

# NAIW Central Maine Puffin Newsletter October 2011



October 2011

Welcome Back!!

When we meet on Thursday, we will have a re-cap of State Council Weekend, hosted by Greater Portland, at the Embassy Suites in Portland, September 30-Oct 2<sup>nd</sup>. While we enjoy a night of indoor mini-golf, I would like you to use the competition to energize yourselves and to put some of that energy toward making our organization strong!

Invite a potential new member to a meeting.  
Participate in the wreath sales & other programs  
Attend every meeting.  
Let us know how we can help you.

Tammy Ellis, CIC CPIW  
President

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## NAIW - Central Maine Invites you to our October Meeting!

The meeting will be held on October 6<sup>th</sup> at Highland's Indoor Mini Golf, 1921 US Route 202 in Winthrop with social time starting at 5:30 followed by our meeting and dinner at 6:00.

For our program we will be playing indoor mini golf!  
This is meant to be a fun, fellowship meeting, so feel free to dress casually!

Dinner will be pizza, pasta, wings, and breadsticks from Pizza Hut. The cost for dinner and mini golf will be \$13.00 per person.

Please RSVP to Elisa Paylor,  
[elisa.paylor@darlings.com](mailto:elisa.paylor@darlings.com) by September 29<sup>th</sup>

NAIW (International) is a trade association open to professionals in the insurance and risk management industries. NAIW (International) is best known for insurance education, skills enhancement and leadership development within the insurance industry.

To learn more visit [www.naiw.org](http://www.naiw.org) and [www.naiwmaine.org](http://www.naiwmaine.org)



NAIW-CENTRAL MAINE  
MEETING MINUTES  
September 1, 2011

NAIW-Central Maine held a meeting at MIAA in Augusta on September 1, 2011 at 5:49 pm. Present were members Danielle Belanger, Elisa Paylor, Kay Gregory, Tammy Ellis, Stephanie Spearin, Michelle Van Haagen, Debbie Hamilton, Chantal Peterson, Mary Caswell, Sylvia Kennedy, Laurel Wentworth Roach and Michelle Reynolds. Guest speaker was Peter Johnson.

- ~ Minutes from meeting held in July were corrected with the adjourn time and filed.
- ~ Treasurers Report was reviewed and filed for audit.
- ~ State Weekend September 30- October 1, 2011
  - Tammy Ellis is Delegate
  - Danielle Belanger is alternate
  - If you are going to bring decoration donations for the McDonald House being decorated on October 1 during leisure time, please do not bring anything scary
  - And if possible to bring a gift for common needs.
- ~ Reviewed budget for 2011-2012 and passed.
- ~Christmas wreath and kissing ball fundraiser has been handed out and need to be returned to Elisa by November 16, 2011 for ordering.
- ~States goals were read and reviewed by State Director Laurel Wentworth Roach.
- ~Safety Committee has been volunteered by Kacey LePage and Stephanie Spearin.
- ~Scholarship applications were due by 9-8-11
- ~Award Applications went out on 9-14-2011.
- ~Need to update the Horizon plan.
- ~Elisa Paylor introduced guest speaker Peter Johnson from Capital Computers. He went over different security measures that can be taken place to reduce exposure to virus and hackers. A few measures are to limit computers to business purposes only, create and maintain an acceptable computer use policy. Monitor back ups. Test recovery of data on back ups.
- ~Basket raffle- Tammy Ellis won. Two gift cards of \$10 that we donated by NEEE were won by Michelle Van Haagen and Kacey LePage
- ~The Board Meeting adjourned at 7:39 pm.

Respectfully Submitted  
Kacey J. LePage  
Secretary



# CLEANUP & RESTORATION

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## 10 Tips for Autumn Backyard Cleanup

Posted on September 19, 2011 by All County Insurance – Brea, California



The kids are headed back to school, the leaves are turning, and a chill is in the air. If you're like most homeowners, fall also means an opportunity to spruce up your yard and cut down on the work you'll need to do when the weather turns warm again.

- 1. Rake those leaves.** Once the snow flies, an un-raked layer of leaves can get matted down over the turf and smother it all winter long. Raking or using a mulching mower in the fall helps avoid dead patches in the spring. But don't worry about getting every last leaf, especially in the garden. They help insulate plants, and as they decompose, they provide valuable nutrients.
- 2. Feed the grass.** Fertilizing in the fall is like a day at the spa for your lawn. Using a slow-release fertilizer allows the grass to soak up nutrients and – just as important – spend the cool days and nights of autumn recovering from summer heat and stress. And building a healthy, rejuvenated lawn is one of the best ways to protect against heat, cold, drought, insects and other stresses.
- 3. Weed all about it.** Weeding in the fall is probably the most valuable thing you can do to prepare for spring, and it's one that many people overlook. The good news: Pulling weeds used to be a backbreaking chore, but tools like the Weed Hound have come a long way from the tiny weeding forks of "the good old days." There's no reason to get down on your hands and knees and gouge at the turf. All you do is place the tool over the weed, step lightly on the footrest, and pull.
- 4. Pick up the poop.** When the snow melts next spring, the last thing you want to see on your lawn is pet waste. Fall is the perfect time to get out there and clean up Rover's little leftovers. Don't look forward to getting on your hands and knees? Hire a neighborhood kid to do the dirty work, or invest in a long-handled pooper scooper.
- 5. Remove thatch build-up.** A build-up of above-ground roots called thatch prevents sunlight, oxygen and moisture

from getting to the nutrient-hungry soil below. But it's easy to remove, especially if you don't wait until it overwhelms the yard. Just go at the yard with a dethatching rake in early fall, or for an easier – but more expensive – option, rent a power dethatcher.

**6. Aerate.** Heavy use throughout the summer can cause soil to become compacted. Perforating your lawn with small holes helps reduce compaction and lets water, air and fertilizer get down to the soil, which strengthens the grass plant's root structure. For smaller yards, a manual aerating tool that removes plugs from the turf while you step should be just fine. If you've got a larger yard, consider renting a power aerator.

**7. Water trees and shrubs.** Dehydration during the colder months is an all-too-common cause of tree damage, but it's easily preventable. To sustain them over the long winter, it's important to give trees a drink before putting them to bed. After they go fully dormant – but before the ground freezes – use a soaker hose or root irrigator to water them thoroughly.

**8. Clean out your garden.** Fruits and vegetables left in the garden can rot all winter long, and provide a comfy home for insect eggs. Gross? Not as gross as they'll be in the spring. Now's the time to get rid of diseased plants, too, but keep them out of the compost pile so the problem doesn't spread to the rest of your garden next year.

**9. Plant spring bulbs.** Fall is not all about closing up shop. It's also the perfect time to plant spring flowering bulbs like daffodils and tulips. But pay attention to the weather in your area; planting too early can cause bulbs to sprout before winter, and planting them too late can mean their roots don't have enough time to develop before the ground freezes.

**10. Give your tools a tune-up.** When it comes time to put away the backyard tools for the season, don't just shove them into the garage or shed. Spend a few minutes wiping them down and removing debris and dirt, then apply a light layer of oil to keep them from rusting over the winter. That way they'll be all set to go again come spring.





**Delicious  
autumn! My very  
soul is wedded to it,  
and if I were a bird I  
would fly about the  
earth seeking the  
successive  
autumns.  
~George Eliot**

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## Fire Deaths and Injuries: Prevention Tips

- Never leave food unattended on a stove.
- Keep cooking areas free of flammable objects (such as, potholders and towels).
- Avoid wearing clothes with long, loose-fitting sleeves when cooking.
- Never smoke in bed or leave burning cigarettes unattended.
- Do not empty smoldering ashes in a trash can, and keep ashtrays away from upholstered furniture and curtains.
- Never place portable space heaters near flammable materials (such as, drapery).
- Keep all matches and lighters out of reach of children. Store them up high, preferably in a locked cabinet.
- Install smoke alarms on every floor of the home, including the basement, and particularly near rooms in which people sleep.
- Use long-life smoke alarms with lithium-powered batteries and hush buttons, which allow persons to stop false alarms quickly. If long-life alarms are not available, use regular alarms, and replace the batteries annually.
- Test all smoke alarms every month to ensure they work properly.
- Devise a family fire escape plan and practice it every 6 months. In the plan, describe at least two different ways each family member can escape every room, and designate a safe place in front of the home for family members to meet after escaping a fire.
- If possible, install or retrofit fire sprinklers into home.

Sources: Adapted from recommendations of the U.S. Consumer Product Safety Commission, the U.S. Fire Administration, the National Fire Protection Agency, and CDC.



Candles may be pretty to look at but they are a cause of home fires — and home fire deaths. Remember, a candle is an open flame, which means that it can easily ignite anything that can burn.

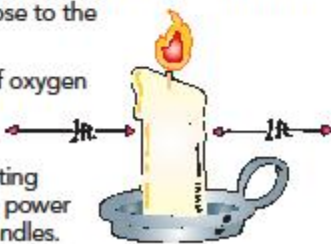
#### **"CANDLE WITH CARE"**

- » Blow out all candles when you leave the room or go to bed. Avoid the use of candles in the bedroom and other areas where people may fall asleep.
- » Keep candles at least 12 inches away from anything that can burn.

Think about using flameless candles in your home. They look and smell like real candles.

#### **IF YOU DO BURN CANDLES, make sure that you...**

- » Use candle holders that are sturdy, and won't tip over easily.
- » Put candle holders on a sturdy, uncluttered surface.
- » Light candles carefully. Keep your hair and any loose clothing away from the flame.
- » Don't burn a candle all the way down — put it out before it gets too close to the holder or container.
- » Never use a candle if oxygen is used in the home.
- » Have flashlights and battery-powered lighting ready to use during a power outage. Never use candles.



#### **CANDLES AND KIDS**

Never leave a child alone in a room with a burning candle. Keep matches and lighters up high and out of children's reach, in a locked cabinet.



#### **FACTS**

- ❗ On average, a candle fire in the home is reported to a U.S. fire department every 30 minutes.
- ❗ Roughly **one-third** of home candle fires started in the bedroom.
- ❗ More than half of all candle fires start when things that can burn are too close to the candle.



Your Source for SAFETY Information

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# Escape Planning

**Plan Ahead!** If a fire breaks out in your home, you may have only a few minutes to get out safely once the smoke alarm sounds. Everyone needs to know what to do and where to go if there is a fire.

## SAFETY TIPS

- » MAKE a home escape plan. Draw a map of your home showing all doors and windows. Discuss the plan with everyone in your home.
- » KNOW at least two ways out of every room, if possible. Make sure all doors and windows leading outside open easily.
- » HAVE an outside meeting place (like a tree, light pole or mailbox) a safe distance from the home where everyone should meet.
- » PRACTICE your home fire drill at night and during the day with everyone in your home, twice a year.
- » PRACTICE using different ways out.
- » TEACH children how to escape on their own in case you can't help them.
- » CLOSE doors behind you as you leave.

## IF THE ALARM SOUNDS...

- » If the smoke alarm sounds, **GET OUT AND STAY OUT**. Never go back inside for people or pets.
- » If you have to escape through smoke, **GET LOW AND GO** under the smoke to your way out.
- » CALL the fire department from outside your home.



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## FACTS

- ! According to an NFPA survey, only **one of every three** American households have actually developed and practiced a home fire escape plan.
- ! While **71%** of Americans have an escape plan in case of a fire, only **45%** of those have practiced it.
- ! **One-third** of American households who made an estimate thought they would have at least 6 minutes before a fire in their home would become life-threatening. The time available is often less. And only **8%** said their first thought on hearing a smoke alarm would be to get out!





2 Locations

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# Happy Halloween!



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The Institutes offer a wide variety of courses and programs to meet the professional development needs of those who are new to the property-casualty industry, as well as seasoned veterans. Choose from courses and programs that cover various specialties, including:

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### The Institutes Provide:

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- The Chartered Property Casualty Underwriter (CPCU®) designation program
- And much more!

### Benefits of Professional Development with The Institutes:

- More than 91% of Institutes' program completers added value to their role within their organization by earning a designation from The Institutes.
- Approximately 83% of completers credited their course work with preparing them to achieve their long-term goals.
- Nearly 61% of completers agreed that earning an Institutes credential added to their job security during times of organizational transition.

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\*Please note that the 10% discount cannot be applied to exam fees, Institutes online solutions, or CEU.com courses.

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## 2011 ISO Homeowners Program: Personal Injury, Deductibles, Electronic Equipment

**By: Tim Dodge, CPCU**

Today, I'm discussing three more significant changes that ISO has made with its 2011 Homeowners program. These are in the areas of electronic equipment, deductibles, and personal injury liability coverage.

*Deductibles.* The change here is really a clarification rather than a change in how deductibles apply. First, ISO has moved the deductible provision from the section immediately following the definitions to the conditions segment of Section I. Second, it makes clear that the deductible applies on a per-loss basis, not just once for the policy term. Finally, it now explicitly states, "If two or more deductibles under this policy apply to the loss, only the highest deductible amount will apply."

*Electronic Equipment Limits.* The prior version of the Homeowners policy states that there is no coverage for electronic apparatus and accessories designed to be operated solely by power from the electrical system of a motor vehicle. This could lead to coverage gaps for CD's, DVD's, tapes, and similar media while they're in cars and trucks, as the Personal Auto Policy may not cover these as well.

The new form creates a \$250 sublimit for antennas, tapes, wires, records, disks, or other media in or upon a motor vehicle and used with electronic equipment that reproduces, receives or transmits audio, video or data signals. It also substitutes the phrase "portable electronic equipment" in place of "electronic apparatus and accessories" with respect to the \$1,500 sublimit covering such equipment in or upon a motor vehicle. It increases from \$500 to \$1,500 the amount of coverage on such equipment used primarily for business purposes.

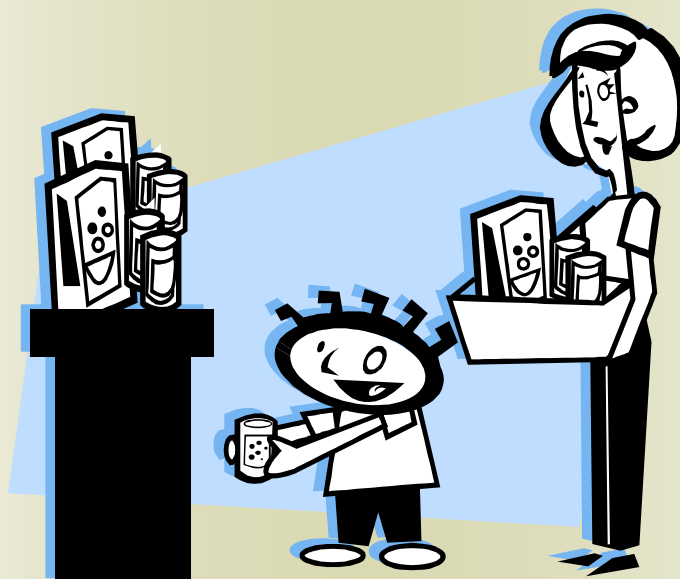
*Personal injury liability.* This is a special endorsement that adds liability coverage for alleged slander, libel and invasion of privacy, and it has become very important in the Internet age. Teens and their families have been sued for statements made on Facebook and other social media sites. The new wording makes it very clear that coverage applies to publication "in any manner," so there is no doubt that it applies to statements made electronically. ISO has also created an optional endorsement that provides an aggregate limit for personal injury losses. Since coverage traditionally has been on an "each occurrence" basis, this could represent a reduction in coverage.

I think this will conclude my review of the 2011 Homeowners filing; many of the other changes are less significant than those I've discussed so far. Overall, what do you think? Are the changes good, bad, or a mixed bag? Chime in in the comments section.



## NAIW Central Maine - Community Project:

For our December meeting, please  
collect trial size toiletries for the  
Family Violence Shelter.



# NAIW-Central Maine 2011-2012 Tentative Meeting Schedule



September 1<sup>st</sup>  
Program: Capital Computers on Computer Crime  
Location: MIAA Office  
432 Western Avenue, Augusta



October 6<sup>th</sup> (Casual Dress)  
Program: Fellowship – Glow in the Dark Mini Golf  
Location: Highland's Indoor Mini Golf  
1921 US Route 202, Winthrop



November 9<sup>th</sup>  
Program: Joint Meeting w/ Andy Valley  
Location: TBA in Auburn



December 1<sup>st</sup>  
Program: Ornament Swap  
Location: MIAA Office  
432 Western Avenue, Augusta



January 5<sup>th</sup>  
Program: NAIW Program  
Location: MIAA Office  
432 Western Avenue, Augusta



February 2<sup>nd</sup>  
Program: ServPro  
Location: TBA



March 2<sup>nd</sup>  
Program: Paul Davis Restoration  
Location: Mainely Brews  
1 Post Office Square, Waterville



April ?  
Program: All Industry Night Working Meeting  
Location: TBA



May 3<sup>rd</sup> (Casual Dress)  
Program: Bowdoin College Museum of Art Tour  
Location: Meeting at Norton's Office  
then Museum, 9400 College State, Brunswick



June 14<sup>th</sup>  
Program: Officer Installation  
Location: TBA

# NAIW – Central Maine Educational Scholarship



Monies have been set aside to award a \$200 educational scholarship to one NAIW-Central Maine member until the funds are depleted.

Each member is only eligible to win the scholarship once, and the monies must be used for an educational class, seminar, workshop, etc.

Please return a completed application by December 15<sup>th</sup> to Elisa Paylor:

Elisa Paylor, CIC, CPIW  
208 Togus Rd  
Chelsea, ME 04330  
or  
[elisa.paylor@darlings.com](mailto:elisa.paylor@darlings.com)

Winners will be chose by a random drawing at the January meeting.

- - - - -

## NAIW – Central Maine Educational Scholarship Application

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

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

\_\_\_\_\_

Phone Number: \_\_\_\_\_

Intended Class: \_\_\_\_\_

Expected Cost/Expenses: \_\_\_\_\_

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### Pizza Mummies

from [FamilyFun Magazine](#)

★★★★★ Rated by 139 members

Disguises aren't just for Halloween. Surprise your family with these dressed-up, spooky-looking snacks any time of year. Kids can help by spooning the pizza sauce on the English muffin and making the mummy face with the cheese and vegetables.



#### Ingredients

- English muffins
- Pizza sauce
- Black olives
- Scallions
- Red or green pepper
- Cheese sticks or slices

#### Instructions

1. Heat the oven to 350° F. For each mummy, spread a tablespoon of pizza sauce onto half of an English muffin (toast it first, if you like).
2. Set olive slices in place for eyes and add round slices of green onion or bits of red or green pepper for pupils.
3. Lay strips of cheese (we used a pulled-apart cheese stick) across the muffin for the mummy's wrappings.
4. Bake for about 10 minutes or until the cheese is melted and the muffin is toasty.

# NAIW - Central Maine's Wreath Fundraiser

18



All items will be provided by Wingate Landscaping.

Available Options:

12" Wreath with Bow \$13.00

12" Wreath with Decorations \$16.00

24" Wreath with Bow \$31.00

24" Wreath with Decorations \$36.00

Kissing Ball with Bow \$24.00

Kissing Ball with Decorations \$29.00

Holiday Garland \$2.50 / Foot

Tax is included in prices above.

Decorations are the bow plus natural colored pines cones and berries.

**Orders due November 16<sup>th</sup>**

Please contact [elisa.paylor@darlings.com](mailto:elisa.paylor@darlings.com) if interested in ordering.

Make checks payable to NAIW – Central Maine.



## October

1. IMKNUPP \_\_\_\_\_
2. OTECROB \_\_\_\_\_
3. ERSTAHV \_\_\_\_\_
4. EOAHENLLW \_\_\_\_\_
5. VASLEE \_\_\_\_\_
6. FOCLULRO \_\_\_\_\_
7. ASHSUQ \_\_\_\_\_
8. EDRCI \_\_\_\_\_
9. LESAPP \_\_\_\_\_
10. TLAOLFBO \_\_\_\_\_
11. USMBOLCU DYA \_\_\_\_\_
12. UMNATU \_\_\_\_\_
13. AGREON \_\_\_\_\_
14. LLFA \_\_\_\_\_



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**President Elect:** Danielle Belanger

**Vice President:** Elisa Paylor

**Secretary:** Kasey LePage

**Treasurer:** Kay Gregory

**Board Members:** Brenda Foster,  
Debbie Byrnes and Stephanie Spearin



# 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.

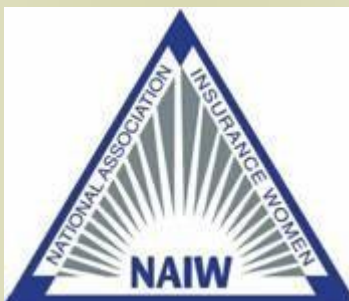
Grant that we may see more clearly the point of view  
of other men and women in all lines of insurance.  
Realizing the highly competitive nature of our business,  
teach us to respect competition at all times.  
Keep us free from pettiness and unwise discrimination.  
Let us do our work willingly, 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

Marie Franzen



Our Puffins– Friendship, Loyalty, and Education



## NAIW - Central Maine

Invites you to our November Meeting!

The meeting will be held on November 9<sup>th</sup> at Marco's Restaurant on Mollison Way in Lewiston with social time starting at 5:15 followed by our meeting and dinner at 5:45.

This is our annual joint meeting with NAIW-Androscoggin Valley.

Dinner will be buffet.

The cost for dinner will be \$16.00 per person.

Please RSVP to Elisa Paylor,  
[elisa.paylor@darlings.com](mailto:elisa.paylor@darlings.com) by November 2<sup>nd</sup>

NAIW (International) is a trade association open to professionals in the insurance and risk management industries. NAIW (International) is best known for insurance education, skills enhancement and leadership development within the insurance industry.

To learn more visit [www.naiw.org](http://www.naiw.org) and [www.naiwmaine.org](http://www.naiwmaine.org)