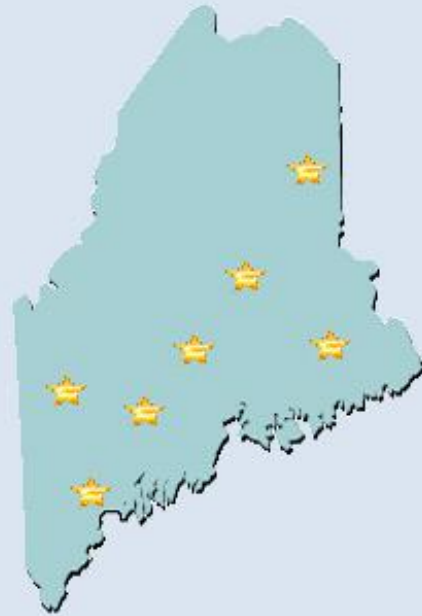




# NAIW Maine Council

Fall 2011

Newsletter



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# Minutes

## 2011 NAIW MAINE STATE COUNCIL MINUTES

The Maine State Council meeting was held in Portland, Maine from September 30, 2011 to October 2, 2011. The theme for this year's meeting was "Pearls of Wisdom", hosted by Insurance Professionals of Greater Portland.

On Friday night, a dinner was held for the Regional Vice President, Debbi Kuhne at Newick's Lobster House. A delicious meal and great conversation was enjoyed by all that attended.

Maine State Council Director, Laurel Wentworth-Roach, brought the 30th annual meeting to order at 8:00am, Saturday, October 1, 2011

The presentation of colors was done by the first timers - Stephanie Spearin, Central Maine; Adele Nichols, Greater Portland; Jodey Goding, Andy Valley; Cindy Drown, Greater Portland,

The Pledge of Allegiance was led by Laurel.

The head table was introduced by Laurel: Carol Colton, AAM, CISR, CPIW - Conference Co-chair, Sarah Bailey, - Conference Co-chair, Elisa Paylor, CIC, CPIW Council Public Relations Chair Laurel recognized the host association, The Insurance Professionals of Greater Portland. The co-chairs for this weekend are Carol Colton and Sarah Bailey. Carol and Sarah welcomed everyone.

Laurel thanked the Corporate Partners, Portland Glass and Paul Davis Restoration. She also thanked all the other generous sponsors.

The President of Insurance Professionals of Greater Portland, Sarah Bailey, thanked her association for all their help and thanked everyone for attending.

Laurel introduced Council Education Chair, Susan Nason, ACSR, API, CPIW. She let everyone know more information about the class that was going to be held at 8:30am.

Laurel adjourned the meeting at 8:20am.

A 30<sup>th</sup> anniversary luncheon was celebrated with the Past Council Directors.

Danielle Belanger, CIC, CPIW, the Council Membership Chair presented the First Timers Recognition.

Patti Gagne, LUTCF, CPIW, read the "Pearls of Wisdom" submitted by the Past Council Directors.

The Past Council Directors were introduced and presented with a rose wrapped in pearls. The following Past Council Directors were in attendance:

Prudence Wiggins, AAI, CPIW, Insurance Professionals of Greater Portland - 1985-1986

Susan Hathorne, AAI, ACSR, CPIW, AIS, API, DAE, CIC – Insurance Professionals of Eastern Maine 1993-1994 now a member of Seacoast Insurance Professionals in NH and Past Region 1 RVP

Marie Connolly, CPCU, CIS, ARM, AU, AAI, CPIW, NAIW Central Maine, 1995 – 1996, now retired

Jeannie Grant, AAI, CPIW, Ins. Professionals of Greater Portland, 1998-1999, now retired

Kimberly Farquhar, CIC, AU, AIS, API, ACS, CPIW, Ins. Professionals of Greater Portland, 2001 – 2002

Deborah Hamilton, CIC, CPIW, NAIW – Central Maine 2003 – 2004

Cheryl Russell, AIC, CPIW - Insurance Professionals of Eastern Maine 2004-05

Stephanie Abbott-Davis, CIC, CPCU, CPIW, Ins. Professionals of Greater Portland, 2005 – 2006

Mary Caswell, CPCU, AU, CIC, CPIW, -- NAIW of Central Maine, 2006-2007

Kate Houston, CIC, CPIW, DAE, NAIW of Androscoggin Valley 2008 – 2009, now President of our newest association NAIW Oxford Hills

Stacey Stubinski, Insurance Professionals of Greater Portland, 2010 – 2011

Laurel also recognized the Current and Past Council Directors that were in attendance from Region 1. Those in attendance were as follows:

Debbi Kuhne, AAI, AIC, AIS, CIIP, DAE, CELS, CPCA, CRIS, past council director for the State of Connecticut and current and past RVP for Region 1

Donna Benson, ACSR, CPIW, DAE, current council director for the State of Vermont

Karen Morrissette, CPIW, AIS, current council director for the State of New Hampshire

Gail Marsigliano, current council director for the state of Rhode Island

Donna Varin, AIT, CIIP, past council director for the State of Rhode Island

Laurel also recognized another very special guest that was in attendance, Mary Karatsanos, CPIW, AAI, AIM, Past NAIW International President.

All enjoyed a video of old photos from past council weekends.

Meeting was resumed at 2:15pm.

Laurel asked if all 7 delegates and 6 alternates were in attendance. Then Laurel introduced Mary Caswell, CPCU, AU, CIC, CPIW, a member of NAIW Central Maine and the Nominating Committee Chair to conduct the Meet the Candidates Session. The slate of candidates for the council term of 2012-2013 was presented. They were as follows:

Laurel Wentworth-Roach for Council Director, Kate Houston for Council Director Elect, Danielle Belanger for Public Relations Chair, Michelle Reynolds for Membership Development Chair, Laurel Wentworth-Roach for Representative to Regional Nominating Committee and Michelle Reynolds for Alternate to Regional Nominating Committee. Each candidate was asked two questions.

Mary Caswell, AU, CPCU, CPIW, CIC, a member of NAIW Central Maine and our parliamentarian then conducted the Delegate Briefing.

Patty Gagne chair for the bylaws committee announced that no “proposed” amendments to the bylaws needed to come before the council.

The meeting was adjourned at 3:00pm.

Several members spent the afternoon volunteering at the Ronald McDonald House to decorating for Halloween.

6:30 pm Laurel opened the awards banquet.

Jeannie Grant, AAI, CPS, CPIW, a member of the Insurance Professionals of Greater Portland and Chair of the Scholarship Committee presented this year's scholarships. \$250 was presented to Adele Nichols, Insurance Professionals of Greater Portland; \$250 Michelle Reynolds, Insurance Professionals of Eastern Maine; \$200 Kate Houston, NAIW Oxford Hills; \$150 Stephanie Spearing, NAIW Central Maine.

Danielle Belanger, a member of the NAIW Central Maine and Membership Chair presented the First Timers Scholarship to Jodie Goding, NAIW of Androscoggin Valley.

Elisa Paylor, CIC, CPIW, Public Relations Chair and a member of NAIW Central Maine acknowledged the new CPIW/M, DAE.

Stacey Stubinski, a member of the Insurance Professionals of Greater Portland and the Awards Committee Chair presented the Rookie of the Year Award to Karen Knights, NAIW of Androscoggin Valley. Claims Professional of the Year was presented to Christine Logan, Insurance Professionals of Greater Portland. Most New Members Award went to NAIW Central Maine and Insurance Association of Greater Houlton. Membership Retention Award went to Insurance Association of Greater Houlton.

Elisa Paylor, CIC, CPIW, a member of NAIW Central Maine, as the winner of last year's Insurance Professional of the Year was called upon to present this year's winner. Laurel Wentworth-Roach, CIC, CPIW, was awarded Insurance Professional of the Year.

Hope Gabric, a member of The Insurance Professionals of Eastern Maine and Ambassador for the Education Foundation read the NAIW Education Foundation report.

After the awards banquet, there was a surprise from the host association and the surprise was ...the game Minute to Win It. Everyone had a lot of fun.

Sunday morning before the business session, Kate Houston, AINS, CIC, CPIW, DAE a member of NAIW Oxford County conducted a special memorial for those members who are no longer with us.

The Council Director brought the meeting back to order at 9:00 am on Sunday, October 2, 2011.

Laurel recognized the current local Presidents who were present and also the Past Council Directors.

Laurel thanked Stacey Stubinski, Past Council Director for her guidance and mentoring and presented her a plaque as a token of appreciation.

Mary Caswell, AU, CPCU, CPIW, CIC, a member of NAIW Central Maine and Chair of the Credentials Committee presented the report of the credentials committee.

Laurel Wentworth-Roach, Council Director, moved to adopt the report of the Credentials Committee. It was voted on and adopted. Mary stated that there was 7 delegates present, making a quorum.

Patti Gagne, LUTCF, CPIW, a member of NAIW Androscoggin Valley stated that the annual meeting rules were distributed to all the delegates. She moved the adoption of the annual meeting rules as printed. The motion passed. The annual meeting rules were adopted.

Michelle Reynolds, AAI, AU, AIS, CPIW, ACRS, Recording Secretary and member of Insurance Professionals of Eastern Maine made a motion to adopt the printed program as the official order of business for this meeting and that the meeting secretary be directed to make any necessary editorial or clerical corrections. The motion was seconded. The motion passed. The program was adopted.

The following committees were appointed to assist in conducting the business of this meeting. They are listed on pages 6 and 7 of your program.

Credentials: Cecille York ACSR, AAI, CPIW, Chair  
Nominating: Mary Caswell, CPCU, AU, CIC, CPIW - Chair  
Bylaws/Standing Rules: Patti Gagne, LUTCK, CPIW  
Minutes Approval: Karen Knights - Chair  
Recording Secretary: Michelle Reynolds, AAI, AU, AIS, CPIW, ACSR  
Tellers & Pages: Jennifer Savard-Johnson  
Adele M. Nichols  
Parliamentarian: Mary Caswell, AU, CPCU, CIC, CPIW

Fall leaves on their nametag can identify the pages. They are responsible for passing notes and messages in the meeting room, making sure members who wish to speak can get to a microphone. They also help fill the needs of the members present. So if you need assistance, please contact one of the pages.

Laurel introduced Debbi Kuhne, AAI, AIC, AIS, DAE, CELS, PWCA, CPIW, CRIS – Region I Vice President. Debbi spoke about the goals that have been passed down from International, the advantages of belonging to NAIW and the decline in membership.

The report of the nominating committee was given by Mary Caswell, AU, CPCU, CIC, CPIW, Nominating Chairman.

The nominating committee nominates the following candidates:

State Council Director-Elect: Kate Houston

Public Relations Chair: Danielle Belanger

Membership Chair: Michelle Reynolds

Representative to Regional Nominating Committee: Laurel Wentworth-Roach

Alternate to Regional Nominating Committee: Michelle Reynolds

Voting for the candidates followed. Stacey Stubinski nominated Susan Nason for Council Director Elect. The motion was seconded. A paper ballot was done and Susan Nason was elected Council Director Elect. Danielle Belanger was elected Public Relations Chair. Michelle Reynolds was elected Membership Chair and Alternate to Regional Nominating Committee. Laurel Wentworth-Roach was elected as Representative to Regional Nominating Committee.

Laurel thanked the nominating committee for all of their hard work.

Debbi Kuhne, Region 1 Vice-President performed the installation of the elected candidates.

Laurel, the newly elected Council Director announced that next year's State Council Meeting would be held the first weekend in October 2012 at the Ramada Inn in Lewiston. Laurel's theme for the coming year will be "Flying into the Future".

Laurel thanked the committee chairs Carol and Sarah and their committee members for their hard work and dedication to NAIW and also for making the weekend a success.

Laurel announced that the next Maine Council Meeting would be held via conference call on January 7, 2012.

The audit committee reviewed the books and found them to be in order. Sharon Williams was appointed to continue to serve another year as Treasurer of the Maine Council.

Elaine Taylor assisted the First Timers in retiring the colors.  
The meeting was adjourned at 10:10 am.

Respectfully submitted,

*Michelle Reynolds*

Michelle Reynolds, AAI, AU, AIS, CPIW, ACSR  
Assistant to the Council Director



# Council Director

Dear Members:

I hope those of you that attended council weekend enjoyed the class and all of the meetings. It was nice to see all of the past council directors that were able to attend the luncheon.

Congratulations to all of the award and scholarship winners! Remember if you don't apply you can't win. What a better way to help repay your employer for their support than for you to win a scholarship.

We are in hopes to have the next council meeting via telephone conference. I had said I would be at the Darling's Agency that day but due to a personal issue I will have to be at home. However, I am still hoping to hold the meeting that day. If you have anything for the agenda for the meeting, please let me know.

Please let me know when you will be holding All Industry Night as soon as possible.

One of our goals this year is for each association to hold a membership drive and for me to be involved. If there is anything, I can do you regarding the membership drive, please let me know.

If there is anything else I can help your association with, please let me know.

Merry Christmas to all of you! Have a great holiday season.

I will be laid up for the first few weeks in January.

Yours in Fellowship,

Laurel Wentworth-Roach

Council Director



# Public Relations

Hello Everyone!

It was great to see so many of you in Portland for the Council's 30<sup>th</sup> Anniversary.

We will be having our January Council meeting via teleconference. Since this is our first time trying this we are going to try it on Skype, because it is free. We won't be able to see each other, but we will have audio. To have video each person would need to have a premium subscription, which costs \$8.99 per month, or pay the one day pass rate of \$4.99.

If you do not have Skype, go to [www.skype.com](http://www.skype.com) and click "Join Skype" in the upper right corner. You will have to create a username and password and download the program.

Once you have done this, or if you already have Skype, please send Laurel and/or myself your username. That way when everyone RSVP's to Laurel that they will participating the meeting, she can make sure everyone is one before we get started.

Please feel free to email or call me if you have any problems!

Have a great holiday season!

Elisa Paylor, CIC, CPIW

Public Relations Chair



# Membership

Greetings all!

I'm pleased to announce that I received a list of this year's newly licensed agents from the bureau of insurance! I'm in the process of drafting a letter to mail to all of them about the benefits of being a member and inviting them to attend a meeting. I am also planning to write a second letter to send to the supervisors of the newly licensed agents explaining the benefits of having an employee that is a member. When I get a response that someone would like to attend a meeting I will direct it to the president of the association closest to them.

As always, if you have any questions about membership, or if there's anything I can do to help your members, just let me know!

In fellowship,

Danielle Belanger, CIC, ACSR, CPIW

Membership Chair



[www.naiwmaine.org](http://www.naiwmaine.org)

Hi All!

This will be my last update in the newsletter, Karen Knights, from NAIW-Andy Valley, is going to be taking over the NAIW Maine website!!

Please be sure to send her your monthly newsletter and anything else you want to see on the website.

Have a great holiday season!

Elisa Paylor, CIC, CPIW

Webmaster



## Insurance Professionals of Eastern Maine

Hello from Eastern Maine!

Can you believe the holiday season is upon us all ready? I hope everyone had a wonderful Thanksgiving with family and friends. We've been busy here in the greater Bangor area this fall. We had a number of ladies attend the Maine Council Weekend, and had a wonderful time. We also hosted a Hallowell Agency Feud in October. We had a number of teams compete, dressed in costumes. We had a great time socializing with other agencies; prizes were won & a good had by all. We held a membership drive at Angler's restaurant for our November meeting. We had a great turnout, and had Rebecca Hobbs from CPA Solutions, LLC as a speaker, discussing employee fraud and fraud examinations in the workplace. We're hoping to pick up a few new members for the New Year. Early November we also held a CEC class-Let's Talk Coverage. We're looking forward to our December meeting, which will be held at Thistles restaurant, with an ornament swap.

I hope everyone has a safe, healthy and happy holiday.

In Fellowship,

Katherine Case AIS

President, Insurance Professionals of Eastern Maine



## Insurance Professionals of Greater Portland

Greetings from Insurance Professionals of Greater Portland.

On behalf of IPGP, I would first like to thank all the members throughout the state and Region I who were able to attend the 30<sup>th</sup> Annual Maine Council Weekend. The members of IPGP worked hard to pull the weekend together, but our success was because of the attendance of the members. With Laurel's help, we were able to host a recognition luncheon for past Maine Council Directors. Eleven past directors were in attendance, including one Past International President. Overall we had a total of fifty-seven members from five different states attend the weekend activities! Again, thank you to everyone for taking the time to come to Portland to attend and we look forward to the next time.

IPGP is working hard to make this a meaningful year, with dinner programs, classes, all industry night, and community service projects. We have chosen two different membership supported activities for the 2011-2012 year: we are sending care packages to the troops overseas, and donating personal care items and clothing to the Florence House – a women's shelter in Portland.

We are looking forward to continued success throughout the rest of the upcoming year.

Best wishes for the rest of fall.

Thanks,

Sarah Bailey



## Insurance Women of Downeast Maine

Hello Ladies!

November already! Can you believe it? Thanksgiving, Christmas, New Year ... It happens so quickly. Our association is back in full swing.

We started our monthly meetings in September. Laurel and Michelle joined our meeting. It was nice to have their opinions and thoughts at the local and national level.

As everyone is aware, October is breast cancer awareness month. Charlene from the Maine Coast Memorial Hospital came to our meeting and shared her knowledge and wealth of information with us about mammograms. Charlene is a mammography technician and has over 30 years experience. It was a pleasure having her.

We will be donating non-perishable food items to the local food pantry and collecting items to send to the troops at the beginning of the year.

We are off to a great start!

Respectfully submitted,

Tiffany E.M. Butler, President



## NAIW Androscoggin Valley

Hello Ladies!

Time has really gone by quickly. We have been busy with fundraising for Council Weekend 2012. We had a 50/50 and also sold popcorn to anyone that went to the 2011 State Weekend! We had 7 members go to the event. I was very proud of my association. Planning is moving ahead for 2012.

We are doing quite well with our community service boxes. We have mailed out 3 boxes to date. This is a project we are doing for the year. We are also doing a fundraiser for our own association. We have sold bed sheets and are also doing a fuel raffle.

Membership is down but we are trying to approach new members from other agencies to attend our meetings and hopefully join. This is at the top of the list for us to do.

Congratulations to Karen Knights for Rookie of the year! I am very proud of you Karen. She is very involved in the unit and is getting involved at the State level as well. Congratulations to Kate Huston as well for receiving a scholarship award of \$250. Jodey Goding also won the First Timers Scholarship. I want to say how proud I am to have these ladies in our unit. Keep up the great work!

In Fellowship,

*Esaine M. Taylor*

President Androscoggin Valley



## **NAIW Central Maine**

Greetings from NAIW Central Maine

We have been busy with our Wreath Sale fundraiser!

Our November meeting was a joint session with Androscoggin Valley and a few members of Oxford Hills. Elaine Taylor and I couldn't help mention after meeting how nice it was to have a large group around the table again!

For December, we will be donating items to the Family Violence Project.

Tammy Ellis, CIC, CPIW

President

NAIW Central Maine



## NAIW Oxford Hills

Hello from NAIW Oxford Hills!!

Snow for Sale!!! Oxford Hills, I believe was the winner, or at least 2<sup>nd</sup> place for snow fall the day before Thanksgiving.

We have had great speakers; Susan Hathrone and Laurel Wentworth-Roach, our Council Director, to talk to our members about NAIW, benefits and year ahead. We also had a speaker come to speak on ID Fraud and how to protect yourself.

We have had successful 3 fundraising events to get us in the black. Many thanks to Paul Davis Restoration for the Ethics course they did for us in October.

Merry Christmas and Happy Chanukah to all!

In Fellowship,

A handwritten signature in black ink that reads 'Kate Houston'.

Kate Houston,

President, NAIW Oxford Hills

## EDUCATIONAL OPPORTUNITY/NEW DESIGNATION

The August Board Meeting brought exciting new opportunities for IAIP. Through a joint partnership with Professional Career Institute (PCI) and IAIP our members will now have the opportunity to:

- Receive a new industry designation – Certified Professional in Insurance (CPII).
- Raise funds for Locals, Councils and Regionals by offering the modules to their members and the local insurance industry.
- Use this new designation as a CPIW/M, CIIP, and DAE qualifier.

The modules are/or will be filed in all states and qualify for 8 hours of continuing education credit. Each module is one day of classroom lecture/question/answers followed by a test. At the end of the day you will know whether you have passed/failed as the tests are graded while you are in class.

The official "Kick-Off" class for members of IAIP will be at the International Convention in Dallas in June of 2012. Watch for registration information, for the class, when the convention registration is posted to the IAIP website.

In the meantime if you would like to schedule a class for your local, council or regional, or want more information on these opportunities, please contact: Sylvia Robinson, PCI Representative at: [sam\\_dave2008@comcast.net](mailto:sam_dave2008@comcast.net)

And don't forget IAIP Corporate Centre has posted, on the website (under the Online Store), several IAIP classes at significant savings. Please avail your locals, councils, regionals of these discounts. Use the classes to educate your members as well as offering them to your local insurance community. This will, in turn, raise awareness of your association's involvement, and concern, regarding providing well educated insurance professionals to handle consumer needs.



## Thank You Founder's Circle

November 16, 2011

In the spirit of Thanksgiving, the Insurance Scholarship Foundation of America Board of Directors, Staff and 2011 Scholarship Recipients would like to say "Thank You" for giving so generously to "Promoting Excellence through Education" and to extend our very best wishes for a joyous and thankful Holiday.

Even in these tough economic times, ISFA has much to be grateful for during this season of Thanksgiving. Some highlights for ISFA this year: The 5th Annual IFSA Charity Golf Tournament in South Carolina was a big success, ISFA awarded 6 Professional scholarships, totaling \$3,846 and 12 College scholarships, totaling \$8,700 and ISFA continues to support the AICPCU/IIA National Honors Program. It is through the generosity of our donors and sponsors that ISFA can continue to fulfill our mission and reach our goal of "Promoting Excellence through Education."

The testimonials below, one College and one Professional, are just two examples of how your donations change lives and the value ISFA provides to our industry.



**GINA M. RUDICH, Temple University** - "I would like to sincerely thank the Insurance Scholarship Foundation of America for selecting me to receive the **ISFA College Scholarship** and the **Norm Ziegler Trailblazer Scholarship**. I feel so grateful to be recognized by such a prestigious organization. This award means a great deal to me because it demonstrates that all of my hard work and dedication to my academics has been noticed. In addition, I am so pleased to know that there are scholarships to support other students like myself who are pursuing a career in insurance. Once again, thank you so much for this generous award and your continuous dedication to students like myself."



**MARIA J. STOWERS, CISR, CPIW, DAE, Huntington, WV** - "The ISFA scholarship sponsored by **Canal Insurance Company** that has been awarded to me means that I can continue my education and earn my Business Administration degree. My goal in business is to open my own agency. I have had 22 years of insurance education and experience and all I need is my business education to complete my "tool box" to start my own agency. I am within a year of completing and this scholarship means that I am much closer. It is helping me with my tuition and books, which means the world to me. I am so appreciative of ISFA and all that it does to help people like me who are working hard to better themselves within the insurance industry. It truly does 'Promote Excellence through Education!' Thank you ISFA and Canal Insurance Company for helping me to realize my dream!"

ISFA Chairman, Kirk Goeldner, CPCU would like to extend his personal invitation to you to remember ISFA in your end-of-year giving. During this time of Thanksgiving and Sharing, the greatest reward of pledging a sustaining donation or any donation to ISFA is the knowledge that your dollars do make a difference. Your tax-deductible investment will enhance and support the education and career opportunities of future and current Insurance Industry employees.

Donate Now  
Secure donations through  
Network for Good



### Happy Thanksgiving!

Insurance Scholarship Foundation of America

Kirk A. Goeldner, CPCU  
Chairman

Nancy Noe-Nichols, ARM, CPIW  
Executive Director

ISFA is a 501 (c)(3) public charity. All donations are tax deductible.

**Promoting Excellence through Education!**

# 2012 NAIW/IAIP Region I Conference

March 29 ~ April 1, 2012

Hyatt Regency, Goat Island, Newport, Rhode Island

## Fundraiser



1 for \$14 or 2 for \$25

These lovely pins are 1 ¼ inches with a full pin catch on the back.

We have them in Gold and Silver, with or without the writing.

Be sure to wear yours on when you check in at the registration desk

In Newport at the 2012 NAIW/IAIP Conference to be eligible for a special drawing!

Don't be caught without one!!

Please indicate number desired:

Gold with Writing \_\_\_\_\_

Gold without Writing \_\_\_\_\_

Silver with Writing \_\_\_\_\_

Silver without Writing \_\_\_\_\_

Add \$1.00 per pin for S&H \_\_\_\_\_

Total \_\_\_\_\_

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

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Make out checks to "NAIW of RI – 2012 Region 1 Conference"

Mail to:  
Donna Varin  
3 Fair Oaks Ct N  
Greenville, RI 02828

## REGION I EDUCATIONAL SCHOLARSHIP

### PROVISIONS OF SCHOLARSHIP AWARD

1. AWARDS IN AN AMOUNT UP TO \$500.00 EACH WILL BE PROVIDED TO COVER EDUCATION EXPENSES. THE NUMBER WILL VARY EACH YEAR DEPENDENT UPON SPONSORSHIPS.
2. THE COURSE MUST BE INSURANCE RELATED OR NECESSARY FOR ADVANCEMENT WITHIN THE INSURANCE INDUSTRY (i.e. REQUIRED COURSE OF BUSINESS DEGREE PROGRAM).
3. SCHOLARSHIP FUNDS MUST BE USED WITHIN ONE (1) YEAR FROM THE DATE OF PRESENTATION.
4. THE RECIPIENT OF THE SCHOLARSHIP AWARD SHALL NOT BE ELIGIBLE TO RECEIVE THE AWARD AGAIN FOR THREE (3) YEARS.
5. RECEIPT(S) FOR EDUCATIONAL EXPENSES WILL BE SUBMITTED TO THE SPONSOR FOR THEIR RECORDS.
6. UPON REQUEST, YOU MAY BE REQUIRED TO PROVIDE YOUR SOCIAL SECURITY NUMBER TO THE SPONSOR.

**I AGREE TO ABIDE BY THE ABOVE PROVISIONS OF THIS SCHOLARSHIP.**

DATE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

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

HOME ADDRESS: \_\_\_\_\_

\_\_\_\_\_

EMPLOYER'S NAME/ADDRESS: \_\_\_\_\_

\_\_\_\_\_

NAME OF IMMEDIATE SUPERVISOR: \_\_\_\_\_

LOCAL NAIW ASSOCIATION: \_\_\_\_\_

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

**APPLICATION  
REGION I EDUCATION SCHOLARSHIP AWARD  
EDITION: 12/11**

**RECEIVED BY DEADLINE: January 20, 2012**

Applications may be sent via mail, fax or email.

**RETURN TO:** Polly Jones CSA, CLTC, CPIA, HIA, CIIP  
421 Abels Rd.  
Wrightsville, PA 17368  
Phone: 717-244-4389  
Fax: 717-244-5214  
Email: [polly@pejones.com](mailto:polly@pejones.com)

1. Number of years in the insurance industry: \_\_\_\_\_

Number of years in NAIW: \_\_\_\_\_

2. List NAIW activities (including offices held, committees served, etc.) from January 1, 2002 thru December 31, 2011. Attach a separate sheet, if more space is required.

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3. Education

Degrees Held: \_\_\_\_\_

Designations Held: \_\_\_\_\_

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

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

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

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

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**APPLICATION MUST BE RECEIVED BY JANUARY 20, 2012**

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Laurel –

Thank you for checking in again. I would have enjoyed making the convention, but life and surgeries keep coming!!!! Please let everyone know I say "HI" and have a great weekend.

AND my peril of wisdom would be: Knowledge and Curiosity. (oops that's two) Learn all you can and do not be afraid to ask questions. It is the only way you are going to learn. NAIW has helped me in so many ways. Through my 20 years of owning and operating Spencer Insurance Agency, 30 years of being a P&C and Life agent, and now in my role as Ambassador for the Arthritis Foundation, I have found that I rely on so many things I learned from NAIW. I remember my first state council meeting. I was a member of IWDEM at that time and Sandra Carter asked if I would like to go with her. I sat in the back and listened. Much of what was discussed I did not understand, so I finally got up the nerve and asked a question and it was all up hill from there. I am very privileged to have worked with, and made lasting friendships with, the greatest group of members. Working up the officer "ladder" on the local level, then the state level, and working at Regional conferences and attending National conventions, it was such an amazing time and something I will always remember. When you get that opportunity to ask your first question, do not hesitate. It opens up so many windows and friendships. I still see members wherever I visit and we stop and chat for a while. To all the new members, congratulations. You have started on another valuable step in your insurance career. Take advantage of everything there is offered. I remember thinking that the National Presidents, Regional RVPs and even the State Directors seemed like such amazing women, but they were all approachable. I even got "pushed" around in my wheelchair by the National President while attending my first National convention. I have made lasting friendships countrywide. Carol Aigner and Gina Desmaris even attended my wedding in 2008 to Tracy.

Enjoy your weekend, catching up with friends not seen for a year, making new friends and learning all you can. Sign up for a committee or volunteer to be someone's assistant. A great way to learn.

Congratulations to all the incoming officers. This will be the "Time of Our Life"!!!!!!!!!!!!!!!!!!!!!!

I am so proud to be among the Past Officers and a member of this very elite group of women. You have all been a mentor to me in one way or another. Have fun, learn and dance for me!!!!!!

Robin D. Spencer-Laurie  
NAIW Maine State Director 2000-2001

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