

# News from MAIW



Association of Choice-Represented by Diversified Professionals

### In this Edition ...

- **Meet the 2008- 2009 MAIW Officers**
- **Meet the 2008 – 2009 MAIW Chapter Directors**
- **Register for the November 2008 Association Meeting**

### Upcoming Association Meetings...

**The Next Business Meeting of MAIW will be held Saturday November 15<sup>th</sup> at 11am at the Holiday Inn in Tewksbury, MA.**

<p style="text-align: center;"><b>MAIW</b></p> <p>4 Enterprise Road Suite 122 South Dennis, MA 02660</p> <p>413-458-8119</p> <p>ametivier@cpdcinsurance.com</p>	<p style="text-align: center;"><b>EDITORIAL ENQUIRIES</b></p> <p>Cara Curtis, CPIW Publication Chair wcmaiw@gmail.com</p>	<p>The <b>NEWS FROM MAIW</b> is best viewable via the website, <a href="http://www.maiw.org">www.maiw.org</a> 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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[www.maiw.org](http://www.maiw.org)

## PRESIDENT'S MESSAGE

Greetings to All!

Fall is here, the trees are changing, and Chapter meetings have started back up after a "too short" summer. I wish you all success in the coming year. I have received meeting schedules from some of the chapters and I am amazed with all of the interesting topics, speakers, public relations events, and educational opportunities that are being offered to our members. We're off to a great start and you should all be proud!

I attended State Day on September 13<sup>th</sup> in Springfield and have a few items that I would like to pass on.

The 1<sup>st</sup> item is a date change for the NAIW National Convention. It has been moved to May 27-31, 2009. The convention is being held in New Orleans. On the 1<sup>st</sup> day of the convention, NAIW members will spend the day assisting Habitat for Humanity in their rebuilding efforts. How great is that?!?!?

The 2<sup>nd</sup> item to come from State Day is a new education discount that is available to members. NAIW has teamed up with WebCE, a nationwide e-learning company, to provide insurance CE services year round. Web CE delivers tens of thousands of CE courses each year to insurance professionals. **NAIW members are now eligible to receive a 10% discount on CE purchases.** In order to take advantage of the 10% discount, log on to <http://NAIW.webce.com>. Courses are available for all license types. You will need your membership number in order for the discount to apply.

I also wanted to mention my pet project again. In case you haven't heard, I have a project that I would like every chapter to get involved with this year. This project will cost you very little time and nothing out of pocket. I am referring to a program called *Cell Phones for Soldiers*. This program sells used and discarded cell phones to a recycler and turns them into prepaid phone cards that are sent to soldiers in war zones.

There is a flyer in this newsletter that provides all of the details about how the project will work. Please share it with everyone you know and start collecting. Let's make a Difference...one phone at a time!

The next Association meeting will be hosted by the Middlesex Chapter. It will be held at the Holiday Inn in Tewksbury. There will be a "sports fan" theme and everyone is welcome to wear their favorite sports attire during Friday events and at the luncheon on Saturday. I look forward to seeing everyone there.

As always, if I can be of assistance, let me know. I would be happy to help!

Yours in Fellowship,  
Angie Metivier, MAIW President

## IMMEDIATE PAST PRESIDENT'S MESSAGE

### NOMINATIONS – WE WANT YOU!!

We are looking for nominations for officers for 2009-2010, so now is the time to really start thinking about giving a little more of your time for the good of our Association. We need to fill the following positions:

President-Elect, Vice-President, Secretary, and Treasurer\*

\*(This position can be a split job, as Lora and Anne have been doing this year.)

Please look into your hearts, fill out the MAIW CANDIDATE Form 545, and send it to *Ingrid Brown at 11 Granite Street, Rockport MA 01966 or fax 978-546-9058*. Remember that our Association will only be as strong as all of us decide to make it, and it is ALL our responsibility to find and fill the officer positions for each year, as we plan for our future.

Also keep in mind that at your November or December Chapter Meeting, you will need to Elect the Delegate and Alternate to the MAIW Nominating Committee. Please complete Form 812, after you have met, and send it to me, as well.

Thank you.

Ingrid C Brown, Immediate Past President and Nominating Chair

## MEET THE MAIW OFFICERS

### President

#### **Angela D. Metivier, CPIW**

Angie is a licensed Insurance Representative at Coakley, Pierpan, Dolan, & Collins Insurance Agency. She has been in the Insurance industry for 18 years and a member of the Berkshire Chapter, MAIW for 17 years. She belongs to MAIW so that she can benefit from the educational resources and networking opportunities, but more importantly, for the fellowship, long lasting friendships and support she gets from being an active member. Angie's favorite Public Relations project is the Breast Cancer Walk in Boston. MAIW members from across the state meet together every year to walk for this important cause. Angie is married and has two children.

### President- Elect

#### **Cara L. Curtis, CPIW**

Cara began her career in the insurance industry during High School as a CSR at a local agency. After graduating from College of the Holy Cross she worked at Hanover Insurance, formerly known as Allmerica Financial, on their Product Development and Commercial Underwriting teams. Cara joined MAIW in 2002 and has served as Worcester Chapter Director, MAIW Education Co-Chair, MAIW Publication Chair, and Public Relations & Program Chair for the MA Council of NAIW. She is currently employed at Highline Data in Cambridge where she is a Product Support Specialist.

## Vice President

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

Adrienne is the Agency Manager at Stevenson & Co., Inc. in Pittsfield, MA, where she began her career in 1985. She has been a member of MAIW for 19 years, serving as Berkshire Chapter director three times since 1992. She has since served as MAIW President-Elect, First Vice-President, Second Vice-President and Membership Chair. She was twice the winner of the MAIW and Baystate Council CWC speak-offs and was the Region I runner-up in 1997. Adrienne joined MAIW in order to gain confidence, knowledge and professionalism, qualities she admired in the women she knew who were already chapter members. Her favorite thing about MAIW is the good that the association does and the resources it provides, both for its members and the communities.

## Secretary

### **Estelle T. Jeter**

Estelle has been in the industry since 1988 and started as a General Assistant.

A job that was to be for only two weeks and look here it is 2008 and she is still here. Her job has changed a few times, she was the receptionist for a few years and now is working in marketing.

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

In time Estelle became the Assistant Director and then the Director of Essex Chapter. She served as Key member of MAIW for Ingrid Brown. Estelle and Ingrid met through MAIW and are now traveling companions to all the meetings, local as well as regional meetings. She certainly has moved up in the organization and is now serving as MAIW Secretary.

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

On a personal note, Estelle has been married to my husband Dave for 43 years. They have 3 sons , 9 grandchildren, and one great grandson. Their daughter –in-laws are better than they could have hoped for.

Estelle would encourage all of you to take the leap and move on up. Move out of your comfort zone and get involved.

## Treasurer

### **Lora Lowe, CIC, CISR, CPIW**

Lora has been licensed for 20 years in P&C and L&H in Massachusetts and has been working full time within the insurance industry for 16 years. She has worked in various insurance agencies, companies and an international brokerage firm, and now works with Southeastern Insurance Agency in Dartmouth and Hyannis. Lora graduated in 1991 from Drake University in Des Moines, Iowa, where she majored in Insurance with an emphasis in Risk Management. Lora is an active member of the Cape Cod chapter of MAIW and has served as the Treasurer, Asst. Director, two terms as Director and now serves as the public relation chairperson along with being the Treasurer at the Association level. Lora's participation in MAIW has enriched her personal and created professional opportunities now and in the future.

## MEET THE MAIW CHAPTER DIRECTORS

### Berkshire

#### **Vanda M. Monzo, CIC**

Vanda is the Director of the Berkshire Chapter. She is the Marketing Manager for the Berkshire Insurance Group, formerly McCormick, Smith & Curry Insurance Agency, in Pittsfield. She has been a member of the MAIW for three years and has recently completed the paperwork for the CPIW designation. Vanda began her insurance career in 1968, rating homeowner policies for Wausau Insurance Company in Philadelphia. Vanda moved to Vermont in 1974 and except for taking time off to raise three children and finish her education and forays in pottery and theater management, has been working in the insurance industry. What Vanda likes about the MAIW is the emphasis on education and the fellowship amongst its members.

### Bristol

#### **Rachelle Tucker, AAI, AIS, CPIW**

Rachelle served two years as assistant director and is in her final year as director for Bristol Chapter. She started in the insurance industry right out of high school at the age of 18 and has been in Commercial Lines for the past 7+ years. Currently she is the Large Commercial Accounts Manger at Provider Insurance Group. She has been a member of MAIW for 8+ years and with MAIW has found greater success in her career and ability to develop relationships within the field. She has been married 10 years this November and has two beautiful children, 9 & 3. She currently resides in Attleboro, MA

### Cape Cod

#### **Martha J Findlay**

Martha is the owner/ manager of Olde Cape Cod Insurance Agency, Inc. On May 1st 1980 she went to work for her father for 6 weeks to bill January 1st Auto policies that had not yet been invoiced due to an employee being out sick for 3 months. That was 27 years ago. She was licensed in July of 1980 and as a full license but only sells Property and Casualty. She has worked in every department in the office over the years and became the owner of the business in 2000 and hope to pass it on to her daughter by the year 2018. She became the 3rd generation in May of 2006.

### Essex

#### **Ramona Kowalsky, CISR, CPIW**

Ramona has been a member of the Essex Chapter of MAIW since 1988 and holds the CISR and CPIW designations. This is her first year as Chapter Director after having served the past two as Assistant. She has been in the insurance industry since 1979, and has spent the last twenty years at Educators Insurance Agency in Boston where she currently works as an enroller in the new business department.

Ramona's husband, Rick, owns an agency in Saugus, and they have two children ages 25 and 16. Ramona spends her time away from work attending her daughter's soccer games and other school activities. She and Rick are also very active in their church where Ramona is a Sunday school teacher. She is also quite a good cook and enjoys skiing with her family.

In her "spare" time, there is nothing Ramona enjoys more than curling up with a large cup of tea and a good book or watching cooking shows.

## **Norfolk**

### **Beatrice M. Grant**

Beatrice M. Grant has been in the insurance industry for 32 years starting as a desk clerk with Warner Insurance Group. She was with CNA for 24 years and is now a Commercial P&C Senior Underwriting Specialist with Acadia Insurance Company. What she loves most about NAIW are the lasting and strong friendships and bonds she has with members here and across the country.

Bea has dual membership with the Norfolk Chapter and the Chicago Association of Insurance Professionals. Since joining NAIW in 1982, she has held various positions on the local, state, regional and national levels, including serving as the 2000 – 2001 Illinois Council Director and as the 2001-2002 Region V Vice President. She was recognized as the 1996 CAIW Insurance Professional of the Year, a 2001 Point of Excellence designee and a 2002 Golden Gavel nominee. Being a member plays a major role in her personal and professional development.

## **Plymouth**

### **Susan Burbine, CISR, CPIW**

Susan Burbine CISR CPIW is the Director of the Plymouth Chapter. Susan has been in the insurance industry a total of 27 years on the agency side (personal lines) starting in high school as a billing clerk and now as the Branch Supervisor/Account Manager with Rogers & Gray Insurance, currently working from their Canton office. She attained her broker's license in 1990, the CISR designation in 1992 and earned the CPIW designation through MAIW several years ago. After having been away from MAIW for a few years Susan joined the Plymouth Chapter again in 2006. She immediately agreed to be the chairperson for the Ways and Means Committee and this past year was Assistant Director. Susan was awarded the Member of the Year Award from the Chapter in May of 2008. The thing that interests her most about MAIW is the friendships and networking that takes place both in the Chapter and at the Association levels.

## **South Middlesex**

### **JoAnn Anderson, CISR, CPIW**

JoAnn started her insurance career with Wayside Insurance Agency, Inc. in 1985 knowing nothing about the insurance industry but willing to learn. In 1987 she got her insurance license and also joined S Middlesex Chapter if MAIW. In 2000 she bought Wayside Insurance Agency. The most beneficial part of joining MAIW is the friendships made along with the networking and that is also what makes MAIW the Association of choice.

## **Worcester**

### **Dolores (Dolly) Nardella**

Dolly has been an employee of the Hanover Insurance Company for 37 years and is the Manager of the Statistical Reporting team. She has been a member of the Worcester Chapter for about 12 years and has been the Secretary for two terms and Assistant Director for one. Dolly joined the MAIW to broaden her knowledge, professionalism and to network with a great group of industry peers. She enjoys the educational seminars, the work the MAIW does to assist communities and community organizations. Dolly is currently working towards obtaining her AIS and CPIW designations this year.

## CENTRAL MASSACHUSETTS INSURANCE PROFESSIONALS

### **Yvonne Baker CPIW**

Yvonne has been a member of NAIW for 30 years. Holding various offices in the Worcester Chapter of MAIW. She is a founding member of the Central Massachusetts Insurance Professionals and this year is serving as its President. She started in the business with Travelers in Worcester in 1971, and has worked at several agencies since then. Yvonne has been with Feingold Insurance Cos for the past 15 years. Yvonne says, "I remain a member mostly due to friendships I have made over the years."



### **NEWS FROM THE CHAPTERS**

#### **News from the Berkshire Chapter:**

The Berkshire Chapter is having a great Fall. For the first time in many years we have chairpersons for each of our committees and our membership is growing. Our first meeting in September had our Association President, Angie Metivier explain what the MAIW is all about and how it fits with the NAIW. Our October meeting will offer 2 CEU credits and it will be held at the Williams Inn, where the May Association meeting was held. Our November meeting will host Couco Black from Paul Davis Restoration who will lead us in a "Group Design Therapy" where we will learn about interior decorating.

This is an exciting time for the Berkshire Chapter. Our membership committee will be holding a membership drive by trying to reach people in agencies that are not presently represented in our chapter. We will be picking an organization to deliver much needed food at our December meeting. And we have plans for at least one more CEU meeting before the year is over.

Yours in fellowship,  
Vanda M Monzo, CIC, Berkshire Chapter Director

### **News from the Bristol Chapter:**

Hello Everyone!!! Wow, it's hard to believe the summer is already over, how quickly time flies by when you're having fun. Since May Bristol Chapter has been very busy from planning meetings to scheduling events and volunteering within our communities. In August we had a min-board meeting with the chapter chairs and set up a list of sponsors and events for the upcoming year. Then in September at our first meeting we were happy to install our new Assistant Director – Jenney Fairclough and our Secretary Sandra Owens. We also had the pleasure of meeting and getting to know John & Victoria O'Toole of ServPro, New Bedford. Both Victoria and John spoke to our members about mold, how to prevent it and how to stop it once discovered. They provided members with some "do it yourself" checks to help all homeowners and tenants secure a safe and mold free environment! Just this past weekend we did our annual Kids Day at the Swansea Mall. We ID'd 107 children with the help of several members and the Swansea Police department. Below is a picture of the group!



Back row from left to right: Paula Gomes, Jenney Fairclough, Rachelle Tucker, Jessica Nugent. Front row from left to right: Sandra Owens, Kathy Volterra

### **News from the Cape Cod Chapter:**

YO HO YO Ho Mattie's

The Committee for the May 15-17 Meeting has been Hard at Work on the Island of Cape Cod. Keep watching for more information on the May 15, 16, 17, 2009 Meeting

The Board met this summer putting together our fall meetings. We decided that we would like to have some sort of education speaker at our meetings over the next 9 months.

September – Bob Woods of Once Beacon Insurance Company came to speak on how to use Claims to Market your business. He was interesting and a lot of fun.

In October we will have our annual Fair Plan Meeting. Since they are one of our main companies its great to get the updates.

In November we are having "In Control" come to speak. We had them about 3 years ago, but now that 11 auto companies are offering credits, a review is in order.

December brings us to our holiday party

Public Relations is working on The Dress alive doll program. We can't give it up as the results make you misty.

In friendship

Martha Findlay, Cape Cod Chapter

### **News from the Middlesex Chapter:**

Hope you all had a great summer and welcome to fall.

We have started our fall out with a fun planning meeting in Sept. Our Oct meeting will be on Oct 21 and we have Bill Hofmann from Provider Group speaking to us about certificate of insurance' and additional insured's. Nov 18, 2008 we are holding a joint meeting with Worcester chapter and it will be a panel discussion with Frank Mancini from MAIA, Steve Aronson from Aronson Insurance Agency, someone from Arbella Mutual Ins. Company any perhaps another one or two people to discuss the future of the auto insurance industry. It seems to be really a very interesting meeting Dec. 1 we will hold our annual holiday party at the Wayside Inn.

This year we are going to raise money to fund a scholarship or two along with bringing Toys for Tots to ServiceMaster by Gilmore Brothers.

I hope you all have a great fall and look forward to seeing everyone in November.

In Fellowship

JoAnn Anderson, Middlesex Chapter

### **News from the Norfolk Chapter:**

Hello Everyone! I hope you had a wonderful Summer and are enjoying the beautiful Fall Weather! The Norfolk Chapter has a lot going on and we are looking forward to a great year!

First, we are thrilled to announce that the position of Treasurer has been filled for the upcoming year! Congratulations to Lisa Bergstrom of Rodman Insurance Agency, Inc. for being installed as the Chapter Treasurer!

“What Does Your Image Say About You?” That is the question that was answered during our September Meeting! We were joined by Julie Foley, CIP, *The Consultant of Style*, who gave us great insight into our own personal styles and how to create our own looks! She spoke about professional images and what messages those images present. “One look does not fit all” and Julie helped us understand how to incorporate our own personal styles into our professional appearance. It was a terrific evening and we all learned a lot!



Julie Foley

During our October meeting we will be learning the Ins & Outs of Identity Theft. Jennifer Magny, Identity Theft Specialist with Pre-Paid Legal Services, Inc. will discuss with us the most common types of identity theft, some do's and don'ts and scams to watch out for. It looks to be a very informative evening on a very important topic!

Our November meeting is scheduled to be a fun event to help raise money for the Brockton Family Shelter. More Details to Follow – Please Stay Tuned! During all our meetings through November we will be collecting non-perishable food items to be donated to the Mansfield Food Pantry. Thank you to all our members who have generously donated items! All of these items will help many people in need!

Instead of a Holiday Social the members of the Norfolk Chapter have decided to spend the day in service to others. We will be assisting The Brockton Family & Community Resources prepare and decorate for their holiday open house! We hope to have many members from our chapter participate and enjoy the day while helping others!

We are also excited to announce that the Norfolk Chapter will be honored by the Brockton Family & Community Resources for our support of their organization. We will be honored during their Gala in March and are overjoyed to continue our support for this great organization.

The Norfolk Chapter Meetings are held on the second Tuesday of each month at X&O's Restaurant (Formerly Albert's) in Stoughton. Please consider joining us for a meeting! We are looking forward to a wonderful year ahead!

Yours in Fellowship,  
Kristin L. Camarra, Assistant Director/Public Relations/Publicity Chair - Norfolk Chapter

### **News from the Plymouth Chapter:**

We held our September meeting at Ernie's with Donna McKenna as our speaker. As always she was most informative! A collection of various items was donated to our local Support Our Troops. In October we have Linda Tilley speaking from the South Shore Community Council with information on consumer rights. We will be selling chocolate Halloween themed pops and Yankee Candles at the meeting. October 18th we will hold a Scholarship Walk for Education at the Cape Cod Canal to raise money for the scholarships we give to a local student in May. Please contact the Chapter for more information! For November we have Lissa-Budge Johnson coming from the Plymouth County Sheriffs Department. December will be our Christmas Party. Happy Fall everyone!

In Fellowship,  
Susan Burbine CISR CPIW, Plymouth Chapter

### **News from the Worcester Chapter:**

The Worcester Chapter meetings are scheduled for the **second** Wednesday of each month at the Webster House Restaurant, One Webster Square, Worcester MA. Just a brief overview of what we have planned:

Our October 8<sup>th</sup> meeting features a presentation by Paul Murphy of PuroClean Mitigation and Restoration on the topic of Mitigation and Restoration.

Our November meeting is a joint meeting with the South Middlesex Chapter.

**December** - Christmas Party; **January** - Breast Cancer - Are you at risk? Guest speaker is Amy Sharron, MS, APRN-BC, GNP; **March** - Hartford Steam Boiler Guest speaker - to be announced, and **April** - Fraud presented by Wendy Swenson.

Dolly Nardella, Director, Worcester Chapter MAIW

### **EDUCATION**

The November Association meeting will be having a 3CE seminar on Friday on Personal Liability and on Saturday a very interesting class on Insurance Fraud presented by the Insurance Fraud Bureau. We are also not receiving Education reports from Chapters, so please let us know what you're up to.

Yours in fellowship  
Arlene Room and Peggy Shambarger

### **MEMBERSHIP**

Hello! If you have not received your e-mail notification or confirmation direct from Headquarters about your renewal, your renewal may have lapsed. Please check with your Chapter Membership Chairmen about this or you can contact [membership@naiw.org](mailto:membership@naiw.org) to verify if your renewal was received. If you were previously a member, you do NOT complete a New Member Application. Headquarters will send you a copy of your renewal to reinstate or restart your membership.

Please note that you can go to the MAIW website to provide address changes and e-mail address updates.

We are looking for volunteers to man the booth at The Big Event November 7<sup>th</sup> and 8<sup>th</sup> at the Marriott Copley. Please e-mail me at [gwalbridge@rodmanins.com](mailto:gwalbridge@rodmanins.com) no later than October 24<sup>th</sup> if you would like to help man the booth. We usually ask that you volunteer at least one hour. The hours on Friday are 9 am to 1 pm. The hours on Saturday are 9 am to 2 pm. Hope to see you there!!!!

Dues are currently \$98. Your Chapter Membership Chairman has applications.

Bring a friend to a meeting. Ask them to join. Our best advertising is word of mouth!

Please Complete - Required of All Applicants



NATIONAL ASSOCIATION OF INSURANCE WOMEN (INT'L)
Dept. 2214, Tulsa, OK 74182 - PHONE 800/766-6249 - FAX 918/743-1968
2008-2009 New Member Application

Please complete.

NAME AND PREFERRED MAILING ADDRESS [ ] Home [ ] Office

[ ] Ms
[ ] Mr

HQ Use Only

LOCAL ASSOCIATION YOU WISH TO JOIN: MAIW, INC
MAIW CHAPTER AFFILIATION \_\_\_\_\_

WORK PHONE: EXT:

FAX:

PREFERRED EMAIL ADDRESS: [ ] Home [ ] Office

HOME PHONE: CELL PHONE:

Employer: \_\_\_\_\_

Employer's Web Site URL: \_\_\_\_\_

Brief Job Description: (required of all members) \_\_\_\_\_

If you are not employed in the insurance or risk management industry, what percentage of time do you spend on insurance related activities? \_\_\_\_\_

Any Previous NAIW membership? Yes [ ] No [ ] Recruited By: \_\_\_\_\_

If yes, print previous name, Association and Year \_\_\_\_\_

As a member of NAIW (International) I agree to adhere to the NAIW's Code of Ethics.

Signature of Applicant \_\_\_\_\_ Date: \_\_\_\_\_

Note: application will not be processed without signature and date.

Dues and Payment Information

2008-2009 NAIW DUES \$ 75.50
2008-2009 MAIW DUES \$ 22.50

TOTAL AMOUNT DUE (US DOLLARS) \$ 98.00

Please make check payable to MAIW, Inc.

Mail check and form to:
Glynnis A. Walbridge, CISR, CPIW, DAE
P.O. Box 251
Hudson, MA 01749

OR Complete the Credit Card information
and fax your form to NAIW 918-743-1968
and to Glynnis for MAIW at 781-444-0090

[ ] MasterCard [ ] Visa Exp.
Date: \_\_\_\_\_
Card #: \_\_\_\_\_

Effective January 1, 2001, credit card payments require an additional 5% convenience charge.

- NAIW's dues are not allocated or used for lobbying expenses.
• Dues payments made by members or their companies are not deductible as charitable contributions, but may be deductible as an ordinary and necessary business expense.

Please Complete Reverse Side

NEW MEMBER

**Please Complete - Required of all Members.**

1. WHAT YEAR DID YOU ENTER THE INSURANCE &/OR RISK MANAGEMENT FIELD? \_\_\_\_\_
2. PRIMARY JOB FUNCTION (PLEASE CHECK **NO MORE THAN TWO** WHICH MOST CLOSELY APPLY):
- UNDERWRITING    ATTORNEY    RISK MGMT.    AGENT/BROKER  
 OFFICER    MANAGEMENT    MGA    MARKETING    COMPUTER TECH  
 ACCOUNTING    CLAIMS ADJUSTER    ACTUARY    OWNER  
 CUSTOMER SERV.    ADMINISTRATIVE    CO MARKETING REP    STUDENT  
 RETIRED    OTHER \_\_\_\_\_
3. EMPLOYER (PLEASE CHECK **ONE** WHICH MOST CLOSELY APPLIES):
- INS. AGENCY    MGA    LAW FIRM    TRADE ASSOCIATION  
 INS. CO.    EXCESS/SURPLUS LINES    GOVERNMENT  
 FINANCIAL INSTITUTION    BROKERAGE    ADJUSTING  
 REINSURANCE    IT    OTHER \_\_\_\_\_
4. TYPE OF BUSINESS YOU WORK IN (PLEASE CHECK **ALL** THAT APPLY):
- P/C    LIFE    ACC/HEALTH    FINANCE    INT'L \_\_\_\_\_
- OTHER \_\_\_\_\_
5. WOULD YOU LIKE TO RECEIVE "THE CONNECTIONS" ELECTRONICALLY ONLY (EMAIL)?    YES    NO
6. IN YOUR AREA OF EMPLOYMENT DO YOU HANDLE CYBER CRIME ISSUES?    YES    NO
7. IS THERE A COMPANY YOU WOULD RECOMMEND NAIW CONTACTING ABOUT BECOMING A CORPORATE PARTNER OR FOR ADVERTISING PURPOSES?

CONTACT NAME \_\_\_\_\_ (TITLE) \_\_\_\_\_

COMPANY NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY, STATE AND ZIP \_\_\_\_\_

PHONE NUMBER \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

MAY WE USE YOUR NAME?    YES    NO



**National Association of Insurance Women (International)**

Association of Choice – Represented by Diversified Professionals

*Providing a forum to learn about other disciplines in the insurance industry*

## PUBLIC RELATIONS



9 members volunteered on Monday 9/1 to answer phones at the MDA telethon.



6 members, and some friends and family, walked on Sunday 10/5 in the 2008 Making Strides Against Breast Cancer along the Charles River.

Upcoming Public Relations:  
Saturday October 18th Harley Davidson MDA Halloween Ride in Salem MA  
Meet & Greet and check in participants

**PUBLICATION**

If you have an email address on your NAIW renewal / new member registration you will NOT receive a hard copy of the News. If you would like to request a hard copy please let me know and I will mail you one.

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Chapter \_\_\_\_\_

Please mail, fax, or email this form to me:

Cara Curtis  
12 Cedar Ave  
Somerville, MA 02143

Fax: 617-864-2396

Email: [wcmair@gmail.com](mailto:wcmair@gmail.com)

SPECIAL THANKS TO **BEATRICE GRANT**, Director of Norfolk Chapter for all her help this quarter with the newsletter! Welcome to the Publication Committee.

## **UPDATE FROM STATE COUNCIL**

The MA State Council met on September 13, 2008 at the Hilton Garden Inn in Springfield, MA.

Association Presidents and members from MAIW and CMIP were in attendance as well as several members-at-large.

Guest speaker was Dr. Steve Sobel who put on a very entertaining and thought-provoking seminar. Region I Vice President Bonnie Adams gave an update as to what is happening on a National level. The MA Council also received a letter from NAIW President Jenelle Duffy who is interested in members' feedback about NAIW. Our discussion points were forwarded onto President Duffy. She has requested this same information from all councils and will be compiling the responses. Look for more on this effort during the upcoming year.

Our luncheon speaker was Karen Butler from Instar Services who also showed a videotape regarding what to do after a loss has occurred. Very appropriate as Hurricane Ike had just made its visit to Texas.

We hope to see more attendees at the 2009 MA Council Meeting.

In fellowship,  
Anne M. Casillo, CPCU, ARP, CPIW  
MA State Council Director

## UPCOMING EVENTS



### MAIA BIG EVENT

Mark your calendar! Get ready for...

**THE Big Event 2008**

**Massachusetts Association of Insurance Agents  
Annual Convention & Trade Fair**  
November 6, 7, 8 & 9, 2008  
Marriott Hotel • Copley Place • Boston, Massachusetts

[2008 BIG Event Exhibitors' Web](#)

Now Available Online...  
[Hotel Reservations](#)

### **SOUTH MIDDLESEX / WORCESTER JOINTCHAPTER NOVEMBER MEETING**

November 18th will be a joint meeting of South Middlesex and Worcester Chapter, The Future of MA Auto Reform and its Affect on Agents and the Consumer. It will take place at 6 pm at Joseph's at Indian Meadows Route 9 Westboro, MA

There will be a panel discussion about the Future of MA Auto and its effect on Agents and the Consumer.

Current confirmed speakers are Frank Mancini from MAIA and Steve Aronson from Aronson Insurance. There will also be a local insurance company representative and hopefully someone from the Attorney General's office.



## MAIW NOVEMBER ASSOCIATION MEETING

Hosted by: MAIW – Middlesex Chapter

When: November 14<sup>th</sup> & 15<sup>th</sup> 2008

Where: The Holiday Inn  
4 Highwood Drive  
Tewksbury, MA  
(978) 640-9000

Make hotel reservations directly with  
the hotel – room rate is \$73/night

\*\*\* Deadline is October 27<sup>th</sup>, 2008 \*\*\*

### Schedule of Events

Friday – November 14<sup>th</sup> 2:00 pm – 5:00 pm Educational  
Seminar on Personal Lines including CPL, PCL, Condo Renters,  
Special Events and Host Liquor Presented by Scott Anderson

**APPROVED** for 3 CE Credits

5:00 pm – 7:00 pm Registration

7:00 pm – 8:00 pm MAIW Board of Directors  
Meeting

7:00 pm – 11:00 pm Hospitality Room Open

Saturday – November 15<sup>th</sup>

7:30 am – 9:00 am Registration / Buffet-Breakfast –  
sponsored by Glass America of Billerica and Puro  
Clean of Chelmsford

9:00 am – 11:00 am Anthony DiPaola of the  
Insurance Fraud Bureau will speak on 'Hot Topics  
in Insurance Fraud'

11:00 am – 12:00pm MAIW Business Meeting

12:00 pm – 12:30 pm Luncheon

\*\*\*\*\* 12:30 pm – 1:30 pm Well Known Speaker,  
Rosemary Verri will speak on The Power of Humor:  
Make Room for Laughter!

Sponsored by Pro Care Inc., Woburn, MA

HOPE TO SEE YOU ALL THERE!! BE SURE TO WEAR YOUR  
FAVORITE SPORTS ATTIRE FOR FRIDAY NIGHT AND THE LUNCHEON!!

MAIW November 2008 Association Meeting Registration Form

PLEASE RESPOND BY OCTOBER 24, 2008

NAME: \_\_\_\_\_

COMPANY/AGENCY: \_\_\_\_\_

Please circle all that apply:

Friday Seminar	YES	NO
Saturday Breakfast	YES	NO
Saturday Seminar	YES	NO
Saturday Luncheon	YES	NO
Hotel Guest Friday Night (\$73/night)	YES	NO

Is this your first Assoc. Meeting

YES NO

Do you need a name tag

YES NO

Registration Fee is \$40 for Members and \$75 for Non-Members (\$35 for the seminar on Friday)

Please make checks payable to: Middlesex Chapter MAIW Inc. and Return to:

Lori Gath  
George Gath Insurance Agency  
703 Chelmsford Street  
Lowell, MA 01851

A special thank you to all our sponsors who include:

JN Phillips Glass	Pro-Care	Andover Companies
RPS, Inc.	Glass America	Circle Insurance
Rodman Insurance Agency	Puro Clean	



**Rosemary Verri is a professional speaker and member of the National Speakers Association. In her keynotes, workshops or seminars, Rosemary has fun and so does her audience while they learn to Make Room for Laughter!**

**Rosemary is now featured in "Get Paid to Speak by Next Week", a new program by Darren LaCroix to help people learn to become professional speakers. For more information, click here:**

<http://www.profcs.com/app/aftrack.asp?afid=378081>



**November Association Meeting –**

**Friday November 14**

***November Continuing Education Seminar***

**Date:** Friday November 14, 2008

**Place:** Holiday Inn  
Tewksbury, MA

**Time:** 2:00p.m. 5:00 p.m.

**Price: No Charge NAIW Members**  
\$ 35.00 – Non-MAIW Members

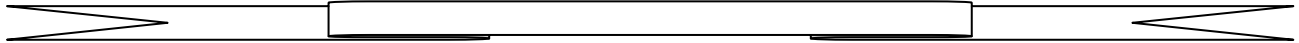
***Program:***

***Personal Lines including CPL, PCL, Condo Renters, Special Events and Host Liquor***  
**3 CE Credits**

**INSTRUCTOR:**

Scott Anderson

The seminar is open to all insurance professionals.



Name: \_\_\_\_\_ Chapter/Company/Agency: \_\_\_\_\_

email: \_\_\_\_\_ phone: \_\_\_\_\_

*Please make checks payable to:* M.A.I.W. Inc.

**Please send registration to:**

Lori Gath  
George Gath Insurance Agency  
703 Chelmsford Street  
Lowell, MA 01851

**Cut Off Date:** October 24, 2008

## **FEBRUARY ASSOCIATION MEETING**

Hosted by MAIW

## **NAIW REGION I CONFERENCE**

Mar 22-25

Seneca Niagara Casino

Niagara Falls, NY

Connie Smith

716-819-5670

[constance.smith@fnrm.com](mailto:constance.smith@fnrm.com)

## **MAY ASSOCIATION MEETING**

The May Association Meeting will be hosted by Cape Cod Chapter and be held May 15<sup>th</sup> - 17<sup>th</sup> at the Red Jacket Beach Resort in Yarmouth, MA.

## **NAIW NATIONAL CONFERENCE**



NAIW (International) 68th Annual Convention- May 27-31, 2009 New Orleans, LA

## **NEWS FROM THE REGION I RVP- BONNIE ADAMS**

- Legacy Foundation, may be eligible for matching funds from their employers
- Wall of Honor will be completed on 9/30/08. If interested need to do so before that time.
- 2009 New Orleans Convention Agenda, dates 5/27-5/30
  - Habitat for Humanity
  - Walk-a-Thon for donations to Laura Bush Foundation, will be a evening event, try to get sponsors
  - Tour of New Orleans in the afternoon
- Literacy Program this year will be the Laura Bush Foundation for Gulf Coast Recovery, since we are coming to the gulf coast area we think it is fitting to return to this program
- President Duffy's Challenge Your Direction form is now available on the NAIW website, go out fill it out and fax to Corporate Centre. Your name will be listed on the NAIW website.
- National Alliance Scholarships, reminder they are available, please to their website for details. Last year we had money available that wasn't used
- 990 Form needs to be completed by 11/15/08 don't need to wait, do it asap and need to forward a copy of your confirmation to EVP Mark Adams NAIWEVP@NAIW.ORG

*Cell Phones for Soldiers*  
*You Make a Difference!*

For Soldiers that are overseas in war zones, for months at time, NOTHING beats a phone call home! That's why two teen siblings from Massachusetts founded **Cell Phones for Soldiers**. This program blossomed into a national charity for troops. Brittany and Robbie Bergquist are two teens making a difference...one cell phone at a time!

**Cell Phones for Soldiers** takes discarded cell phones, sells them to a recycler for about \$5 each, and uses the money to buy prepaid phone cards that are shipped to war zones and distributed to soldiers.

**2008-2009 Challenge to all members:**

Check your junk drawer! Check you children's toy box! When you're ready for an upgrade, turn in your old phone! Check with your family, friends, and co-workers! Bring the phones to your monthly Chapter meetings & keep a collection box available.

Then, you have 3 options:

Bring the phones to the Association meetings and Angie will get them turned in.

-or-

Go to [www.cellphonesforsoldiers.com/locateDropoff.html](http://www.cellphonesforsoldiers.com/locateDropoff.html) to find a drop off site near you.

-or-

Go to [www.cellphonesforsoldiers.com/shippingLabel\\_generic.html](http://www.cellphonesforsoldiers.com/shippingLabel_generic.html) to download a postage paid shipping label and ship to:

Cell Phones for Soldiers  
c/o ReCellular  
2555 Bishop Circle West  
Dexter, MI 48130

**If you drop off or ship directly, please keep Angie updated on the number of phones, etc. collected by your chapter.**

\*This program also accepts chargers, batteries, accessories, Blackberries, and pagers.

Fast facts:

At the time of a November 2007 *USA Today* article, **Cell Phones for Soldiers** had provided \$1.4 Million (or 24 million precious minutes) of prepaid phone cards!

Phones are being collected at a rate of 50,000 per month!

## INSURANCE SCHOLARSHIP FOUNDATION OF AMERICA



### **Professional Scholarships**

Professional Scholarships are awarded to men and women currently working in the insurance industry, pursuing a designation program, studying other industry courses, or completing their college degree:

- **354** applicants from **181** different industry employers
- **257** recipients from **142** different industry employers
- **\$174,746** total professional scholarship dollars awarded

We award the following scholarships each year:

#### **ISFA Professional Scholarship**

Scholarship Award Range: \$50 - \$1,000

Criteria includes:

- Have at least two years of insurance industry employment.
- Be engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities.
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.
- Have a background that indicates the applicant supports the Foundation's mission (i.e., the applicant shows evidence of strong commitment to the industry as well as excellence in educational and career endeavors).

#### **Founders Circle Professional Scholarship**

Recognizing exceptional commitment to the insurance industry, this scholarship ranges from \$1,000 to \$2,000. Criteria includes:

- Have at least five years continuous insurance industry employment.

- Has demonstrated excellence in educational and career endeavors.
- Engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities.
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

### **Canal Insurance Company Professional Scholarship:**

- Have three years insurance industry employment
- Be a NAIW member in good standing
- Be engaged in a course of study designed to improve knowledge and skills in performing employment responsibilities
- Not be receiving full reimbursement for the expenses of tuition, books, etc., from an employer or from any other outside source.

### **CPCU Loman Education Foundation Scholarship**

Recognizing professional scholarship applicants who demonstrate the desire to enhance their career by becoming a CPCU, this scholarship can range from \$50 to \$1,000. Criteria includes:

- Have a minimum of two years employment in the insurance industry.
- Applicants must be studying the CPCU program.
- Applicant may not receive full reimbursement for the course, books, etc. from their employer or any other outside source.

### **Dorris Boden Award of Excellence**

Recognizing outstanding professional scholarship applicants who demonstrate the qualities necessary to excel in the industry, this scholarship may be up to to \$1,000 and is awarded at the discretion of the Foundation's Board of Directors.

## **Scholarship Award Periods**

**February** - To be considered for a February scholarship, coursework must be completed between August 1, 2008 and July 31, 2009. Deadline for February awards is December 1, 2008.

**October** - To be considered for an October scholarship, coursework must be completed between April 1, 2009 and March 31, 2010. Deadline for October awards is August 1, 2009.

One application is used for all scholarships. It may be completed in [Acrobat Reader](#), then printed and mailed or emailed. PLEASE NOTE: You must have the [current version of Acrobat](#) in order to fill out the application. Certain fields are REQUIRED and the document cannot be printed until those fields are complete. If it doesn't apply to you, please enter "NA" or "Non-Applicable" in the field to progress forward.

**Incomplete applications will not be considered.**

# Email Directory 2008-2009

## **OFFICERS**

### **President**

Angela Metivier, CISR,CPIW  
[ametivier@cpdcinsurance.com](mailto:ametivier@cpdcinsurance.com)

### **President Elect**

Cara L. Curtis, CPIW  
[wcmair@gmail.com](mailto:wcmair@gmail.com)

### **Vice President**

Adrienne M Coe, AAI, CISR, CPIW, CIC  
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### **Secretary**

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### **Treasurer**

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### **Immediate Past President**

Ingrid C Brown, CIC,CISR,CPIW,DAE  
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## **DIRECTORS**

Chapter – Meeting night in the month

### **Berkshire – 3<sup>rd</sup> Wednesday**

Vanda M. Monzo, CIC  
[vmonzo@berkshireinsurancegroup.com](mailto:vmonzo@berkshireinsurancegroup.com)

### **Bristol – 2<sup>nd</sup> Wednesday**

Rachelle A Tucker, AAI,AIS  
[rtucker@providerig.com](mailto:rtucker@providerig.com)

### **Cape Cod – 2nd Tuesday**

Martha Findlay  
[mjanefindlay@yahoo.com](mailto:mjanefindlay@yahoo.com)

### **Essex – 2<sup>nd</sup> Wednesday**

Ramona Kowalsky, CISR, CPIW  
[rdk.maiw@mtabenefits.com](mailto:rdk.maiw@mtabenefits.com)

### **Middlesex – 1st Monday**

Mary C Heasley, CPCU  
[mary\\_heasley@rpsins.com](mailto:mary_heasley@rpsins.com)

### **Norfolk – 2nd Tuesday**

Beatrice Grant  
[Beatrice.Grant@verizon.net](mailto:Beatrice.Grant@verizon.net)

### **Plymouth – 2<sup>nd</sup> Wednesday**

Susan Burbine, CISR, CPIW  
[burbinesu@rogersgray.com](mailto:burbinesu@rogersgray.com)

### **South Middlesex – 3<sup>rd</sup> Thursday**

JoAnn Anderson, CISR,CPIW  
[janderson@waysideinsurance.com](mailto:janderson@waysideinsurance.com)

### **Worcester – 3<sup>rd</sup> Wednesday**

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## **ASSISTANT DIRECTORS**

### **Berkshire**

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### **Bristol**

### **Cape Cod**

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### **Middlesex**

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### **Key Member**

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## **STANDING COMMITTEES**

### **Budget & Finance**

Cara Curtis, CPIW, Chairman  
Lisa A. Rancourt, AAI, AIS, CPIW (5/2009)  
Anne Collins, CPCU, CPIW (5/2010)  
Beatrice Grant (5/2011)

### **Bylaws**

Adrienne Coe, AAI, CISR, CPIW, CIC, Chairman

Linda Febles, CISR, CPIW (5/2009)  
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Bonnie Nicholas (5/2011)  
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JoAnn Anderson

### **Long Range Planning**

TBD

## **Membership**

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TBD

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Deborah Castricum, AAI, CISR, CPIW, CIC  
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Yvonne Baker  
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Anne Casillo, CPCU, ARP, CPIW  
[acasillo@iso.com](mailto:acasillo@iso.com)

**REGION I VICE PRESIDENT**

Bonnie L. Adams, CPCU, AU, CPIW, DAE

**NAIW President**

Jenelle Duffy, CPCU, CLU, FLMI, HIA, CPIW, DAE

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**Education**

**Loyalty**

**Fellowship**

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Cara L. Curtis, CPIW  
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