer there are less deposits to do and the same or fewer checks to write. ONLY quarterly reports instead of monthly chapter 990's. If you can keep up and balance your checkbook that a plus."

Lora Lowe – Past Treasurer and current President-Elect

"I will start by saying I always thought the positions on the MAIW Board were best filled by someone other than me. I was afraid and never felt worthy of such a position.

I was very surprised, but honored when I was asked to become the association secretary!! They needed someone to step up to complete Angie's slate of officers. I was very nervous but was encouraged by many to step-up. I did so reluctantly and was never sorry that I did.

I found the position to be a challenge at times but whenever I had a question there was some one there to answer. No one in this organization stands alone. I have very often thought of us as a team – working together.

I have found such self worth through the different positions I have held both on the Association level and the Chapter level. I would encourage anyone to put your name in when they ask for nominations. This is **your** association of choice!!!

Being secretary is not very difficult – you have script to follow – a recorder to listen to – and most reports sent to you electronically to just cut and paste. I found that once you start a set of minutes it does not take too long to finish – it's the sitting down to do them that takes the longest – especially if you procrastinate like me."

Estelle Jeter – Past Secretary

Part II will be published in the Winter Issue of the newsletter with comments from Past Presidents.

QUARTERLY SAFETY TIPS

October is Halloween Safety Month

Prevent Blindness America, the nation's leading volunteer eye health and safety organization, sponsors this theme. According to their website, there are steps you can take to make it a safe Halloween for children and teens. Information about the dangers of cosmetic contact lenses will be included, as the use of these lenses increases at this time of the year. For more information, contact them at 1-800-331-2020 or go to:

http://www.preventblindness.net/site/Survey?ACTION_REQUIRED=URI_ACTION_USER_REQUESTS&SURVEY_ID=1180

November is Drinking and Driving Awareness Month



The following information is from the MADD website:

Tie One On For Safety, originally named the "Project Red Ribbon Campaign" was created in 1986 to help heighten public attention to drinking and driving during the holiday season. This program was designed to encourage the public to become actively involved in the fight against drunk driving by tying a red ribbon to a visible place on their vehicle such as the antenna or side mirror.

Today the goals of this program are to recruit anti-drunk driving partners to tie MADD ribbons to a visible place on their vehicle; boost awareness about drunk driving during the holiday season; to offer suggestions to deter drunk driving; and to increase MADD's identity with the red ribbon and its symbolism which is to prevent drunk driving.

You can promote the Tie One On For Safety campaign by providing red ribbons to organizations in the community, recording a phone message about safe and sober driving during the holiday season, displaying drunk driving statistics in your work place, distributing ribbons to people as they leave a meeting to drive home, and being a responsible party host.

Ribbons are available to individuals and groups and may be obtained by contacting your local MADD affiliate. Come on, Tie One On - For Safety!

December is Safe Toys and Gifts Month

Here are some tips from the Safe Kids USA website:

TIPS TO PREVENT TOY INJURIES

Choose safe toys.

- Before shopping for toys, consider the child's age, interest and skill level.
- When shopping, read labels. Look for well-made toys and follow the age and safety information on the warning labels.
- Consider purchasing a small parts tester to determine whether or not small toys and objects in your home may present a choking hazard to young children.

Inspect all toys regularly for potential hazards.

- Check regularly for damage that could create small pieces that are choking hazards.
- Make any necessary repairs immediately or discard damaged toys out of children's reach.

Watch for toys that can become hazards.

- Young children should never play with toys with strings or cords, which can accidentally strangle them.
- Electrical toys are a potential burn hazard. Children under age 8 should not use toys with electrical plugs or batteries.

Supervise children when they play and set good examples of safe play.

- Actively supervise children when they are playing with riding toys and any toy that has small balls and small parts, magnets, electrical or battery power, cords, wheels or any other potential hazard.
- Active supervision means keeping the child in sight and in reach while paying undivided attention.

Ensure that toys are used in a safe environment.

- Riding toys should not be used near stairs, traffic or swimming pools. Riding toy-related deaths can occur when a child falls from a toy or rides a toy into a body of water.
- Always supervise children at play. Play is even more valuable when adults become involved and interact with children rather than supervising from a distance.

Make sure toys are stored safely.

- Teach children to put toys away after playing. Ensure that toys intended for younger children are stored separately from those for older children.
- Make sure toy chests have no lids or have safety hinges.

Sign up to receive product recalls with the Consumer Product Safety Commission at www.cpsc.gov.

- Return warranty and product registration forms for new toy purchases to the manufacturers to make sure that you are notified of any recalls.

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

Molenaar LLC Recalls Night Lights Due to Fire and Shock 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 Products: Electroluminescent night lights

Units: About 315,000

Manufacturer: Molenaar LLC of Willmar, Minn.

Hazard: The night lights can become hot to the touch and melt, resulting in risk of possible shock or fire.

Incidents/Injuries: The firm is aware of 4 incidents of the night lights melting, resulting in minor property damage. No injuries have been reported.

Description: Two models of the night lights are being recalled. One model, Model No. 2019, is shaped like a house. The other, Model No. 2017, is square-shaped with a rounded top. The night lights glow green when plugged into an electrical outlet. "71980 U.S.A." is molded into the night light's back panel, just above the brass outlet prongs. The night lights may have the brand names or logos of various companies printed on the front.

Sold at: The recalled night lights were distributed free as promotional products by various companies imprinted with various company names between October 2001 and November 2009.

Manufactured in: U.S.

Remedy: Consumers should immediately stop using the recalled night lights and throw them away.

Consumer Contact: For additional information, contact Molenaar at (877) 719-4442 between 7 a.m. and 5 p.m. CT Monday through Friday or visit the firm's website at www.miline.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/prhtml10/10353.html>

Siemens Recalls Circuit Breakers 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: Siemens and Murray Circuit Breakers, Load Centers and Meter Combos

Units: About 2.2 million

Importer: Siemens Industry Inc., of Alpharetta, Ga.

Hazard: The recalled circuit breakers have a spring clip that can break during normal use, leading to a loss of force to maintain a proper electrical connection in the panelboard. This can lead to excessive temperature, arcing or thermal damage at the connection point, and damage to the panelboard's electrical insulation and can result in a fire, property damage, or personal injury.

Incidents/Injuries: Siemens has received one report of a circuit breaker spring clip that broke during installation. No injuries have been reported.

Description: This recall involves Siemens and Murray 15 through 50 AMP single and double pole circuit breakers, load centers (circuit breakers that come with an electrical panel), and meter combos (contain a load center and a meter socket). "Siemens" or "Murray," date codes 0610 or 0710 and the catalog number are printed on a label on the side of the circuit breakers.

Date codes between June 2010 through August 2010 are stamped on the inside of the metal box of the load centers and meter combos. The catalog number for the load centers and meter combos is printed on a label inside the metal box door and on the packaging.

Product / Date Codes / Catalog Numbers

Circuit Breakers / 0610, 0710 / Q115, Q120, Q130, Q215, Q230, Q250, MP115, MP115U, MP120, MP130, MP215, MP230, MP230U, MP250

Load Centers / Jun 23 2010 - Aug 25 2010 / G2020B1100CP, G3030B1100CP, G4040B1200CUSGP, LC4040B1200P, G3040B1200CP, G3040L1200CP, G4040B1200CP, G3030B1150CP, W3040B1200CP, G1624L1125CP, W4040B1200CP

Meter Combo / Jun 23 2010 - Aug 25 2010 / JA2040B1200SP

Sold at: The Home Depot, Lowes, other hardware and building supply stores and numerous electrical distributors nationwide from June 2010 through August 2010 for between \$2.50 to \$235.

Manufactured in: Mexico

Remedy: Consumers should immediately contact Siemens for a free inspection by an electrician and a free replacement product.

Consumer Contact: For additional information, contact Siemens at (800) 756-6996 between 9 a.m. and 5 p.m. ET Monday through Friday or visit the firm's website at www.usa.siemens.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/prhtml10/10354.html>

CPSC Urges Parents to Inspect and Secure TVs, Furniture, and Appliances in Child-Proofing Efforts
On average, one child dies every two weeks due to tipovers

WASHINGTON, D.C. - Many parents and caregivers may not be aware that one of the top hidden hazards in the homes where young children live or visit is unsecured and unstable TVs, furniture and appliances. Today, the U.S. Consumer Product Safety Commission (CPSC) is urging families to take a moment to inspect and secure these items to prevent any more tragedies.

Between 2000 and 2008, CPSC staff received reports of nearly 200 tipover related deaths involving children eight years old and younger. Nearly all of these fatalities (93%) involved children five years old and younger.

More than 16,000 children five years old and younger were treated in emergency rooms because of injuries associated with TVs, furniture, and appliance tipovers according to CPSC staff's most recent estimates from 2006.

"Large TVs and unstable furniture can be a deadly combination. Taking simple, low-cost steps to secure furniture and TVs can save lives," said CPSC Chairman Inez Tenenbaum. "Parents need to know about this hidden danger and take action now."

Typically, injuries and deaths occur when children climb onto, fall against or pull themselves up on television stands, shelves, bookcases, dressers, desks, chests and appliances. In some cases, televisions placed on top of furniture will tip over and cause a child to suffer traumatic and sometimes fatal injuries.

To help prevent tip-over hazards, the CPSC offers the following safety tips:

Furniture should be stable on its own. For added security, anchor chests, dressers, TV stands, bookcases and entertainment units to the floor or attach them to a wall.

Place TVs on a sturdy, low-rise base. Avoid flimsy shelves.

Push the TV as far back on its stand as possible.

Place electrical cords out of a child's reach and teach kids not to play with them.

Keep remote controls and other attractive items off the TV stand so kids won't be tempted to grab for them and risk knocking the TV over.

Make sure free-standing ranges and stoves are installed with anti-tip brackets.

This year, the CPSC is intensifying its outreach efforts by partnering with numerous organizations, including clinics and second-hand stores, to disseminate a two minute PSA including a powerful testimonial of a parent who lost her two-year-old in a TV tipover incident and a poster. In addition, consumers will be able to stream a 20 second version of the PSA through October 23, 2010 by texting TVFALL to 878787.

Consumers can also download CPSC's updated safety alert.

To see this press release on CPSC's web site, including links to videos and documents, please go to:
<http://www.cpsc.gov/cpscpub/prerel/prhtml10/10351.html>



NEWS FROM THE CHAPTERS

News from the Berkshire Chapter:

Look for our news in the next issue!

Yours in Fellowship,

Sharon MacEachern, CISR, CPIW
Director - Berkshire Chapter

News from the Bristol Chapter:

Greetings from the Bristol Chapter! It's hard to believe that the gorgeous summer is behind us and fall is on its way. The Bristol Chapter kicked off the year with our first meeting at Hawthorne Country Club on September 8th and as an icebreaker we played some Insurance Jeopardy. We were so lucky to have our President, Adrienne M. Coe, AAI, CIC, CISR, CPIW attend our meeting and share her goals for the upcoming year.

Next up is a busy October! On Saturday, October 2nd the Bristol Chapter will be partnering with the Swansea Police Department for Kids Safety Day at the Swansea Mall. From 10am to 2pm, we will be offering child ID kits which will include a photo, fingerprinting, the child's vital statistics and emergency contact information. We are so glad to offer this service for parents.

Then our next chapter meeting will be held on Wednesday October 13th, also at Hawthorne Country Club. We are having our very popular Pound and Yard fundraiser. Last January we raised over \$400 for our scholarship fund. It is definitely one of the best meetings of the year!

On Wednesday, November 10th, we will be offering a two credit continuing education class at our monthly meeting. We will have Janice Long from Glass America presenting a class on Auto Theft and Fraud. We invite everyone to attend the meeting as it is a great opportunity to get CE credit and network at the same time.

And finally, we are extremely excited about our first annual Poker Tournament Fundraiser to support the Salvation Army's Adopt-A-Family Program. Our goal is help multiple families for the 2010-2011 holiday season. The tournament is being held at on Saturday, November 13th at Café Funchal, 123 Church Street, New Bedford, MA. For \$60 you'll receive \$3,000 worth of chips but if you purchase your ticket before Friday, November 5th you'll receive an extra \$1,000 in chips. There will also be a 50/50 Raffle and other raffle prizes. It is going to be great time and we hope to see some new faces there.

In Fellowship,

Paula Tavares
Director – MAIW Bristol Chapter

News from the Cape Cod Chapter:

Fall greetings from the MAIW Cape Cod Chapter!

The "kick-off" to MAIW 2010 board meetings the first Tuesday of the month & chapter meetings being the 2nd Tuesday of the month has been wonderful. Enthusiasm abounds! Our Committee Chairs and committee members are hard at work to make this the a year filled with good things.

Our first Chapter meeting was held September 14th, 2010 and was well attended. As we look toward membership month, we were thrilled to have a special guest & speaker at our meeting, MAIW President, Adrienne Coe. Adrienne expanded our thoughts on why "We Belong" and projected many reasons with value and benefits galore in being a member of MAIW. Both members & guests were excited to meet & greet Adrienne. The "theme" for our September meeting was, "back to school, hit the books". We then asked members, agents, vendors and guests to bring or pass along any new or previously loved books or periodicals to us for donation to our local hospitals. The number of items forwarded to us was outstanding. We plan to complete the collection at our October meeting.

As we move on to October and look at a fast approaching Holiday Season, Laura Lowe is leading us forward in matching and helping make Christmas that much more special for even more children through the Salvation Army's Dress a Live Doll project (lots of shopping and wrapping).

Monthly meeting plans & speakers to be announced with lots of information and opportunity to learn will follow.

We extend to all MAIW members & friends an invitation to come visit & attend a meeting held each month on the 2nd Tuesday of the month here on Cape Cod!

In fellowship,

Mary Jo Bossoletti,
Director – Cape Cod Chapter

News from the Essex Chapter:

Essex Chapter is on the " Move" for the 2010 - 2011 year.

Our September 8th meeting started with an Educational Seminar for 2 CEU's presented by Nik Frye of Glass America on Auto Fraud.

The seminar and meeting was well attended. Our Chapter will be represented in the Annual Breast Cancer Walk on October 3rd in Boston. We are also collecting Yogurt Tops for Breast Cancer through-out October 31, 2010.

October 13, 2011, our speaker will be Jeanette Isabella, an author, motivational speaker, who has encouraged many in the insurance industry.

At our November 10 meeting we are honored to have Robert Tibbo, CPCU, from Middlesex Insurance Company, to speak on Updates in Commercial Lines & Loss Prevention. We will be collecting cloths & articles for Children & Families Abused in th Essex County, MA.

December 1st, will be our annual Christmas/ Holiday Essex Chapter Celebration, as always, we will have our annual Yankee Swap, Toys for Tots, given to our local Arms Forces, and our annual Food Drive. This is always a fun and giving time for all that are present.

For The New 2011 year we will be presenting CEU credits for presented by J. N Phillips Glass, Financial Transitions for Woman, Weather Insurance.

May 20-22 Essex Chapter will host The Annual , May MAIW Association Meeting with the Annual NAIW Breakfast to be held that weekend on Sunday May 22, 2011, at the Peabody MA , Marriott Hotel.

In fellowship,

Jean Gosling
Director – Essex Chapter

New from the Middlesex Chapter:

The Middlesex Chapter would like to congratulate our member, Connie O’Connell, who is serving as Parliamentarian and Mary Heasley who is on the MAIW Education Committee. Best wishes to our President, Adrienne Coe, and her board for a successful and enjoyable year.

On September 13, 2010, the Middlesex Chapter installed the following officers: Luana DiSarra, Director; Sue Koerber, Assistant Director; Sue Sterling, Secretary; and Cara Curtis, Treasurer. Our committee chairs are Elizabeth Conway, Membership; Janet Walker, Safety; Connie O’Connell, Public Relations; Ann Collins, Publicity; and Mary Heasley, Education.

At the next meeting to be held on Monday, October 4, 2010 the Middlesex Chapter will be having a presentation on Jewelry Appraisal and Replacement. On November 1, 2010, Claudette Rowley who is a professional motivational speaker will give a presentation on the “Insights for Shedding Life Long Habits.” The Middlesex Chapter Holiday Party will be held on December 6, 2010 and will feature consultants from May Kay and Silpada Designs.

The Middlesex Chapter meetings are 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@twrgroup.com or Luana DiSarra at telephone number 781-309-1509, email address disarra@litchfieldcavo.com.

In fellowship,

Luana DiSarra
Director - Middlesex Chapter

News from the Norfolk Chapter:

I hope you all had a wonderful Summer and are now enjoying this beautiful Fall!

We started off the new MAIW year by getting organized! At our September meeting we were joined by Professional Organizer, Janine Cavanaugh. Janine gave us all some great advice on how to get organized and stay organized at home and at the office.

In October we will support the 25th Anniversary of Breast Cancer Awareness Month. We hope to see many MAIW members walking in the Making Strides Against Breast Cancer Walk in Boston. Our October meeting will focus on health topics and the American Cancer Society.

We have several CE classes coming up this year including E&O Insurance which will be presented by Bill Hofmann at our meeting on November 16th. We will also host classes on Air Bag/Auto Safety, Trusts and CPR/AED Training and Certification. Other classes are also in the works!

We have reserved a block of tickets for the “Radio City Christmas Spectacular – The Rockettes Show” at the Wang Theater in Boston for Saturday December 4th. Please contact me if you are interested in attending!

We will continue our support of the Mansfield Food Pantry and (Brockton) Family & Community Resources. Throughout the year we will also continue to support the dedicated (and much appreciated!) men and women serving in our armed forces.

We are looking forward to a great year filled with fun and educational opportunities!

In Fellowship,

Kristin L. Camarra
Director - Norfolk Chapter

News from the Plymouth Chapter:

Plymouth Chapter is still busy planning the November Association Meeting. With the tough economic times, we are thrilled to offer the entire weekend for \$38 for members and this includes the Friday afternoon CE Class! We are also offering a 3 CE class for our October meeting, with a price of only \$30 which includes a light dinner! Everyone is welcome!

In Fellowship

Ami Drew
Director - Plymouth Chapter

News from the South Middlesex Chapter:

Watch for our news in the next issue!

In Fellowship,

Annmarie Castonguay
Assistant Director - South Middlesex Chapter.

NEWS YOU CAN USE THE INSURANCE SCHOLARSHIP FOUNDATION

What do you know about this foundation? Are you eligible for a scholarship? How do you apply? I don't need a scholarship, but how can I support the foundation? This article will answer these questions and more!

Why is ISFA so important to you?

The Insurance Scholarship Foundation of America (ISFA) is a 501c3 public charity with the mission of *"promoting excellence in the insurance industry by underwriting the education of current and future employees."* In other words, ISFA offers scholarships to help pay for the cost of taking classes to improve your knowledge of the insurance industry. Education of current and future employees in our industry leads to "excellence".

Just a bit of background! ISFA was formed in 1993 by the members of the NAIW through donations from the members and other industry leaders. ISFA is managed by an executive director and one part-time staff member and is governed by a volunteer board of directors made up of insurance professionals from across the country.

Academic Scholarships are available to college juniors or seniors pursuing a course of study in insurance, risk management or actuarial science. Professional Scholarships are available to men and women in the insurance industry pursuing a course of study leading to an industry designation or college courses to enhance their insurance careers.

As an insurance professional, what scholarships are available and how does one apply?

Many of you are fortunate to be with an employer who supports your industry education but there are many industry professionals who do not have that opportunity. Education is essential in our fast paced, rapidly changing industry.

An ISFA scholarship covers eligible expenses for all insurance related courses or industry designation programs. If no employer reimbursement is provided, ISFA can consider the full cost of course study. If partial reimbursement is received from an employer, ISFA can consider course study cost remaining after the partial reimbursement.

ISFA Professional Scholarships are available to anyone working in the insurance industry seeking to improve their knowledge through a designation program or college degree. It covers:

- Expenses related to course studies
- Books for any insurance related course

The ISFA board of directors awards scholarships twice a year in the spring and fall. Multiple scholarships are awarded each period.

You may apply for scholarships as long as you are enrolled in courses to improve your insurance career.

The number of scholarships awarded each year depends on the number of qualified applicants and the scholarship dollars budgeted.

Since the inception of the Foundation over \$410,000 in scholarships has been awarded:

- 251 professional scholarships totaling over \$189,000
- About 82% of applicants receive a scholarship.
- 184 college scholarships totaling over \$221,095 awarded to college juniors and seniors pursuing a degree in Insurance, Risk Management or Actuarial Science.

A significant majority of the early college scholarship recipients are now a part of the insurance industry.

These young men and women assisted with scholarships from ISFA are the future of our industry.

ISFA is most honored to have scholarships that have been created by NAIW members Susanne N. Wolfe, Martha M. Rogers and Cheri Bailey for the benefit of members of NAIW. Susanne and Cheri are both past national presidents of NAIW and Martha is a past RVP from Region II. Each of these ladies has made a personal commitment to the members of NAIW and their education.

All you need to do to apply for any one of these scholarships is submit a completed application; ISFA will take it from there. It is not difficult.

There are just five easy steps for someone to apply for an ISFA scholarship:

- Check the time frame to determine the next award period and deadline to submit your application
- Download the application. Log on to the ISFA website www.inssfa.org, complete the online application and print it
- Gather Information: List of courses, dates of courses, documentation of costs, and recommendations
- Write a short essay (500 words) to let us know what your career goals are. Tell us why your goals are important to you and the industry, how you plan to achieve your goals. Keep your essay short and to the point.
- Check your application. Be sure it is complete with all signatures and required documentation, and your courses must fall within the time frame of the award period.

Now ... that is a very easy process and oh so worth the time to complete application.

We mentioned that the number of scholarships awarded depends on the funds available. ISFA is funded through donations. Donations come from individuals, insurance companies/agencies and other insurance associations/organizations. Donations from the members of NAIW are a significant resource for ISFA. As a 501c3 public charity, donations are tax deductible.

The easiest way to donate to ISFA is through the online monthly recurring donation tool “Partners in Education”. ISFA has created a secure online tool to make donating and reaching Founder’s Circle status easier than ever. “Partners in Education” sustained giving program allows you to make your gift by credit card every month - an easy way to make a difference. It takes less than 5 minutes to log on to www.inssfafa.org, go to the Donate tab and click “Donate Now” then choose a donation level and enter your information.

The greatest reward for pledging a sustaining donation or any donation to ISFA is the knowledge that your dollars are enhancing the education and careers of others in the insurance industry.

ISFA wants to thank all the NAIW members who are Founders Circle donors and all members who have made donations to *“Promoting Excellence through Education”*. We need your continued support to continue to provide the same level of scholarship awards. Pledge to become a Partner in Education and begin investing in OUR industry’s future. We thank you for your continued support of ISFA.

MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.



November 12, 2010 MAIW Board Meeting

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

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

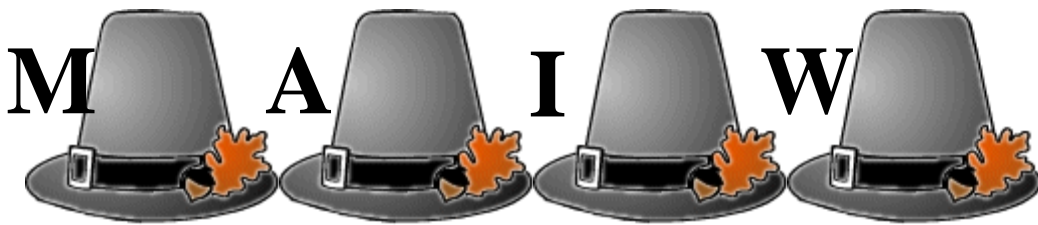
The next Board Meeting of the Massachusetts Association of Insurance Women, Inc., will be held on Friday, November 12, 2010 at the Radisson Hotel Plymouth Harbor in Plymouth, MA. **THE MEETING WILL BEGIN PROMPTLY AT 7:15 PM.** If you plan to pass out information, please be early so as not to delay the 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 Beatrice Grant 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 Bea can read it.

Please forward any motions or items you wish to have added to the agenda no later than Tuesday, October 15th.

I look forward to seeing everyone in Plymouth.

HATS OFF TO



CELEBRATING 70 YEARS OF
EDUCATION FELLOWSHIP
LEADERSHIP

NOVEMBER 2010 ASSOCIATION MEETING
HOSTED BY THE PLYMOUTH CHAPTER

November 12-13, 2010

RADISSON HOTEL PLYMOUTH HARBOR
180 WATER STREET
PLYMOUTH, MA 02360
(508)747-4900

MAIW room rate for the Radisson is \$119

Please mention the MAIW rate when calling

Deadline for room reservations: October 12, 2010

HATS OFF TO MAIW



Friday, November 12th

Seminar – Donna McKenna - Amphitheater Foyer	5:00 p.m. – 7:00 p.m.	2:00 p.m. –5:00 p.m. Registration – Lobby
Board Meeting – Board Room		7:00 p.m. – 9:00 p.m.
Hospitality – Gathering Room – Suite 302		7:00 p.m. – 11:00 p.m.

Saturday, November 13th

Plymouth Buffet Breakfast – Room TBD	7:00 a.m. – 9:00 a.m.
Directors/Assistant Directors Meeting – Room TBD	7:30 a.m.
First Timers Meeting – Room TBD	7:30 a.m.
Seminar – Richard Fitzgerald, Associate Director of Support Services Mass Emergency Management Agency	9:00 a.m. - 11: 00 a.m.
Business Meeting – Amphitheater	11:15 a.m. – 12: 30 p.m.
Luncheon – Mayflower Room	12:45 p.m. - 2:00 p.m.
Assorted deli wrap buffet	
Speaker - Deputy Lisa Budge-Johnson Plymouth County Sheriff’s Dept.	

NAME: _____ CHAPTER: _____

PHONE: _____ EMAIL: _____

Friday’s Seminar? Yes ___ No ___ Saturday’s Breakfast? Yes ___ No ___
 Saturday’s seminar? Yes ___ No ___ Saturday’s luncheon? Yes ___ No ___

Registration Fee: \$38.00 MAIW members \$48.00 Non-MAIW Members

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

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

Please make your check payable to: MAIW Plymouth Chapter and mail with your registration form to: Julie
 Franklin, CISR, CPIW P.O. Box 762 – West Wareham, MA 02576
 Email: jfranklin@williampalumbo.com Phone: 508-888-2244 ext 102
Deadline to register: November 1, 2010

HATS OFF TO MAIW



MASSACHUSETTS ASSOCIATION OF INSURANCE WOMEN, INC.
AFFILIATED WITH THE NATIONAL ASSOCIATION OF INSURANCE WOMEN, INT

NOVEMBER 2010 ASSOCIATION MEETING Saturday Seminar Registration

Date: Saturday, November 13th

Where: Radisson Hotel
180 Water Street
Plymouth, MA

Time: 9:00 –11:00 a.m.

Seminar: Massachusetts Emergency Management Agency
Current flooding issues
Presented by: Richard Fitzgerald, Associate Director of Support Services

Cost: NAIW Members No charge – included in registration
Non-Members \$25

RSVP: Julie Franklin, CISR, CPIW
P. O. Box 762 – West Wareham, MA 02576
Email: jfranklin@williampalumbo.com Phone: 508-888-2244 X102

Please make check payable to MAIW Plymouth Chapter

Name: _____ Member: _____ Non-Member: _____

Chapter: _____

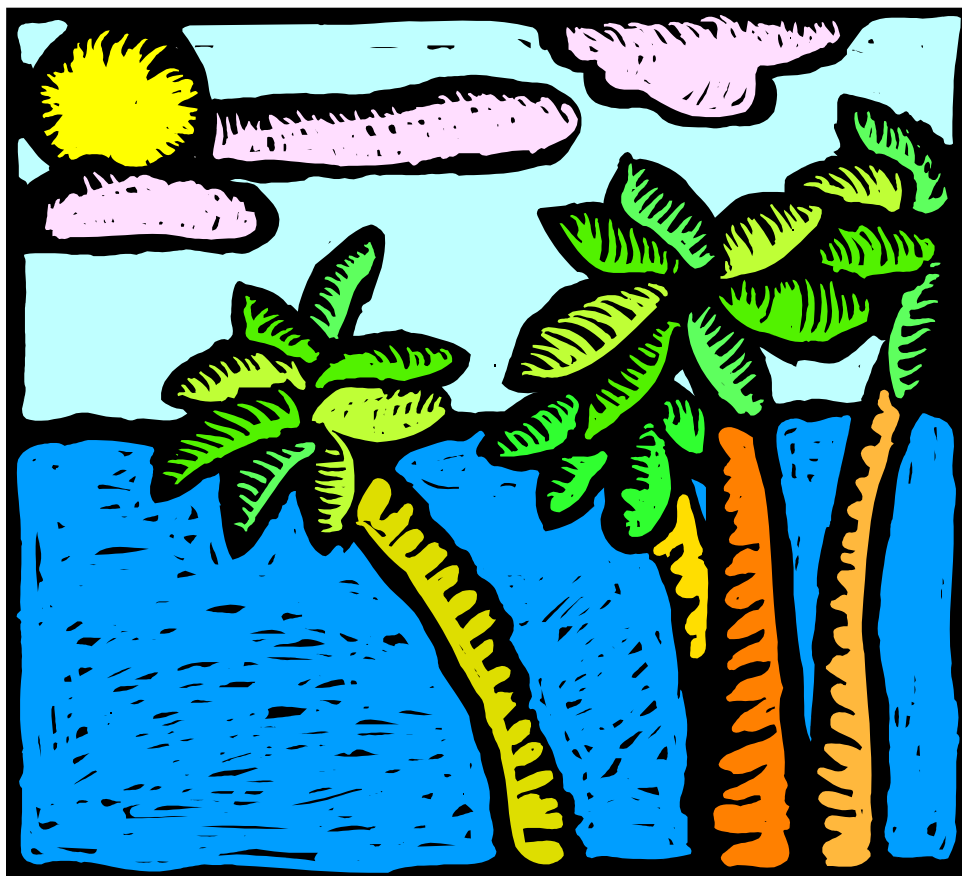
Phone: _____ Email: _____

Registration for Friday Seminar form

Bristol Chapter Poker Tournament

Page for MA Conference for Women

Page for MA Conference



SAVE THE DATE

FOR THE MAY ASSOCIATION MEETING

MAY 20, 21 & 22, 2011

HOSTED BY ESSEX CHAPTER

PEABODY MARRIOTT

PEABODY, MA.

DETAILS TO FOLLOW

INFO YOU SHOULD KNOW



CONDOLENCES

Mary Williams, Past MAIW President and Past RVP passed away on September 11, 2010.

Last issue we announced that the father of Eleanor (Ellie) Doherty, a longtime member of MAIW, Worcester Chapter, passed away. We are very sorry to announce that her sister, Mary C. Allain, passed away on August 25. Cards may be sent to Ellie at:

Eleanor Doherty
PO Box 119
Charlton MA 01501.

Region I RVP, Debbi Kuhne, lost her nephew, Craig Bernard on September 23rd. Craig was 33 and will be greatly missed by Debbi and her entire family. If you would like to send a message of condolence to Debbi her home address is:

Debbi Kuhne
1605 Tarringford Street
Torrington, CT 06790



Mary McGowan, Past MAIW President, has been in rehab for the past few months and recently returned to her home. She is doing much better. Apparently she had a stroke in early summer and is currently doing her therapy at home. You can send notes or cards to Mary at:

137 Mayflower Terrace
South Yarmouth, MA 02664



CONGRATULATIONS!!!

Congratulation to Luana DiSarra who is getting married on October 10, 2010 at Our Lady of Hope Church in Ipswich, Massachusetts with the reception being held be at The Mansion on Turner Hill in Ipswich. She and her future husband, Stephen Scavone, will be going on our honeymoon in St. Lucia. After the wedding, her new name be "Luana DiSarra Scavone."



ANNOUNCEMENTS

Calling all volunteer! Calling all volunteers!

We need people to help out at the MAIW Booth at MAIA's Big Event being held November 4 through 7 at the Marriott Hotel, Copley Place, Boston, MA. Our booth will be open Friday, November 5 from 9 AM until 1PM and on Saturday, November 6 from 9 AM until 2PM.

Even if you can only serve for an hour, please contact Glynnis Wallbridge at : binglamour@gmail.com or gwalbridge@rodmanins.com

by October 15th with the dates and times you are able to assist!

Want to improve your speaking skills or just build up your confidence?

Confidence While Communicating, better known as CWC, is a ten-hour course that provides training on speaking through the delivery of prepared and impromptu speeches. Topics include speech structure, vocal delivery, using gestures, round table and panel discussions plus a description of the traditional group approach to class presentation. It is also a CPIW qualifier. The Norfolk Chapter is offering the Confidence While Communicating course this fall. The date and time of the first meeting will be announced at a later date. If interested in participating or you want to host one, please contact Beatrice M. Grant at Beatrice.grant@acadia-ins.com or 508-263-2532.

MAIW In Florida!

As you may know, past members of MAIW who have retired meet in Florida once a year in March. They had three new past members join them this year! The group is inviting any members that will be in the area next March to come and please join the. You can contact wither Virginia Wade or Gina Demaris for the time and place.

Email Directory 2010-2011

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adriannecoe@ymail.com

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Cape Cod – 2nd Tuesday

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Luana DiSarra, ESQ
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Plymouth – 2nd Wednesday

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TBD

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

NAIW President

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

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Education

Loyalty

Fellowship

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