

# Independence Day Safety Tips

Memorial Day might be the unofficial start of summer, but Independence Day is when the season truly kicks into high gear. July 4 is a holiday that has something for everyone, whether you like to host (or attend) backyard barbecues, get out on the water or just hang out at home and watch the “bombs” bursting in air once the sun sets.

As you celebrate America this year, however, keep safety in mind – those fireworks aren’t the only holiday staple that can be dangerous.

Along with using plenty of sunblock and staying hydrated, follow these tips to help ensure that you, your loved ones and your friends all have a great Fourth.

## Food Safety

Whether you’re hosting a gathering or attending one, you’ll want to make sure the food you’re serving – and eating – is safe. The following U.S. Department of Agriculture guidelines can help:

Cook food thoroughly. Steaks, chops and roasts (beef, pork or lamb) should have a minimum internal temperature of 145 degrees Fahrenheit before being removed from the heat source. Ground meats need to be at 160 degrees and poultry at 165.

Keep hot food hot and cold food cold. You can keep cooked meats warm by placing them to the side of the grill rack, in a warm oven or in a chafing dish. Place dishes holding cold foods on ice.

Bringing food to the party? Use an insulated cooler with ice or ice packs to minimize the growth of bacteria.

## On the Road

According to the National Highway Traffic Safety Administration, the July 4 holiday period ranks as the nation’s deadliest in

terms of people killed by drunk drivers. So, if you're heading somewhere to enjoy the fireworks or just driving to a friend's get-together, plan ahead: Have a designated driver or don't drink at all.

## **On the Water**

Spending the holiday on a boat? Lucky you. Just make sure all the equipment is operating properly and that you have the right supplies on board. Here are two more recommendations from the Coast Guard:

If you're driving the boat, don't drink or use drugs. That should go without saying, but it's still a problem – alcohol use is involved in about a third of all recreational boating deaths. Everyone needs a life jacket. A boat needs a Coast Guard-approved life jacket for each person aboard. Kids need their own – adult-sized jackets will not work for them.

## **Fireworks**

Thousands of people are hurt each year by fireworks. In the month around the July 4 holiday, according to the U.S. Consumer Product Safety Commission, 240 people go to the emergency room daily with a fireworks-related injury. Don't be one of them. Check out these quick tips, along with our fireworks safety post from last year, for some general guidelines:

- Find a safe place, and be prepared. Always have a bucket of water or a garden hose at the ready. And, never point fireworks at a person, animal, home, tree or car.
- Make sure adults are present. Kids should never play with fireworks.
- Don't stand too close. The most injured body parts in fireworks accidents are the hands and fingers (36 percent), head, face and ears (22 percent) and eyes (16 percent), the commission says. All are pretty important,

don't you think?

While these tips are great, perhaps the best thing about them is this: You can follow them and still have a wonderful holiday with family and friends. Here's to America – and to you!

*From our partners at Safeco.*

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## **Brandy Schofield Earns Consumer Directed Health Care Certification**

✖ Allen Insurance and Financial of Camden is pleased to announce that Brandy Schofield has successfully completed the National Association of Health Insurance Underwriter's Consumer Directed Health Care Certification Course.

The Consumer Directed Health Care Certification provides account manager professionals with strong technical knowledge of the rules and regulations pertaining to various types of consumer directed health care options and proven methods for communicating those options to employers and employees in a compelling way.

Consumer directed health care options, including those for Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), have opened new opportunities for consumers and created new responsibilities for agents and brokers.

Schofield participated in the NAHU program under the auspices of Allen's in-house education program which emphasizes continuing

education for all of the agency's 68 employees.

She is an account manager in Allen Insurance and Financial's insured benefits division.

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# Jo-Ann Neal Earns BAM Designation



Jo-Ann Neal

Allen Insurance and Financial of Camden is pleased to announce that Jo-Ann Neal has successfully completed the National Association of Health Insurance Underwriter's Benefits Account Manager Certification Course.

The Benefits Account Manager Certification provides account manager professionals with an understanding of the complex and critical role an account manager plays in the health and benefits arena.

Neal participated in the NAHU program under the auspices of Allen's in-house education program which emphasizes continuing education for all of the agency's 68 employees.

Neal is an account manager in Allen Insurance and Financial's insured benefits division.

Neal joined the company in 2013 and works with clients on group benefits. She also assists individuals enrolling in Medicare and individual health insurance.

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# Valerie Robinson Earns ACSR Designation



Valerie  
Robinson

Valerie Robinson, a business insurance account manager at Allen Insurance and Financial recently achieved the designation of Accredited Customer Service Representative in Commercial Lines from the Independent Insurance Agents & Brokers of America.

The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as Allen Insurance and Financial.

Independent Insurance Agents & Brokers of America is the nation's oldest and largest national association of independent insurance agents & brokers with more than 300,000 members. Find them online at [independentagent.com](http://independentagent.com).

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# Holly Shields Earns ACSR

# Designation



Holly  
Shields

Holly Shields, a personal insurance account executive at L.S. Robinson Co. insurance recently achieved the designation of Accredited Customer Service Representative in Personal Lines from the Independent Insurance Agents & Brokers of America. The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as L.S. Robinson Co.

Independent Insurance Agents & Brokers of America is the nation's oldest and largest national association of independent insurance agents & brokers with more than 300,000 members. Find them online at [independentagent.com](http://independentagent.com).

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## **Allen Insurance and Financial Again Appointed to The Hanover's President's Club**

The Hanover Insurance Group recently honored Allen Insurance and Financial with an appointment to its President's Club, an elite group of independent insurance agencies from across the country. The Hanover partners with only 2,200 out of a total of 35,000

total independent agents in the country. Across The Hanover's agents, an elite group of only 125 are honored in its President's Club each year as the company's top performers, delivering value to customers through strong insurance expertise and responsive service.

"Allen Insurance and Financial exemplifies what it means to be a truly professional independent agent, providing expert insurance advice, dedicated service and a broad range of products to meet the needs of its customers," said Frederick H. Eppinger, president and chief executive officer of The Hanover.

This is the second consecutive year Allen Insurance and Financial has earned the Hanover's President's Club designation. The agency will be recognized at a national business conference sponsored by The Hanover later this year.

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## Employees Earn State Life Insurance License



Meesha Luce

Allen Insurance and Financial is pleased to announce that Meesha Luce, Leann McMusic and Chris Wilson are now licensed to sell life insurance in Maine.



Leann  
McKusic

All three are personal insurance account managers in Allen's Rockland office.

"Expanding their insurance knowledge to life insurance will allow Meesha, Leann and Chris to better serve our agency's personal insurance customers," said Mike Dufour, Allen Insurance and Financial's executive vice president.



Chris  
Wilson

They studied for the state exam through the Allen Insurance and Financial's in-house education program.

"We see payback every day – our people receive support and the most up-to-date information and in turn they offer superior service to our clients," Dufour said.

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## **Theresa Mitchell Joins Our Southwest Harbor Office**



Theresa  
Mitchell

Theresa Mitchell of Bernard has joined L.S. Robinson Co., our Southwest Harbor office on Main Street in Southwest Harbor, as a title.

She is a native of Bass Harbor and a graduate of Mount Desert



Island High School and Bay Path College. Mitchell, who is new to the insurance industry passed the Maine exam for a property & casualty insurance license in mid-May – on her first try. Outside of work, she enjoys spending time with family in the Maine outdoors.

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## **Jeremy Pickford is the Newest Member of Our Business Insurance Team**



Jeremy  
Pickford

Jeremy Pickford has joined the commercial insurance division of Allen Insurance and Financial. He is based in Camden.

Pickford, a native of Freedom, Maine, and a graduate of Bates College, recently returned to Maine after a career in marketing and retail which took him around the world, from the U.S. St. Thomas, USVI, Viet Nam and Zambia.

Pickford obtained his license to sell property and casualty insurance in the state of Maine in December 2015. He lives in Camden with his wife and son.

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# Cameron Gartley Joins Our Personal Insurance Team



Cameron  
Gartley

Cameron Gartley of Rockport has joined the personal insurance division of Allen Insurance and Financial.

A native of Rockport, Gartley is a graduate of Camden Hills Regional High School and the University of Maine with a degree in psychology. Previously he was employed by Camden National Bank.

He joined Allen Insurance and Financial in February and after participating in Allen's in-house education program, received his property & casualty license a month later. He is based in Camden.

Outside of work, Gartley enjoys being on the water in Maine and playing sports of all kinds. During the fall and winter, he coaches middle school basketball.