

# Amanda Corson Now Licensed to Sell Life Insurance in Maine



Amanda  
Corson

Amanda Corson, a personal insurance account manager in our Southwest Harbor office, is now licensed to sell life insurance in Maine.

Our Southwest Harbor office operates as L.S. Robinson Co., the independent insurance agency which has served Mount Desert Island since 1932.

"Expanding her insurance knowledge to life insurance will allow Amanda to better serve our agency's personal insurance customers," said Scott Carlson, manager of the personal insurance division at Allen Insurance and Financial.

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# Meesha Bodman Named Young Professional of the Year



Meesha Luce  
Bodman,  
ACSR

Meesha Bodman, ACSR, a member of the personal insurance team at Allen Insurance and Financial, has been named Young Insurance Professional of the Year by the Maine Insurance Agents Association.

Bodman is a member of the MIAA Young Agent Committee, which was founded in 1982 as a way for agents younger than 40 to break into a veteran industry. Bodman received her award Oct. 19 at the MIAA-YAC annual meeting in Portland.

Bodman joined Allen Insurance and Financial in 2006. A people person, she enjoys meeting with clients and working with them to meet their insurance needs and in 2016 earned her license to sell life insurance in Maine.

She holds an Accredited Customer Service representative (ACSR) designation. A graduate of Medomak Valley High School, Bodman lives in Hope where, outside of work, she enjoys spending time with friends and family.

“All of us here at Allen are incredibly proud of Meesha’s professionalism and commitment to both customers and community,” said Scott Carlson, personal insurance division manager at Allen Insurance and Financial. “Meesha is a real embodiment of our company’s values.”

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## **Christopher Beaulieu Joins Our Financial Planning Division**



Christopher  
Beaulieu

Christopher Beaulieu of Waterville has joined Allen Insurance and Financial as a broker-dealer assistant. He is the third generation of his family to work for the company's financial planning division.

Beaulieu is a graduate of Belfast Area High School and a student at the University of Maine at Augusta. His father Brian Beaulieu is a financial planner with Allen Insurance and Financial and is based in Belfast. His grandfather, Gary Beaulieu, who retired in 2000, was the first financial planner working for what was then Allen Agency/Allen Financial Group.

At the Allen Insurance and Financial office at 18 Common St. in Waterville, Christopher Beaulieu is working as an assistant to Norm Hart, financial planner. Allen Insurance and Financial opened its Waterville office in 2016.

"I have always believed in helping others, and here at Allen I will be given many opportunities to do just that," said Beaulieu. "I am proud to follow in the footsteps of my father and grandfather. That makes my work here even more gratifying."

Outside the office, Beaulieu enjoys playing soccer, running and biking as well as spending time camping, hiking, hunting and fishing in the Maine outdoors.

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**Important Information for  
Those Who do not Have  
Employer-Sponsored Health**

# Insurance

Open enrollment is when you can change plans or change insurance companies. The open enrollment period for individual health insurance coverage for 2018 under the Affordable Care Act has been shortened significantly to Nov. 1 through Dec. 15.

We are working with as many of our existing customers as possible. We will not be taking on any new individual health customers.

For more information, please read our [October Individual Health newsletter](#), distributed to our customers on Tuesday, Oct. 10.

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## Good News for Maine Non Profit Organizations

By Sarah Ruef-Lindquist



Sarah Ruef-  
Lindquist,  
JD, CTFA

According to **Giving USA 2017**, philanthropy grew to a record \$390.05 billion in 2016 to U.S. charitable organizations, 2.7% more than 2015, another record-setting year. It may have helped that personal consumption and disposable income were up by almost 4%, and that the S&P ended the year 9.5% higher than it began, despite a politically tumultuous year. The annual report

is an ongoing collaboration of the Giving USA Foundation, the Giving Institute and the Lily Family School of Philanthropy.

Here in Maine, we don't have the 2016 data just yet, but the most recent Giving in Maine 2017 Report shows that individual giving in 2014 was over \$451 million, up about 4% from the previous year.

Many years, Maine falls into the bottom 3 or 4 states in terms of total annual charitable giving. But Mainers are generous when it comes to making gifts to charities through their estates. Maybe they can't afford to share more of their wealth while they are alive, but when they're gone, they remember their favorite community organizations as if they were a member of the family.

Looking deeper into the data over the past 7 annual reports, Mainers have giving almost \$800 million to charity through their estates or bequests, an average of \$100million per year, according to the Maine Philanthropy Center's reports. While the dollars may be fewer in comparison to many other states, the average frequency of estates making gifts to charity is often higher. Data collected by the Maine Philanthropy Center has shown that 27% of taxable estates in Maine – versus 20% nationally – make charitable gifts. That's a significant number, and speaks to the thoughtful generosity of people who care deeply about their communities, making gifts when it makes sense for them. That's good news for Maine non-profits.

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## **Our Latest Medicare Newsletter**

## **– Open Enrollment Starts 10/15**

Plan information for 2018 will become available Oct. 1. By that time you should have received an Annual Notice of Change (ANOC) from your insurer explaining how your plan will be changing for 2018. If you have questions about your coverage or need to make a change, open enrollment is a great opportunity to do this.

Open enrollment starts Oct. 15 and ends Dec. 7. Plan changes take effect Jan. 1.

[Here's a link to our newsletter.](#)