# NAIW Androscoggin Valley

October 2011 Issue 2

Inside this issue:



## PUMPKIN CARVING SAFETY TIPS

**Prepare your Pumpkin** - Moisture causes your hand or knife to slip. Dry hands, pumpkins, and tools are a must.

**Have the Right Tools for the Job** - Pumpkin carving kits have been created to make carving easier. The small saws and sharp plastic tools are easier to control and are less likely to get stuck in the pumpkin. "According to a study in the Journal of Preventative Medicine, these tools cause fewer and less severe injuries than serrated or plain kitchen knives." If using a kitchen knife, sharper is not better. They often get lodged in the thick pulp and require greater force to remove. If your fingers are in the wrong place when the knife dislodges an injury can occur.

**Hold the Pumpkin with Caution** – Injuries usually occur when cutting towards your hand or when the knife slips out the other side of the pumpkin where it is being held. Making small controlled cuts and using tools that cannot reach the other side helps reduce these risks. You can also use a carving board to steady the pumpkin as well.

**Carving is for Adults** – Little hands and sharp utensils do not mix. Have them draw the pattern and remove pulp instead.

**Adolescents Still Require Supervision** – Carving parties are fun but filled with distractions. If adolescents are getting together to carve pumpkins, an adult should be present to ensure the safe use of sharp carving tools.

**Know First Aid for a Carving Injury** – If an injury does occur, bleeding usually stops with direct pressure to the area. Clean the wound and apply a topical antibiotic and a bandage. If your finger loses feeling or can't move, the wound is deep or the entire width of your finger, or it is still bleeding after 15 minutes of pressure, go to the emergency room.

Office's 2011-2012

| | |
|---|---|
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| | |
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| Ann Crocker | 786-0417 |
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**Important Dates**

October 12 —NAIW Meeting—Marco's

October 26—NAIW Board Meeting—Northeast Bank

January 7, 2012— State Council—Bangor

NAIW Androscoggin Valley

October 13, 2011

Good Evening Ladies,

I think fall has finally arrived. There has been frost blanketing my yard. Hard to believe it is October already. Time is flying by.

The women and I that went to State Weekend had a great time and I hope you have enjoyed the photos that I have emailed you. We did have a great time. We, as an association, were well represented. We had 7 members attend. We had a few members win awards as well. Karen Knights won the Rookie of the Year Award and Kate Houston won an Education Scholarship to help advance her in her career. Jodey Goding won the First Timers Scholarship. Congratulations Ladies! I am very proud of our unit for doing so well and I encourage you all to attend next year. After all we will be the host. We also had the fund raiser selling popcorn. We did very well after the initial start up was given back to the account. The profit between the popcorn and the 50/50 raffle we made $90.45. So we are on the moving track for next year. We do have a case of popcorn left over to sell. So if each of us took a few bags we will be done!

I hope you all enjoyed the collection for the military members. I will collect the donations at the meeting and see if you wish to continue. Every little bit helps them as they are very far from home. I know that when I was in the Army and stationed in Germany, the boxes from home where like Christmas gifts on the off season! Thank you from a Veteran for your support of my fellow brothers and sisters who are putting their lives on the line for all of us.

Laurel Wentworth-Roach, State Council Director, will be joining us along with Central Maine. Laurel has many great ideas for the coming year and next. I look forward to working with her. The next State Council Meeting is January 7,2012.

In Fellowship,

*Elaine M. Taylor*

Elaine M. Taylor

**NAIW-IAIP is like most things in life … you get out what you put in**

The Association of Insurance Professionals

Secretary notes and board meeting notes where unavailable at time of publication.

Please be sure to look for them in next month's issue.

Thanks,

Karen

**NAIW-IAIP is like most things in life … you get out what you put in**

# NAIW Androscoggin Valley

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# 2011—2012

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**NAIW-IAIP is like most things in life … you get out what you put in**

**NAIW ANDROSCOGGIN VALLEY**

**October Meeting**

## Wednesday October 12, 2011

## Marco's Restaurant

Mollison Way, Lewiston ME
Social Networking: 5:15 pm
Dinner Meeting: 5:45 pm *

**Cost of Meal is $16.00**

## October Meeting

Nicole Oberlander from YMCA

(Chair exercises)

*** PLEASE make your reservations no later than Wednesday October 5, 2011**

**For Reservations, please call Jodey Goding 783-2258x213**

**or e-mail:** jgoding@patrons.com

**If you should have a disability and require accommodations in order to fully participate in this activity, please let me know.**

**Cancelations must be made no later than 4:00 pm on Friday, October 7, 2011. After October 7TH, you will be responsible for the cost of the meal.**

**NAIW-IAIP is like most things in life … you get out what you put in**

Items for the Marines:

Any flavor sunflower seeds Silly String

Coffee bags (teabag style) Wet Ones

Shaving cream Hard Candy

Toiletries (tooth past, brushes, shampoo, soap)

Stationery

Beef Jerky (all flavors)

Puzzle books

Protein bars

Gatorade drink mix

Trail mix

# I Can Survey Results

NAIW Androscoggin Valley is looking for your feedback on which educational 'I CAN' Series you would like to see offered in the coming year.

The 'I CAN' Series are 30 minute long classes offered through NAIW – IAIP. We hope to offer a class at our January 2012 meeting.

Please take a minute to read the description of each class below and then choose the class you would like most to see offered.

Thank You,
Karen Knights
Vice President

NAIW – IAAP is like most things --- you get out what you put in!

**I CAN! Business As Un-Usual**
Home-based business is one of the fastest growing areas of the economy but many are not properly insured. Does homeowner's insurance cover business loss? Probably not! This presentation is an analysis of home-based businesses as well as the activities and specific exclusions that are triggered by the term "business" in the homeowner's policy. You will get the scoop on what's covered and what's not! Actual claim situations will be given along with recommendations for reducing risks and protecting business assets.

2. **I CAN! E&O Hotspots: Don't Get Burned**
New E&O risks are being created by new technology, expanded use of non-standard markets, increased mergers and acquisitions, and more complex insurance products and financial services. This course will identify E&O "hot spots" and provide ideas to reduce your E&O exposure. With the dramatic rise in E&O claims, this course is pertinent to every agent.

3. **I CAN! Ethics: Shades of Black & White**
Now, more than ever, ethics plays a big role in the daily decision-making process. It can be very beneficial to establish ethical standards before a professional situation or crisis arises. This course will guide you in your commitment as an ethical person. The case studies, along with discussion, will help you adopt an ethical business performance with the high standards that your profession requires. Includes Certificate of Completion.

4. **I CAN! LTC:101**
The purpose of this class is to provide an overview of information necessary to empower individuals to make an informed decision. A decision about whether Long –Term Care Insurance (LTC) will be beneficial to their insurance portfolio. Most of us do not like to think about getting older, or the possibility of not being able to perform routine tasks. Yet, many of us will need some type of long-term care in our later years…some may need it tomorrow. This could be one of the most important policies you purchase...for your and your loved one's benefit.

5. **I CAN! New Math: Education IRA$**

With the costs of college tuition and expenses increasing every year, how will you afford to continue your child's education after high school? This program will describe the measures that were provided for in the 1997 Tax Reform Act for establishing an IRA to fund post secondary education. This IRA could make the difference in a college education for your child.

6. **I CAN! Personal Umbrella: Rain or Shine!**

It is raining litigation in our society and your clients may need a personal umbrella. Explore the application of umbrella coverage and discover the "holes" in the umbrella policy form. Do you ever hesitate to carry an umbrella? Find out when you should! This presentation is a thorough review of the need for umbrella coverage's as well as concepts and applications of underlying limits of coverage. We'll even show you some "holes" (common exclusions) in your umbrella along with actual claims cases.

7. **I CAN! The Risk Management Process-An Overview**

Recently added to the I CAN! Series (August 2010) - Most risk managers agree that the practice of their profession is a combination of decision-making and problem solving. All risk management jobs have a dual goal: to minimize both the chances that a loss will occur and the financial impact of losses which cannot be prevented. Within the parameters of these descriptions is a five-step process that all risk managers adhere to. Because everyone faces the possibility of accidental loss, everyone must, to some degree, manage risk. Over a 30-minute period, looks at how professional risk managers do this and how it affects other jobs within the insurance industry.

8. **I CAN! Tax-Free Roth IRA$**

You now have an alternative to the traditional IRA, established in 1974. The new Roth IRA has some fantastic advantages that you need to know about for yourself, as well as your clients. Take this 30-minute program to find out the differences and the advantages of the Roth IRA, which offers retirement income, free of federal income tax.

9. **I CAN! The Facts of Life**

The Facts of "Life" explains the very basics of life insurance to the non-life insurance provider. From the purposes of a life insurance policy to the decision making process. It will also help in understanding what you currently have. Many people are misinformed about life insurance and the need. This program will help you decide what is best for you and your family.

10. **I CAN! Whats Up DOC? Drive Other Car Coverage**

The need for Drive Other Car Coverage is growing with the increase in companies that provide vehicles for employees and owners. What's Up DOC? will examine particulars of the Business Auto Policy "Drive Other Car" coverage endorsement. Case studies demonstrate appropriate coverage's for individuals who drive company cars.

11. **I CAN! Wheels of Misconception**

The wheels that we utilize today range from ATV's to golf carts! Many clients are oblivious to the exclusions of their homeowner and personal auto policies when driving certain motorized vehicles or non-owned vehicles. Assuming insurance coverage is dangerous for a client and dangerous for your E&O exposure. This presentation will expose the how's and when's of coverage - or not! Get an update on the proper coverage's and avoid any wheels of misconception!

12. **30 Minutes to More Successful Negotiations**
Everyone has experienced the necessity to negotiate. Whether it be with your employer, salesperson, customer service, spouse, an employee - the list is endless. This program will be a quick overview of negotiation skills adapted from NAIW's "Successful Negotiations for Insurance Professionals".

13. **Business Etiquette**
In today's business world, jobs are very competitive and everyone is trying to work their way up the corporate ladder. Whether we are striving for a promotion within the office or a high-ranking job in a brand new career field, we are always trying to uphold our professional image. While we want to be productive in our jobs, it is also important that we meet people and make connections with colleagues. This 30-minute program should help us all understand better ways to work with and meet people when we need to leave a lasting impression.

14. **Managing Stress**
Life today is complex which means stress is with us all the time. Fortunately, most of us handle routine stress without difficulty. But we have all experienced those items when we are on "overload". This 30-minute program should help everyone understand stress better and give us ways of dealing with the physical, emotional, and mental strains caused by stress.

Please make your choice below.
Thank You

| | Response Percent | Response Count |
|---|---|---|
| 1 | 25.0% | 2 |
| 2 | 0.0% | 0 |
| 3 | 0.0% | 0 |
| 4 | 0.0% | 0 |
| 5 | 0.0% | 0 |
| 6 | 12.5% | 1 |
| 7 | 0.0% | 0 |
| 8 | 0.0% | 0 |
| 9 | 0.0% | 0 |
| 10 | 0.0% | 0 |
| 11 | 12.5% | 1 |
| 12 | 0.0% | 0 |
| 13 | 12.5% | 1 |
| 14 | 37.5% | 3 |
| | answered question | 8 |
| | skipped question | 0 |

# NATIONAL INSURANCE WOMEN'S ASSOCIATION

# OF OXFORD HILLS

## OFFERING AN ETHIC CLASS WITH 3 CE CREDITS

## ***Ethics for the Insurance Professional***

Now, more than ever, ethics plays a big role in the daily decision-making process. It can be very beneficial to establish ethical standards before a professional situation or crisis arises. This course will guide you in your commitment as an ethical person.

| Registration Fee | Registration Deadline |
|---|---|
| $35.00 per student | October 18, 2011 |

**Class being presented by Paul Davis Restoration**

**WEDNESDAY, OCTOBER, 20, 2011**

**Norway Savings Bank Conference Room**

**7 High Street, South Paris, ME**

**I've enclosed a check payable to NAIW Oxford Hills for the class.**

Name:________________________________ Maine License #____________________

Address:________________________________ City______________ State________Zip__________

Telephone #____________ Email:________________________________________________

**2 sessions with refreshment – Check which one you wish to attend:**

Morning 8:30 Am – 11:30 Am (registration 8:15 AM – 8:30 AM) _____

Afternoon 1:00 PM – 4:00 PM (registration 12:45 PM – 1:00 PM) _____

**Please return this form to:**

**Kate Houston c/o W. J. Wheeler, P. O. Box 297, South Paris, ME 04281**

**Questions? (207) 744-9812 Email: kateh@wjwheeler.com**

# NAIW Andy Valley Personals

## Birthdays

Elaine Taylor
October 30

## Anniversary

Jennifer Savard-Johnson

October 9—Wedding Anniversary

October 17—6 yrs. with Patti Gagne

## Recipe of the Month

Please see the next several pages for some yummy recipes submitted by Elaine Taylor

# Baked French Toast Casserole with Maple Syrup

Recipe courtesy Paula Deen

| | | | |
|---|---|---|---|
| Prep Time: | 20 min | Level | Serves |
| Inactive Prep Time: | 8 hours | Easy | 6-8 Servings |
| Cook Time: | 40 min | | |

Ingredients

- 1 loaf French bread (13 to 16 ounces)
- 8 large eggs
- 2 cups half-and-half
- 1 cup milk
- 2 tablespoons granulated sugar
- 1 teaspoon vanilla extract
- 1/4 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- Dash salt
- Praline Topping, recipe follows
- Maple syrup

Directions

Slice French bread into 20 slices, 1-inch each. (Use any extra bread for garlic toast or bread crumbs). Arrange slices in a generously buttered 9 by 13-inch flat baking dish in 2 rows, overlapping the slices. In a large bowl, combine the eggs, half-and-half, milk, sugar, vanilla, cinnamon, nutmeg and salt and beat with a rotary beater or whisk until blended but not too bubbly. Pour mixture over the bread slices, making sure all are covered evenly with the milk-egg mixture. Spoon some of the mixture in between the slices. Cover with foil and refrigerate overnight.

The next day, preheat oven to 350 degrees F.
Spread Praline Topping evenly over the bread and bake for 40 minutes, until puffed and lightly golden. Serve with maple syrup.
Praline Topping:

- 1/2 pound (2 sticks) butter
- 1 cup packed light brown sugar
- 1 cup chopped pecans
- 2 tablespoons light corn syrup
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg

Combine all ingredients in a medium bowl and blend well. Makes enough for Baked French Toast Casserole.

Both recipes submitted by: Elaine Taylor

# Spider Bites

Recipe courtesy Sandra Lee, 2007

| Prep Time: | 10 min | Level | Serves |
|---|---|---|---|
| Inactive Prep Time: | 5 min | Easy | 24 Servings |
| Cook Time: | 2 min | | |

Ingredients

- 1 (12-ounce) package semisweet morsels
- 1/2 cup creamy peanut butter
- 6 cups pretzel sticks

Directions

Place parchment paper on baking sheet; set aside.
In a large glass microwave-safe bowl combine chocolate chips and peanut butter. Melt on high for 2 to 3 minutes. Remove and stir until smooth.

Stir in pretzel sticks. With clean hands grab pretzel sticks and drop on prepared baking sheet in clusters to look like spiders.
Place in freezer for 5 minutes or until to chocolate is hardened. Remove and serve.

Both recipes submitted by: Elaine Taylor

# Safety

## Shopping for a Safe Car

If you're like most people shopping for a new car, safety ranks high among things you're looking for. Every new car must meet certain federal safety standards, but that doesn't mean that all cars are equally safe. There are still important safety differences, and some vehicles are safer than others. Many automakers offer safety features beyond the required federal minimums. The following safety features should be considered when purchasing a car:

1. **Crashworthiness** These features reduce the risk of death or serious injury when a crash occurs. You can get a rating of crashworthiness from the Insurance Institute for Highway Safety's Web site.

**2. Vehicle structural design** A good structural design has a strong occupant compartment, known as the safety cage, as well as front and rear ends designed to buckle and bend in a crash to absorb the force of the crash. These crush zones should keep damage away from the safety cage because once the cage starts to collapse, the likelihood of injury increases rapidly.

**3. Vehicle size and weight** The laws of physics dictate that larger and heavier cars are safer than lighter and smaller ones. Small cars have twice as many occupant deaths each year as large cars. In crashes involving smaller and larger vehicles, heavier vehicles drive lighter ones backwards, decreasing the forces inside the heavier car and increasing them in the lighter car.

**4. Restraint systems** Belts, airbags and head restraints all work together with a vehicle's structure to protect people in serious crashes. Lap/shoulder belts hold you in place, reducing the chance you'll slam into something hard or get ejected from the crashing vehicle. If you aren't belted, you'll continue moving forward until something suddenly stops you—often a hard interior surface that will cause injuries.

- Shoulder belts are on inertia reels that allow upper body movement during normal driving, but lock during hard braking or in a crash. Belt webbing is stored on the reel, and during a frontal crash any slack in the webbing can allow some forward movement of your upper body. Then you could strike the steering wheel, dashboard or windshield. This problem is addressed in some cars with belt crash tensioners that activate early in a collision to reel in belt slack and prevent some of the forward movement.
- Airbags and lap/shoulder belts together are very effective. However in some circumstances, a deploying airbag can cause serious injuries and even death. The greatest risk of injury occurs when you are on top of, or very close to an airbag when it starts to inflate. Choose a car that allows you to reach the gas and brake pedals comfortably without sitting too close to the steering wheel. Some cars offer telescoping steering column adjustments that may help.
- Side airbags are designed principally to protect your chest. They may also keep your head from hitting interior or intruding structures.
- Head restraints are required in the front seats of all new passenger cars to keep your head from being snapped back, injuring your neck in a rear-end crash. But there are big differences among head restraints. Some are adjustable, and others are fixed. They also vary in height and how far they are set back from the head. To prevent neck injury, a head restraint has to be directly behind and close to the back of your head. Look for cars that have this type of restraint. If the restraints are adjustable, make sure they can be locked into place. Some don't lock, so they can get pushed down in a crash.

# Safety
## Shopping for a Safe Car

**5. Anti-lock brakes** When you brake hard with conventional brakes, the wheels may lock and cause skidding and a lack of control. Anti-lock brakes pump brakes automatically many times a second to prevent lockup and allow you to keep control of the car. If you were trained to brake gently on slippery roads or pump your brakes to avoid a skid, you may have to unlearn these habits and use hard, continuous pressure to activate your antilock brakes. Anti-lock brakes may help you keep steering control, but they won't necessarily help you stop more quickly.

**6. Daytime running lights** Daytime running lights are activated by the ignition switch. They are typically high-beam headlights at reduced intensity or low-beam lights at full or reduced power. By increasing the contrast between a vehicle and its backgrounds and making the vehicles more visible to oncoming drivers, these lights can prevent daytime accidents.

**7. On the road experience** Other design characteristics can influence injury risk on the road. Some small utility vehicles and pickups are prone to rolling over. "High performance" cars typically have higher-than-average death rates because drivers are tempted to use excessive speed. Combining a young driver and a high-performance car can be particularly dangerous.

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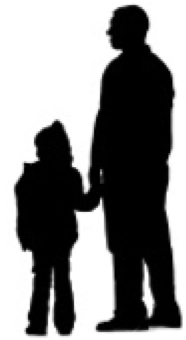
# Divorced



Since nearly half of all marriages fail, divorce is unfortunately very real for many people. Couples face the difficult task of separating emotionally and financially. This has insurance implications as well. Legal and financial advice will be critical, particularly if there are children involved. Divorce can have a serious impact on one's credit standing, both in terms of dividing joint debt that exists at the time of divorce and expenses that come with starting over. Paying close attention to existing obligations and monitoring credit reports at this time is critically important.

## AUTO

A divorced couple will need to decide who gets which car. A change in car ownership will mean a change in insurance. Let your insurance company know about a change of address; who will now be driving the car; and any change in the type or amount of driving that will be done. These details will have an effect on your insurance premium. If someone needs to buy a new car, new insurance will need to be arranged before the car is registered. Removing a former spouse from the insurance policy also protects you from possible liability if they are involved in an accident and get sued.

## HOME

Divorce will mean a change of address for one or both parties. The insurer needs to know when there is a change in residence and property coverage. For example, if one party leaves and receives the jewelry in the divorce settlement, the insurer will need to know whether to cancel any special coverage for expensive jewelry. Likewise, if security modifications are made to the home, because one party is now living alone, tell the insurance company. Those security upgrades may qualify for a discounted rate. If moving from a owner occupied home to a rental property, consider getting renter's insurance to cover personal possessions and liability.

## LIFE

Many married couples buy life insurance to cover existing and anticipated debts and financial obligations. When a couple divorces, these obligations generally still exist and life insurance should be considered as part of the final divorce decree. Married couples generally list each other as the beneficiary on life insurance policies. Carefully consider any changes. There may be good reasons to continue to keep life insurance on a former spouse. If the spouse who is providing alimony and child support dies, this may mean a loss of income. Some divorced couples may also consider keeping (or purchasing) life insurance on the spouse who has the primary responsibility for raising the children. If he or she dies, costly childcare will need to be arranged. The divorce decree should include the funds to pay for this life insurance policy. This way, the spouse receiving alimony can make sure the premiums are paid and he or she is financially protected with life insurance. If a divorced couple is purchasing life insurance to provide financial protection for the children and money is tight, they may want to consider purchasing term coverage rather than whole life. Term is generally cheaper and it is designed to provide protection for a specific period of time – for example, until the children reach the age of 21.

## HEALTH

Unless both spouses each have their own health insurance and there are no children, health insurance should be clearly agreed upon in the divorce decree. Federal law states that spouses and their dependent children who are currently insured by a health plan are eligible for Consolidated Omnibus Budget Reconciliation or COBRA coverage for 18 months. The divorce decree should state how this is going to be paid for and a plan should be legally agreed upon to make health insurance available after that time.

INSURANCE INFORMATION INSTITUTE

## DISABILITY

A disability can threaten financial support that a former spouse and children depend upon. Disability insurance should be addressed in the divorce decree. Careful attention should be paid to how disability insurance should be funded. As with a life insurance policy, the former spouse receiving financial support should own the policy and pay the premiums to make sure that the policy remains in force and that the beneficiaries are not changed. The funds for this insurance should be represented in the amount of financial support the spouse and children receive.

## LONG-TERM CARE

Long-term care insurance covers the cost of assistance to those who are unable to perform the normal daily activities that healthy, fully functional people are usually able to do on a daily basis. The need for long-term care services arises from chronic health conditions or physical disabilities such as multiple sclerosis, Parkinson's or Alzheimer's disease. Couples going through a divorce need to make sure that they take into account both the need to care for aging parents and dependent siblings as well as the cost of this insurance when assessing needs and allocating assets.

## FINANCIAL PLANNING

There are two key things that divorcing couples should do prior to meeting with their insurance or financial advisor:

1. List assets and liabilities: This should include real estate and personal property; checking, savings and investment accounts; retirement and pension plans; and life insurance. On the liability side, there are the mortgage, car and school loans; and home equity and credit card balances.
2. Develop a budget: Income will be stretched to the limit because there are going to be two households instead of one. The budget should include normal living and household expenses; anticipated educational and business expenses; tax obligations; car and home mortgage payments; medical and dental costs; childcare and insurance premiums. There needs to be a firm understanding as to what is required of each spouse.

A trust may be appropriate to meet the educational needs of any children. This may include a written agreement regarding future contributions to this account to properly prepare for the increasing costs of tuition.

Divorced couples also need to look into the cash flow and tax implications for splitting assets. At first glance, a $100,000 savings account and a $100,000 traditional IRA may appear to have the same value. However, a spouse with custody of the children might have more everyday expenses and need greater access to cash than the non-custodial spouse. Generally, the IRA can't be tapped until age 59 ½ without penalty. In the meantime, unlike a savings or investment account, proceeds are tax deferred. The vested portion of existing retirement plans should also be considered.

Military spouses who divorce should be aware of the Uniformed Services Former Spouse Protection Act, which recognizes the contributions that former spouses made to support the service member's career and entitles the former spouse to a portion of the retirement pay. More information can be accessed at www.dfas.mil

# October 2011

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|---|---|---|---|---|
| | | | | | | **1**<br>Maine State Council Weekend |
| **2**<br>Maine State Council Weekend | **3** | **4** | **5** | **6** | **7** | **8** |
| **9**<br>Jennifer 6 yrs. | **10**<br>Columbus Day | **11** | **12**<br>NAIW Meeting Marco's | **13** | **14** | **15** |
| **16** | **17**<br>Jennifer 6 yrs. at Patti Gagne | **18** | **19** | **20** | **21** | **22** |
| **23** | **24** | **25** | **26**<br>NAIW Board Meeting | **27** | **28** | 29 |
| **30**<br>Elaine's Taylor Birthday | **31**<br>Halloween | | | | | |

# November 2011

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|---|---|---|---|---|
| | | **1** | **2** | **3** | **4** | 5 |
| **6** | **7** | **8**<br>Election Day | **9**<br>NAIW Meeting Marco's | **10** | **11**<br>Veteran's Day | **12** |
| **13** | **14** | **15** | **16** | **17** | **18** | **19** |
| **20** | **21** | **22** | **23** | **24**<br>Thanksgiving | **25** | **26** |
| **27** | **28** | **29** | **30**<br>NAIW Board Meeting? | | | |

## NAIW Androscoggin Valley

## Membership List
## As of September 1, 2011

| Company Name | Address | Phone # | Fax # | Name | E-Mail |
|---|---|---|---|---|---|
| Parent Insurance Agency | P.O. Box 1406<br>Lewiston, ME<br>04243-1406 | 784-5181 | 784-4847 | **Julie A. Gile,** CPIW, AAI, AIS<br><br>**Elaine Taylor** | juliegile@Unitedinsurance.net<br><br>elainetaylor@Unitedinsurance.net |
| Patrons Oxford Ins | 2 Auburn Business Parkway<br>PO Box 1960<br>Auburn, Me<br>04211 | 783-2258 x213 | 783-7507 | **Jodey Goding** API, AINS | jgoding@patrons.com |
| Patti Gagne Agency/Allstate Insurance Co. | 1220 Lisbon St., Suite 102, Lewiston, ME 04240 | 783-4529 | 783-4612 | **Patricia Gagne,** CPIW, LUTCF<br><br>**Sharon Williams,** AIS, CPIW<br><br>**Jennifer Savard-Johnson** | pattigagne@allstate.com<br><br>Williams7970@roadrunner.com<br><br>jmsjohnson@allstate.com |
| Norton Insurance Agency | 275 US Route 1 Cumberland Fore-side, ME 04110 | 829-3450 | 829-6350 | **Michelle Gardner,** CIC, AAI, CPIW | mgardner@nortonne.com |
| Varney Agency | 232 Center St, Suite D-2<br>Auburn, ME<br>04210 | 784-4556 | 777-5827 | **Ann Crocker,** CIC | Acrocker@varneyagency.com |
| Vertafore | 510 Congress St. 2nd Floor<br>Portland, ME<br>04101 | 228-7501 | 228-7599 | **Karen Knights** | kknights@vertafore.com |
| W.J. Wheeler & Co., Inc. | P.O. Box 297<br>South Paris, ME<br>04281 | 743-8927 | 743-8189 | **Kate Houston,** CIC, DAE, CPIW | kateh@wjwheeler.com |
| **Members at Large** | | | | | |
| | PO Box 751 Au-burn ME 04212 | Home: 345-3335<br>Cell: 333-1635 | | **Mary Ann Ellington** | maellington@yahoo.com |
| | 551 Gore Road<br>Otisfield, ME<br>04270 | Cell: 739-9470 | | **Cyndy Zils** | cyndyzils@yahoo.com |
| | | | | | |

**NAIW-IAIP is like most things in life … you get out what you put in**

## NAIW Androscoggin Valley Check request & Deposit form

Total to deposit $____________________

Funds from (fund raisers, education, etc)__________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Deposited ________________________________

(Attach deposit receipt)

__________________________________________________________________________

..........................................................................................

Total requested $____________________By whom______________________________________

Funds to reimburse for (registration fees, supplies, etc.)________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Date paid: ____________ Check #____________________ Amount________________________

Approved by: President______________________________________

Treasurer______________________________________

Board member__________________________________

Please include all receipts for reimbursement or deposit

**NAIW-IAIP is like most things in life … you get out what you put in**

# NAIW Collect

*Take us O God, under Thy divine protection.*

*Make us to act as Thy messengers for peace and contentment,*

*for harmony and understanding.*

*Grant that we may see more clearly the point of view*

*of other men and women in all lines of insurance.*

*Realizing the highly competitive nature of our business*

*Teach us to respect competition at all times.*

*Keep us free from pettiness and unwise discrimination.*

*Let us do our work willingly, honestly and thoroughly,*

*Giving service graciously at all times.*

*Teach us, O Lord, to know and to realize*

*that by Thy grace we can live in perfect peace with one another,*

*And grant that through this organization we may become*

*closer in friendship and understanding.*

*Amen*