

# MAINE COUNCIL NEWSLETTER

NAIW

ISSUE XXI  
AUGUST 2009

July 2009

Dear Fellow Members,

Thank you all for joining NAIW for another year. This is a great organization with much to offer. Welcome to all our new members. I am looking forward to meeting each of you at some point during the upcoming year.

We had our 1st quarterly council meeting on June 30, 2009. I want to thank those that attended. We were able to accomplish a lot in a reasonable time frame. Please take a moment to review the meeting minutes in this newsletter to keep up to date on things.

Our next council meeting will be during our council weekend, which is October 2nd thru 4th of 2009. The Insurance Professionals of Eastern Maine are hosting at the new Hollywood Slots in Brewer. They have a fun and eventful weekend planned for us. Please plan to attend.

There will be a total of 3 classes offered during this weekend. The first will be on Friday afternoon, October 2nd with the others on Saturday morning, October 3rd. All of them will provide CE credits. The classes are open to members as well as non-members. Further information on these will be sent with the conference registrations in August.

I am excited for what the upcoming year has to bring. If I can be of any assistance, don't hesitate to contact me or any of your council members. This is your association and we are here for YOU !!

Yours,  
Michelle Gardner  
Maine Council Director

Think BIG !!! The results may surprise you !

## Inside this issue:

---

*Maine Council  
Officers Reports* 2-3

*Local Presidents  
Reports* 4-9

*Council Meeting  
Minutes* 10-12

*State Weekend* 13-14

*Continuing Edu-  
cation* 15

*Maine Council  
Scholarship* 16

---

Greetings Fellow NAIW Members

I hope you are all enjoying your summer. We definitely deserve the nice warm sunny days we have been having. We waited way too long for these days.

We have new Presidents since last newsletter.

They are as follows: Carol Colton- Insurance Professionals of Greater Portland  
Michele Reynolds- Eastern Maine  
Elisa Paylor-Central Main  
Betsy Hutchins-Andy Valley  
Dawn Nickerson-Greater Houlton  
Tammie Carter-Insurance Women of Downeast

I want to thank our Education Chair, Kathy Cote for getting us reinstated with the State of Maine. I know how difficult this was. Thank you for your persistence Kathy!

Our Awards forms have been distributed for those awards that will be awarded at Council Weekend in October. We have received applications. Thank you for taking the time to complete these forms. You know they say you can't win if you don't apply.

Our upcoming Council weekend is being hosted by Insurance Women of Eastern Maine at Hollywood Slots in Bangor. I know the co-chairs Cecile York and Laurel Wentworth could always use an extra hand and what a good way to meet other insurance women around the state. They have some great educational opportunities lined up for us. Thank you both for all the hard work you have put into our upcoming weekend. I know first hand how much work it can be.

I would like to wish Michelle Gardner well as this will be her Council weekend as Council Director.

Thank you to all of you who I have nagged for letters for our newsletter especially our 2008-2009 Presidents. I would like to remind our 2009-2010 Presidents that they should take the time to send in a letter so the rest of state knows all of the good things their association is doing.

Yours in Fellowship,

Stacey Stubinski  
Public Relations Chair  
Maine Council Director Elect

August 13, 2009

Dear Members:

It absolutely surprises me how time flies the older you get! I cannot believe that we are almost to NAIW Maine State Weekend again. The year went by very fast.

In this newsletter, you will find the registration for the upcoming council meeting to be held in Bangor at Hollywood Slots. I look forward to seeing old friends again at the council meeting and to making new friends. I personally always love state weekend it is a nice time to get away and relax. Do think my kid's can find me downtown? I guess I am not going far from home this year but I do look forward to it.

Hollywood Slots is a very nice facility very centrally located in Bangor and in the State of Maine for that matter. Please come join the Maine State Council!

The First Timers Scholarship is also enclosed and I would encourage any first timer who needs assistance in paying for the convention to be sure to apply. I hope to receive many scholarship applications!

I look forward to seeing you all in October but in the meantime if there is anything I can do to help out your association, please let me know.

Yours in Fellowship,

Laurel Wentworth  
Membership Chairman

M  
E  
M  
B  
E  
R  
S  
H  
I  
P



## LOCAL ASSOCIATION PAGE

A big hello from NAIW Androscoggin Valley! I am very excited to start the new year as President, and am looking forward to working with all of the members of NAIW Andy Valley, and other local ME NAIW associations. We have a jam packed year planned, with our first board meeting tentatively scheduled for the week of August 10<sup>th</sup>! We are looking forward to increasing membership within our local association with a couple of membership ideas (more to follow!) Another priority focus this year is on community service to the surrounding Androscoggin County area, as well as Education!

Enjoy your summer!

Hope to see you all at Maine Council Weekend!

Yours in Fellowship,

*Betsy*

Betsy Hutchins, President  
NAIW Androscoggin Valley

## LOCAL ASSOCIATION PAGE

Greetings Maine NAIW Members,

Insurance Professionals of Greater Portland are looking forward to a great year for 2009-2010. As their new President, I'm preparing to take on the challenges involved – with help from Vice-president Sarah Bailey and all the past officers, for sure! After being heavily involved in the Massachusetts Association of Insurance Women for about 25 years, it's interesting to see the differences in procedures between the two Associations. And it's wonderful to be meeting all of the Maine members.

We will be having our first planning meeting on the 21<sup>st</sup> but already have begun planning to provide another meal at the Ronald McDonald House, members are ready to take pledges for the Maine Public Radio again, and our Education Committee is working on setting up a class to assist members in completing their CPIW requirements.

We're all looking forward to the Council weekend in October at Hollywood Slots. We know the Insurance Professionals of Eastern Maine have been hard at work planning it and it's sure to be a great weekend.

In fellowship,

Carol S. Colton, AAM, CISR, CPIW

President, Insurance Professionals of Greater Portland

## LOCAL ASSOCIATION PAGE



### NAIW – CENTRAL MAINE

**Greetings from Central Maine!**

I hope everyone is enjoying summer! We will be having our summer board meeting soon to discuss our plans for the coming year and our focus on building fellowship within our chapter. We now have three local sponsors and hope to add more soon as this program takes off.

**Our new slate of officers is:**

**President**

Elisa Paylor, CIC, CPIW  
[elisa.paylor@darlings.com](mailto:elisa.paylor@darlings.com)

**President Elect**

Tammy Ellis, CIC, CPIW  
[tellis@nortonne.com](mailto:tellis@nortonne.com)

**Vice President**

Danielle Belanger, ASCR, CPIW  
[dbelanger@crossagency.com](mailto:dbelanger@crossagency.com)

**Secretary**

Faith Parks  
[faith.parks@uig-me.com](mailto:faith.parks@uig-me.com)

**Treasure**

Kay Gregory, AAM, CPIW  
[kgregory@gosline-murchie.com](mailto:kgregory@gosline-murchie.com)

**Immediate Past President**

Brenda A. Foster, CPIW, DAE, AIS, ACSR  
[bfoster@gosline-murchie.com](mailto:bfoster@gosline-murchie.com)

**Board of Directors**

Mary Caswell, CPCU, CIC, AU, CPIW  
[caswellm@aol.com](mailto:caswellm@aol.com)

**Stephanie Lewis**

[shlewis1975@yahoo.com](mailto:shlewis1975@yahoo.com)

**Deborah Hamilton, CIC, CPIW**

[dhamilton87@aol.com](mailto:dhamilton87@aol.com)

**Kathy Cote, CIC, CPIW, ACSR**

[kathycote@unitedinsurance.com](mailto:kathycote@unitedinsurance.com)

**I hope to see everyone at Maine Council Weekend in Bangor!**

**In Fellowship,**

**Elisa Paylor, CIC, CPIW**

## LOCAL ASSOCIATION PAGE



Greetings from Downeast Maine

Our association is taking our summer break.

We are having a meeting in August to redo our scholarship procedure. We are going to try to give out more scholarships.

We will be starting our regular meetings again September 1<sup>st</sup>. We again will be meeting at Pats Pizza in Ellsworth. We use our September meeting to decide what we are going to be doing for the next year.

Hope everyone has enjoyed the rainy weather we have had this summer. I do hope we will get a lot of sunshine in the next few months.

Sincerely,

Tammie Carter  
President of Downeast Maine

## LOCAL ASOCIATION PAGE

Hello from IAGH!



In June we installed our newly elected officers: Dawn Nickerson, President; Angel Howe, Vice President; Julie Folsom, Secretary; and Vicki Hagerman, Treasurer. We met at Taste of China Restaurant in Houlton and Chelsea Wilson led the installation. This year finds us, so far, with 16 members.

We held our annual summer picnic July 14, at Charter Member, Joyce Fitzpatrick's camp. Even though only 5 members were able to attend we still had a great time. The food, which we know is the reason we all go, was delicious, as always!

Even though we don't meet during August we still plan to be hard at work. We are in the midst of arranging a fundraiser through Current Catalog. And we're planning to start working with the March of Dimes again this year to sponsor the Pink and Blue Jeans for Babies campaign which will occur during October. If this goes through, it will be our third year sponsoring. We hope with the early start on advertising and soliciting many local businesses will be able to join us for this great cause!

We have lots on our plate as the new year begins and can't wait to see how it all will turn out!

In Fellowship,

Dawn Nickerson

"Never doubt that a small group of thoughtful committed people can change the world; indeed it is the only thing that ever has."

- Margaret Mead

## LOCAL ASSOCIATION PAGE



P.O. Box 804 • Bangor, ME 04402-0804

### Insurance Professionals of Eastern Maine

Hello from Eastern Maine!

Can you believe the summer is almost over and it is time to start our monthly meetings for the 2009-2010 term? We ended the 2008-2009 term with our All Industry Night that was held on May 14<sup>th</sup>. Our speaker was Sheriff Glenn Ross. Sheriff Ross was a wonderful speaker and gave us all some helpful hints to protect ourselves from various frauds and scams. Pamela Albert was the recipient of the Insurance Professional of the Year Award and Tammi York received the Rookie of the Year Award. I believe it was an enjoyable evening for all that attended. On June 4<sup>th</sup> our newly elected officers were installed. Our newly installed officers for 2009-2010 are as follows:

President	Michelle Reynolds, AAI, AU, AIS, CPIW, ACSR
President Elect	Kathy Case, AIS
Vice President	Hope Gabric
Secretary	Pamela Albert
Treasurer	Heather Kirkbride
Parliamentarian	Tammi York

As the hosting association for State Council Weekend we are very busy making arrangements so that everyone has an exciting full filled weekend in Bangor, Maine.

Enjoy your last few weeks of summer. I hope to see everyone at State Council Weekend in October.

In Fellowship,

Michelle Reynolds, President

Insurance Professionals of Eastern Maine

## COUNCIL MEETING MINUTES

Maine Council Meeting June 27, 2009 at Darling Agency in Bangor

Michelle Gardner called the meeting to order at 10:13 a. m. Those in attendance were Susan Nason, Stacey Stubinski, Carol Colton, Sharon Williams, Michelle Gardner, Michelle Reynolds, Hope Gabric, Marie Campbell, Dawn Nickerson, Laurel Wentworth, Faith Parks, and Kathy Cote.

Minutes for April 18, 2009 meeting were reviewed, a couple errors were found and will be corrected.

Minutes were approved and filed.

Treasurers report reviewed. CD's will renew 7/23/2009 so treasurer will contact Key Bank to transfer the interest earned into checking account. Dividing the CD's with conference seed money was discussed. Changing the seed money CD to two was discussed to have more readily available money for the hotel reservations for the miniboard in Freeport in 2012.. A motion was made to divide the seed money CD into two CDs-one for \$10,000 with an annual term, the other for \$1,641.04 more or less with a three month term. The shorter term CD will have available funds for reservations for miniboard in 2012. A motion was made for this change by Carol Colton and seconded by Marie Campbell. There was no discussion and the motion was passed. Sharon will make the changes.

Treasurer 's report was approved and filed for audit.

Mary Caswell and Elisa Paylor are working with a contact for the new website. They need a contact person for each association and a tech contact person for each association.

Two corporate partners have made their donation-Paul Davis restoration and Portland Glass.

Michelle says that we have a banner for Portland Glass to be displayed at conferences. We also have one for Triumph who is not a corporate partner now. It was discussed if this one can be changed for Paul Davis Restoration. Also discussed was that Paul Davis might have one themselves. After much discussion it was decided that Michelle will check with Deb Hamilton and research having banner done for Paul Davis Restoration.

### AWARDS COMMITTEE-

Michelle Reynolds stated that she has only received awards application from NAIW Central Maine.

Extending the deadline for these applications was discussed. A motion to extend the deadline for awards applications from 7/1/09 to 8/15/09 this year was made and seconded. There was no discussion and the motion was passed.



## COUNCIL MEETING MINUTES

CWC was discussed. The only member showing any interest in competing at State Weekend is Patti Gagne. Having a one minute impromptu speech for incoming officers was discussed. All felt this would be interesting. Stacey Stubinski will get in touch with Patti Gagne regarding CWC.

### MEMBERSHIP-

Laurel Wentworth discussed starting a scholarship for members to help with conference registrations because they are so expensive.

Stacey Stubinski discussed that it is being questioned what we get for the dues we pay National. Some question if we should not pay National and strive to make local associations better. Decisions are being made at National without local feedback. RVP needs to be told how we feel. Michelle will gather information for the RVP to have at National meeting.

### EDUCATION-

Kathy Cote noted that the state e-mailed her a letter for payment of fee for NAIW to conduct classes in Maine that did not get paid so now we will need to file again. It will be \$100.00 fee plus \$20.00 fee for each class we want to provide. Some classes are approved under NAIW National and AICPCU so we do not need to be a provider for those. Instructors need to be certified for each class they teach. Kathy has the forms needed for the instructors to get certified. Must get certified 30 days prior to class for NAIW.

Kathy never got original bill just overdue one. Original sent to incorrect address. After much discussion, it was agreed that Kathy will call state on Monday to see if we can be reinstated.

### STATE WEEKEND-

Two people have offered to teach a class Friday prior to state weekend to be held at Darling Agency in Bangor. The class is Three steps to E & O Management for 4 CE credits. The instructors manual is \$100.00 and students \$20.00 each. It will be held 12:30 to 4:30 in the afternoon. It was agreed to charge members \$65.00 and non-members \$85.00 for this class. Need to know number attending by 9/1/09 to order manuals.

Saturday offering two classes-3 hour Ethics and 3 hour Rapid Structural Drying. Will charge non-members \$30.00 per class, Cost included in registration to State Weekend for members.

Michelle and Laurel meeting after today's meeting to discuss State Weekend. Dressing up Saturday night is being considered.

Michelle is planning to attend Mini Board conference in New Jersey in July. She asked if anyone else is planning to attend. Laurel would consider.

## COUNCIL MEETING MINUTES

If anyone has any cookbooks left, please turn them in to Michelle.

Horizon plan still needed from Insurance Professionals of Eastern Maine.

Meeting regarding Mini Board for 2012 will be in Freeport at the Hilton. This meeting will be at 10:00 am on September 12, 2009.

Canadian flag purchased by Elisa is now stored at the Darling Agency in Bangor.

Bonnie, Region 1 RVP is attending National Board meeting in August, Michelle will gather information for her to take to the meeting regarding local feedback.

Many local associations got e-mail from National asking financial information from local associations. This request was given with a days notice only. The discussion around the table was not to worry about it and that it was not National's concern. If they need this information, it was noted that they will contact again. Michelle will ask our RVP about this.

The newsletter deadline in July 18, 2009.

The next Council meeting will be at State Weekend in October 3<sup>rd</sup> to 5<sup>th</sup>.

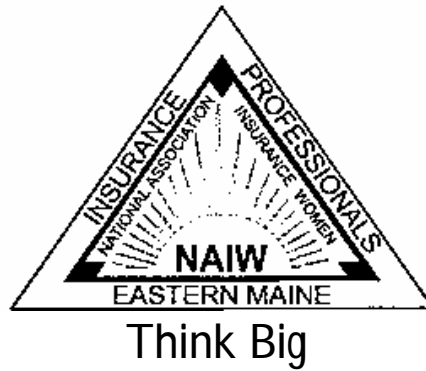
Meeting adjourned at 12:07 pm.

Respectfully submitted,

Sharon D. Williams, AIS, CPIW

On behalf of the

Assistant to Maine Council Director



## Insurance Professionals of Eastern Maine

Invites you to the 2009 Maine Council Weekend  
October 2 to 4, 2009

Hollywood Slots, 500 Main St, Bangor, Maine

Across from the Paul Bunyan Statute

Make hotel reservations directly with Hollywood Slots 877-779-7771

Room Rates \$99 plus tax Price held till 9/22/09

Saturday Evening Dress is Semi-Formal All other business casual

Deadline for registration -- September 12, 2009

NO REFUNDS after this date.

Registration Fees Make checks payable to IPEM

PO Box 804, Bangor, Me 04402-0804

Early registration before 9/1/2009	\$115	After 9/1/2009	\$130
Saturday night banquet only	___ \$55	Saturday Class & lunch only	___ \$60

Name: \_\_\_\_\_ Daytime phone: \_\_\_\_\_

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

Names to be shown on Badge: \_\_\_\_\_ Designations: \_\_\_\_\_

Email address: \_\_\_\_\_ Email confirmation will be sent

Local President    Delegate    Alternate Delegate    First Timer    25+ Member

CWC Contestant    Past State/Council Director    RVP    Past RVP Assistant

I will attend: \_\_\_ Ethics Class    or    \_\_\_ Water Damage Restoration    License # \_\_\_\_\_

\_\_\_\_\_ Staying overnight at hotel and Breakfast Sunday Morning

\_\_\_\_\_ Attending Breakfast Sunday Morning but NOT staying at hotel

Please note any special dietary needs: \_\_\_\_\_

## STATE WEEKEND



STATE WEEKEND OCT 2-4, 2009

### Tentative Schedule

Friday, Oct 2, 2009

- 5 pm to 9 pm Registration & Credentials – Hospitality Suite – 7<sup>th</sup> floor  
 630 - Supper with RVP and her Assistant (not included in registration)  
 8 pm - ? Nominating Committee - Co–chairs Suite – 7<sup>th</sup> floor

Saturday, Oct 3, 2009

- 6:30 am to 8:00 am Breakfast Buffet (hotel restaurant free for hotel guests who stayed Friday night)  
 7:00 am – 8:00 am Registration & Credentials – Hospitality Suite 7<sup>th</sup> floor  
 Coffee, Juice, Fruit & Muffins  
 8:00 am – 8:30 am Welcome – Presentation of colors - Lancaster Room  
 8:30 am – 9:15 am CWC  
 9:15 am – 12:15pm Continuing Education Classes – Ethics or Water Damage Restoration  
 12:30 pm – 1:30pm Lunch  
 1:30 pm - 2:30 pm Meet the Candidates & Delegates briefing  
 2:30 pm – 4:30 pm Hospitality Suite open – 7<sup>th</sup> floor Free time  
 2:30 pm – 5:30 pm Free time  
 5:30 pm – 6:30 pm Social time & Photos  
 6:30 pm - Banquet & Awards

Sunday, Oct 4, 2009

- 6:30 am - 9:00 am Epic Buffet at Hollywood Slots  
 9:00 am – 11:00 am Business Meeting – Lancaster Room; Retire Colors



**CONTINUING EDUCATION CREDITS AVAILABLE OCTOBER 2, 2009**



**NAIW MAINE COUNCIL**

Offering Continuing Education Classes

FRIDAY, OCTOBER 2 12:30 TO 4:30  
AT DARLINGS INSURANCE IN BREWER  
(CLASS IS OPEN TO EVERYONE)

**THREE STEPS TO E&O RISK MANAGEMENT – 4 CREDITS**

**COST**

NAIW MEMBERS \$60 NON NAIW MEMBERS \$80  
(Includes cost for student manuals)

**ANYONE WANTING THIS CLASS MUST SEND IN ATTACHED REGISTRATION FORM**



~ ~

CLASS REGISTRATION DEADLINE IS SEPTEMBER 14TH

Please register me for:

\_\_\_\_\_ Three steps to E&O Risk Management  
**\$60 for NAIW members \$80 for non-NAIW members**

Amount enclosed \$ \_\_\_\_\_ Email for confirmation of reservation \_\_\_\_\_

Your name & address \_\_\_\_\_

Daytime phone and/or email \_\_\_\_\_

License number \_\_\_\_\_

Please make check payable to NAIW Maine Council and mail to:

Kathy Cote, 11 Chickadee Lane, Readfield, Maine 04355

QUESTIONS??? Call Kathy days @ 933-7122 or email at [cotekathy@myfairpoint.net](mailto:cotekathy@myfairpoint.net)



Application for 1<sup>st</sup> Timers Scholarship  
To Attend NAIW Maine Council Annual Meeting

Name: \_\_\_\_\_

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

Member of what Maine Association: \_\_\_\_\_

My local President is: \_\_\_\_\_

Amount of funds requested \$\_\_\_\_\_ (Up to \$200.00 to be used for either registration or hotel cost)

I hereby declare I have never attended a Maine Council Annual Meeting (previously known as Maine State Weekend) since I have been an NAIW Maine Member.

I hereby declare I do not get any financial help from my employer or any other source for the amount I am requesting. I understand that Maine Council may ask for verification from my employer.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

This application must be completed and returned no later than September 4, 2009.

The winner will be announced by September 12, 2009.

Please mail the application to:

Laurel Wentworth  
Maine Council Membership Chair  
c/o Darling's Agency  
P O Box 277  
Brewer, Maine 04412