



NAIW Central Maine

Puffin Newsletter

September 2011

Welcome Back!!

It is hard to believe the Summer months have passed but I am looking forward to meeting with all of you again. The Board met in late July and has put together our programs for the year. We will be trying a couple of new things. That said, we will have work to share in shoring up our budget; planning for our part in the July 2012 Regional Mini Boards that State Council is hosting; and participating in our own projects.

State Council Weekend, hosted by Greater Portland, will be held at the Embassy Suites in Portland, September 30-Oct 2nd. This is a great opportunity to meet members from other parts of the State and this year the weekend will include a community service project at the Ronald McDonald House. The NAIW Course "Let's Talk Coverage" will be offered. Early Bird Registration is available until September 6 and there are low cost options available to just come for the day on Saturday. Please take advantage of this opportunity.

Tammy Ellis, CIC CPIW



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NAIW - Central Maine

Invites you to our September Meeting!

The meeting will be held on September 1st at the Maine Insurance Agents Association, 432 Western Avenue in Augusta with social time starting at 5:30 followed by our meeting and dinner at 6:00.

Our program will be Peter Johnson, President of Capital Computers, doing a presentation on computer security.

Dinner will be lasagna and chicken scampi from Olive Garden with breadsticks and garden salad. The cost will be \$11.00 per person.

Please RSVP to Elisa Paylor,

elisa.paylor@darlings.com by August 25th

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 and www.naiwmaine.org



NAIW-CENTRAL MAINE

BOARD MEETING MINUTES

July 23, 2011

NAIW-Central Maine held a summer Board Meeting at Tammy Ellis's house in Topsham on July 23rd, 2011. President Tammy Ellis called the meeting to order at 10:15 am. Present were members Tammy Ellis, Kacey LePage, Elisa Paylor, Danielle Belanger, Kay Gregory and Stephanie Spearin.

Treasurer-Kay Gregory organized review of the audit for the budget for July 2010-July 2011. Danielle Belanger reviewed receipts, Stephanie Spearin verified with bank statements and Kacey LePage verified with check register. Completed audit at 1:20 pm.

Officers- Elisa Paylor installed Tammy Ellis as the NAIW-CENTRAL MAINE President.

Goals-For 2011-2012 Tammy Ellis has set a few goals to try to accomplish throughout the year. To have at least one fundraiser, one community project, increase membership.

Membership-NAIW-CENTRAL MAINE is currently at 14 members with soon to be adding Leah Harradon as a member. Suggested ways to increase members for Tammy Ellis were to send email invites, walk-in's to surrounding agencies that do not have current members with NAIW. When having an individual come to a meeting as a guest, please try to mention the collect.

Collect-As mentioned before, when having an individual come to a meeting as a guest please try to mention the collect and explain to them the meaning. We will now say the collect when at the MIAA and in an enclosed conference area at a restaurant. We will not say the collect when around non members at a restaurant for respect of those people.

State Weekend- Maine Council Weekend is September 30-October 2, 2011. The event will be held at the Embassy Suites in Portland, Maine. There will be registration, a community project and CEC class available. The community project is the Ronald McDonald House to decorate some interior and door frames for the Halloween holiday. Please try to donate by bringing in stickers, pumpkins, decorations that are festive and not scary. To be determined is the delegate and alternate to attend.

Programs-Different program ideas mention from Tammy was to visit museums and/or colleges to get a tour as well to see what issues or see what insurance needs are either being met or need to be met. Other suggestions as well are Capital Securities, an update of the program Leah Harradon presented on Emergency Response Plan and Paul Davis.

Fellowship-Since everyone enjoyed the fellowship meeting, we will again this year hold another meeting. Elisa is checking on pricing and availability for indoor mini golf or bowling.

Basket Raffle-We will again have the basket raffle to encourage donations. Here are the months as follows:

September-Elisa

October-Tammy

November-Mixed meeting with Andy Valley

December-Stephanie Spearin

January-Kay

February-Deb/Diane

March-Danielle

April-Possible working meeting for All Industry Night

May-Kacey

June-

Fundraisers-Some suggestions for fundraising for 2011-2012 are to continue the wreath/kissing ball during winter holidays. Elisa is getting the information together to try to get an earlier start for more orders. Pound and yard during November meeting with Andy Valley, ornament swap in Decembers meeting, All Industry night to have a 50/50 as well as a silent auction. Stephanie Spearin will be getting a painting from her sister.

The Board Meeting was adjourned at 6:10 pm

Respectfully Submitted

Kacey J. LePage

Secretary



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NAIW-Central Maine 2011-2012 Tentative Meeting Schedule



September 1st

Program: Capital Computers on Computer Crime

Location: MIAA Office
432 Western Avenue, Augusta



October 6th (Casual Dress)

Program: Fellowship – Glow in the Dark Mini Golf

Location: Highland's Indoor Mini Golf
1921 US Route 202, Winthrop



November 9th

Program: Joint Meeting w/ Andy Valley

Location: TBA in Auburn



December 1st

Program: Ornament Swap

Location: MIAA Office
432 Western Avenue, Augusta



January 5th

Program: NAIW Program

Location: MIAA Office
432 Western Avenue, Augusta



February 2nd

Program: ServPro

Location: TBA



March 2nd

Program: Paul Davis Restoration

Location: Mainely Brews
1 Post Office Square, Waterville



April ?

Program: All Industry Night Working Meeting

Location: TBA



May 3rd

(Casual Dress)

Program: Bowdoin College Museum of Art Tour

Location: Meeting at Norton's Office
then Museum, 9400 College State, Brunswick



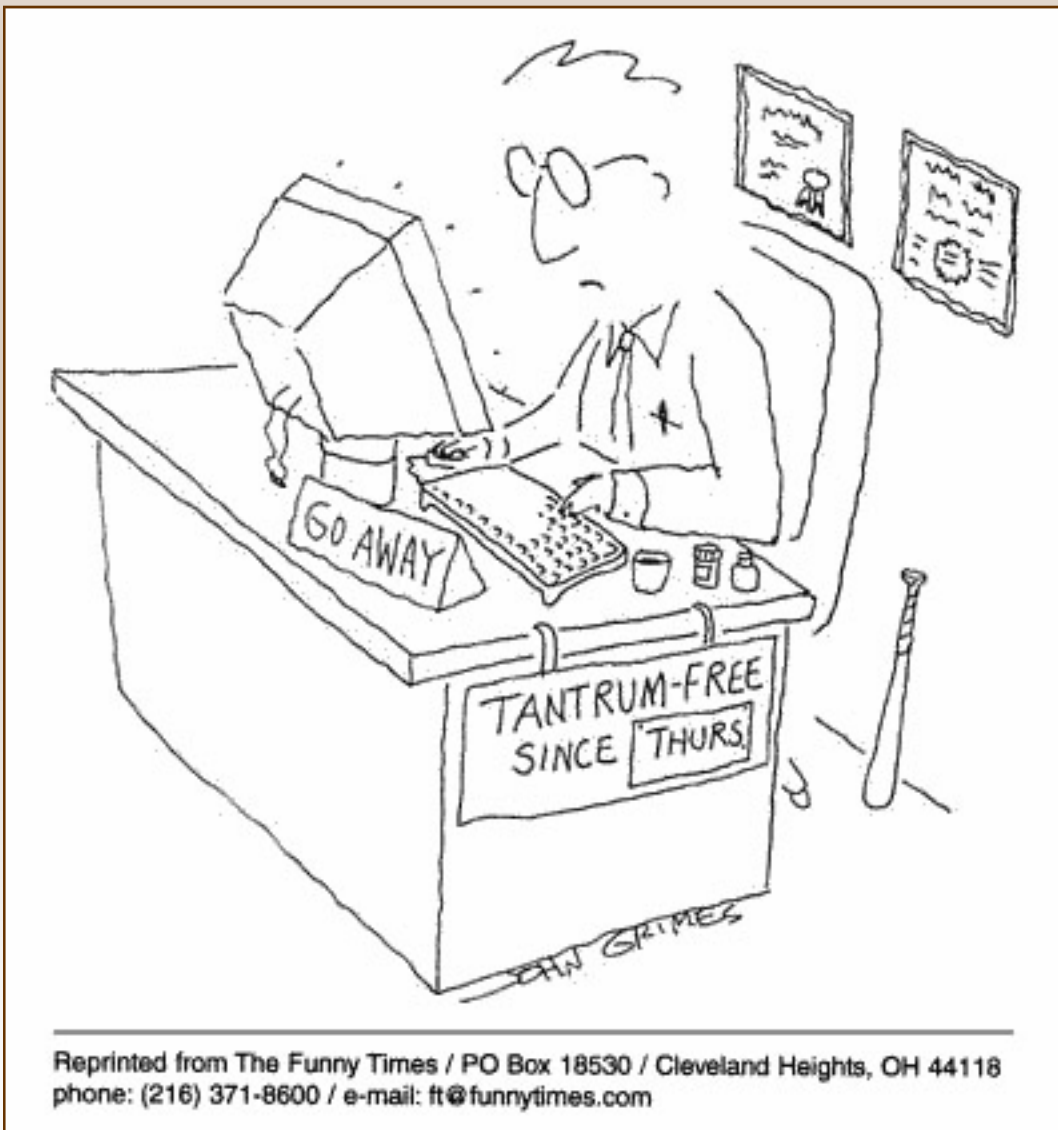
June 14th

Program: Officer Installation

Location: TBA



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MAINE STATE COUNCIL WEEKEND

AND

30TH ANNI VERSARY CELEBRATI ON

SEPTEMBER 30 – OCTOBER 2, 2011

Insurance Professionals of Greater Portland invite you to the

2011 Maine Council Weekend

Embassy Suites, 1050 Westbrook Street, Portland, Maine

“PEARLS OF WI SDOM”



Please make your hotel reservation directly with Embassy Suites at

(207)775-2200 no later than September 6, 2011. Room rates \$139 plus tax and include full break-
fast buffet for all overnight guests.

2011 Maine Council Weekend Registration Form

Deadline for registration – September 19, 2011

Early registration before 9/6/2011 \$ 90 After 9/6/2011 \$105
Saturday night banquet only \$ 40 Saturday meeting & lunch only \$ 25

Name: _____ Daytime Phone: _____

Association: _____ Employer: _____

Preferred Name for Badge: _____ Designations: _____

Email address: _____ Email confirmation will be sent

Please indicate all that apply:

Local President Delegate First Timer
 Past State Director Alternate CWC Contestant
 RVP RVP Assistant Past RVP
 25+ Years

Please Note: Breakfast Buffet may be purchased from the hotel for \$12.95 + tax for those attendees who do not stay at the hotel overnight.

Saturday Lunch: Pizza Buffet

Saturday Banquet Choice: Herbed Stuffed Breast of Chicken
 Sesame Seared Atlantic Salmon
 Fettuccini with Wild Mushrooms & Sundried Tomatoes

Dietary Restrictions: _____

Please send completed registration with your check payable to "IPGP" to

Carol Colton
60 Mayland Street
Portland, ME 04103

Please email any questions or concerns to: candmcolton@gmail.com
or sarah.bailey@acadia-ins.com

Note: See separate registration form for Saturday's Education Class



NAIW Maine Council Presents
"LET'S TALK COVERAGE"

Approved for 4 CEU's in Maine

Presented by Laurel Wentworth-Roach
with Susan Nason assisting

Saturday, October 1, 2011 - 9:00AM-1:00PM

Cost of Books: \$10 for Members
\$25 for Nonmembers

Registration deadline August 30, 2011

Make checks payable to "IPGP"

Mail registration and payment to:

Susan Nason, ACSR, API, CPIW,

c/o Clark Insurance, PO Box 3543, Portland, ME 04104

Name: _____ Member ____ Nonmember ____

Agent's License Number: _____

Address: _____

Email: _____ Phone: _____

Association: _____ Employer: _____



NAIW MAINE COUNCIL
COMMUNITY SERVICE PROJECT

Saturday, October 1, 2011
3:00PM-4:30PM

Please join your fellow NAIW Maine Council Members and Guests in giving to the community and spreading the word about our wonderful organization.

We will be decorating the Ronald McDonald House in Portland for Halloween. Please bring an appropriate decoration to help us make the house festive – but nothing that will scare the children!

Please mail this form with your registration so we will know how many volunteers there will be. Thank you!

Name: _____

Email: _____ Phone: _____

Local Association: _____



MAINE COUNCIL WEEKEND

CELEBRATING 30 YEARS

SEPTEMBER 30-OCTOBER 2, 2011

Tentative Schedule

Friday, Sept. 30, 2011

- 5:00-9:00 pm Registration & Credentials – Westbrook Lobby
- 6:00-8:00 pm Dinner with RVP & Assistant (separate function)
- 8:00- Nominating Committee – Board room
- 8:00-11:00 pm Hospitality Suite open – Room #?

Saturday, Oct. 1, 2011

- 6:30-8:00 am Breakfast Buffet – hotel restaurant
- 7:00-8:00 am Registration & Credentials – Westbrook Lobby
- 7:30 am First Timers Meeting – location TBA
- 8:00-8:30 am Welcome & Presentation of Colors – Westbrook
- 8:30-9:00 am CWC Speak off – Westbrook
- 9:00am-1:00pm "Let's Talk Coverage" 4 CEU's – Westbrook
- 1:00-1:45 pm Lunch
- 1:45-2:45 pm Meet the Candidates & Delegates Briefing Westbrook
- 2:45-5:00 pm Hospitality Suite open – Room #?
- 2:45-5:30 pm Free Time
- 3:00-4:30 pm Community Service Project
- 5:30-6:30 pm Social Hour & Photos
- 6:30 pm Awards Banquet

Entertainment immediately following

Sunday, Oct. 2, 2011

- 6:30-8:30 am Breakfast Buffet – Hotel restaurant
- 9:00 am – Memorial Service
- 9:15-11:00 am Business Meeting & Retiring Colors - Westbrook

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4
Within four hours of loss notification, a SERVPRO® Franchise Professional will be on-site to start mitigation services.

8
Within eight business hours of on-site arrival, a verbal briefing of the scope will be communicated to the appropriate person.

*Restrictions may apply under certain conditions, such as a local catastrophic event or storm situation.

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Indian Summer by Henry Van Dyke

A soft veil dims the tender skies,
 And half conceals from pensive eyes
 The bronzing tokens of the fall;
 A calmness broods upon the hills,
 And summer's parting dream distills
 A charm of silence over all.

The stacks of corn, in brown array,
 Stand waiting through the placid day,
 Like tattered wigwams on the plain;
 The tribes that find a shelter there
 Are phantom peoples, forms of air,
 And ghosts of vanished joy and pain.

At evening when the crimson crest
 Of sunset passes down the West,
 I hear the whispering host returning;
 On far-off fields, by elm and oak,
 I see the lights, I smell the smoke,--
 The Camp-fires of the Past are burning.

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 15th to Elisa Paylor:

Elisa Paylor, CIC, CPIW
208 Togus Rd
Chelsea, ME 04330
or
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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Leadership Skills

Beyond the personal traits of a leader, there are specific skills someone must master if they want to be a leader.

- Effective communication - it's more than just being able to speak and write. A leader's communication must move people to work toward the goal the leader has chosen.
 - Motivation - a leader has to be able to motivate everyone to contribute. Each of us has different "buttons". A leader knows how to push the right buttons on everyone to make them really want to do their best to achieve the leader's goal.
- Planning - the leader has a plan to achieve the goal. He/she doesn't get too bogged down in the details, that's what managers are for, but rather uses a high level plan to keep everyone moving together toward the goal.



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"Love and respect do not automatically accompany a position of leadership. They must be earned."
-Anonymous

NAIW - Central Maine's Wreath Fundraiser



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 16th

Please contact elisa.paylor@darlings.com if interested in ordering.

Make checks payable to NAIW – Central Maine.



Back to School Recipes



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Southwest Breakfast Wrap

by Kathy Farrell-Kingsley, Judith Fertig, Joy Howard, Mark Scarbrough, Kimberly Stoney, and Bruce Weiner

★★★★★ Rated by 0 members

Hands-on Time: 10 minutes

Total Time: 15 minutes

Makes: 6



This simple egg scramble -- made with salsa, beans, and cheese -- is wrapped in a corn tortilla and ready to take on the go.

Ingredients

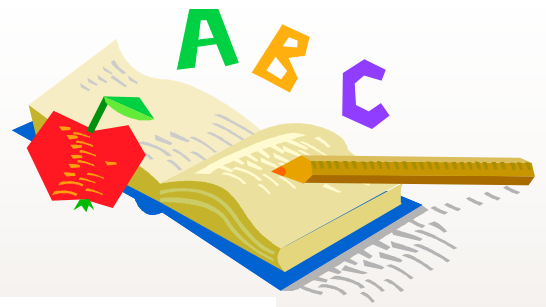
- 1 tablespoon olive oil
- 1/2 cup rinsed and drained black beans
- 4 lightly beaten eggs
- 1/4 cup each salsa and shredded Monterey jack
- 1/4 teaspoon salt
- dash of pepper
- corn tortillas

Instructions

1. Heat 1 tablespoon olive oil in a medium pan over medium heat. Add 1/2 cup rinsed and drained black beans and sauté for one minute.
2. Add 4 lightly beaten eggs, 1/4 cup each salsa and shredded Monterey Jack, 1/4 teaspoon salt, and a dash of pepper.
3. Use a heat-resistant spatula to stir the mixture until the eggs are set, about 2 to 3 minutes. Divide the scramble among 6 warm corn tortillas, then roll and wrap them in foil.

Nutritional Information: Per serving (1 wrap) Calories 118, Total Fat 5 g (8%), Saturated Fat 2 g (9%), Cholesterol 148 mg (48%), Sodium 251 mg (10%), Total Carbohydrate 11 g (4%), Fiber 2 g (7%), Sugars 0.7 g, Protein 7 g (14%)





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Banana Smoothie

from [FamilyFun Magazine](#)

★★★★☆ Rated by 121 members

A frozen banana is the backbone of a good smoothie. I never toss out over-ripe bananas – I just peel them and store them in a bag in the freezer.



Ingredients

- 1 frozen banana
- 1/2 cup nonfat yogurt
- 1/2 cup fresh orange juice
- 1/4 cup blueberries, washed

Instructions

1. Combine all ingredients in a blender and blend until smooth. Serves 1.



Safety Tips for Drivers When Kids Go Back to School

Each year, hundreds of children are injured or killed by motor vehicles, on foot or when riding bicycles, according to the National Highway Safety Transportation Administration. Children may not always pay attention to traffic as they head to and from school each day, so it's up to you to drive defensively when school is in session. Keep in mind some basic tips for keeping aware of children when driving and you'll help keep roads safer.

Sound Warnings

As you approach children on foot or riding bikes, tap your horn to let them know you are coming. Many kids wear headphones or earplugs while listening to music or may be wearing hooded jackets that don't give them an accurate read on where traffic is in relation to them. Remember that children don't always cross the street at intersections, so be prepared to stop at any moment.

Slow at Intersections

Although the rules for obeying stop signs and traffic lights may be obvious for adults, a child who is excited to see a friend across the street or chasing a ball can be oblivious to traffic safety signs and devices. At the very least, take your foot off the gas pedal and be ready to brake if a child darts in front of your car.

Use Signals

Just because no other cars are present doesn't mean you don't need to use your turn signals. Children taught to watch for traffic look for turn signals, and if they don't see your signal at an intersection, they may assume you're going straight and cross a street, even if they don't have the right of way. Use your signal even if you're just changing a lane to prevent children from entering that lane for any reason. Although using turn signals is generally mandated by law, many drivers get out of the habit of using them--follow this important safety law at all times to stay in the habit and you won't forget to signal when children are present. When passing children on bikes, follow the NHTSA recommendation of giving cyclists at least 3 feet of clearance.

Use Caution Near School Buses

Many school buses have flashing lights and moving signs that activate during pickups and discharges. Don't rely on these indicators to assume the area is clear of children. A child who is late for the bus and whom the bus driver does not see may not see you. If the child runs up from behind your car, they may dart in front of you. Use extra caution any time you are near a school bus.



Drive With Lights On

Driving with your headlights on lets children see you farther away. Any additional advantage you can give yourself and children, especially in early morning light, fog, rain or cloudy skies, decreases the chances of a motor vehicle/pedestrian accident. If you aren't comfortable tapping your horn each time you see a child or group of children, flash your brights for added safety.

Watch Door

When opening doors on a street where children may be present, look over your shoulder before you open the door to make sure no cyclists are riding up your side. Even if you passed a child on your right hundreds of yard back, by the time you slow, stop, turn off your engine, undo your seat belt, grab your briefcase or purse and open the door, that child may have caught up to you and changed direction to go around you on your left. A child who hits your door at a good speed can go over her handlebars resulting in a serious head injury.

Read more: <http://www.livestrong.com/article/147791-safety-tips-for-drivers-when-kids-go-back-to-school/#ixzz1WBeSg5fq>



Sam Ellyn

Article reviewed by Allen Cone | Last updated on: 06/13/10



Officers & Board Members

President: Tammy Ellis

President Elect: Danielle Belanger

Vice President: Elisa Paylor

Treasurer: Kathleen Gregory

Secretary: Kacey LePage

**Board Members: Brenda Foster,
Deborah 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 October Meeting!

The meeting will be held on October 6th 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 by September 29th

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 and www.naiwmaine.org