

Stay Well Protected on a Motorcycle

There's more to staying well protected on a motorcycle than just hanging a small bell from your frame.

Med Pay. Motorcycle liability insurance in Maine includes coverage for medical bills due to injuries you and your passenger incur while riding. Whether you tip your bike while practicing safe riding techniques in a parking lot or you hit wet leaves, you have at least \$2,000 per person for the ambulance and treatment. You can buy coverage of up to \$10,000 per person. If your injuries require you to file a claim with your health insurance, the medical payments coverage on your motorcycle policy should be able to be applied against your health insurance deductible.

Liability coverage. You may think you could not do much damage to someone else if you are at fault in a motorcycle accident, but there is a good reason to buy as much liability coverage as you can afford. In Maine, the limit of coverage you have, which will pay someone else if you injure them, is the same limit that will pay your medical bills if you are hit by a driver who has no insurance or has an amount that is insufficient to cover your medical bills. This is called **uninsured and under-insured motorist coverage**, and you will see it listed as UIM on many insurance policies.

For example: Assume you have \$500,000 in liability coverage. You should also have \$500,000 in UIM. The only way you wouldn't is if you signed a form specifically requesting lower coverage. Let's say a driver hits your bike, causing you \$130,000 in medical expenses, but that driver has the state minimum limit of \$50,000 in liability coverage. Because your insurance is greater than the insurance of the person who hit

you, your insurance will pay up to your limit of coverage. In this case, your insurance is more than adequate to cover the extra \$80,000.

Another thing to note: Your motorcycle insurance is not like an HMO with treatment exclusions. So if your doctor says you need chiropractic care, deep tissue massage or a wheel chair ramp into your house following the collision, your motorcycle policy will likely cover it.

On a motorcycle policy, you may have the option to include **passenger liability protection**. This means your liability coverage will extend to your passenger, even if they are related to you. Without this, your passenger only has **Med Pay** coverage protecting them.

If you purchase **accessory coverage** for your motorcycle to compensate you for damage to saddle bags and chrome bling, you should also have the option to include **safety riding apparel** as accessories. That means your helmet, gloves, leather or cordura jacket and rain suit can be replaced following an accident. Always keep receipts and pictures of upgrades to your bike and of your riding gear so you are properly compensated in the event of a claim.

If you are riding a classic bike and want full coverage, it will likely be written for an **agreed value**. That means it doesn't suffer any depreciation like a newer bike might. Some agreed value policies don't sell separate accessory coverage, and the value of the accessories should be included in the bike's agreed value.

Other things you may want to add to your policy are roadside assistance/ towing , trip interruption coverage, disappearing deductibles, coverage for a trailer used to haul your bike, and for brand new bikes, guaranteed replacement cost.

Be sure to let your agent know if you have a motorcycle endorsement on your license, how many years of experience you have, whether you have completed a rider safety course, and if

you belong to any riding associations such as HOG or BMW MOA.

Proud to Sponsor a Celebration of National Maritime Day in Belfast – May 18

The Propeller Club of the United States' Searsport/Bucksport Chapter announces the area's first celebration of National Maritime Day, to take place on Saturday, May 18, at Heritage Park in the City of Belfast. The celebration will call attention to our region's rich commercial maritime heritage, and feature companies and organizations that support growth and safe operations within Penobscot Bay's active seaports.

Planned activities include: USCG Color Guard honoring mariners lost at sea, guided tours aboard commercial and training vessels, boat trips, pilot gig rowing, law enforcement vessels, pilot boats, tug boats, and many other port support vessels. There will be a live tug boat demonstration by Penobscot Bay Tractor Tug Company tug FOURNIER TRACTOR, and a demonstration of the Bangor Fire Department's new fire and rescue boat. Folk live music by the Windbuyer's. Exhibits from 24 + local companies.

Event Schedule

10:00 AM	Opening Ceremonies	Pres. Capt. David Gelinias
11:00 AM	Honoring those Lost at Sea Hymn "Eternal Father" Blessing & Prayers Laying of the Wreath	U.S.C.G. Color Guard St. Margaret's Choir Reverend Joel Kreuger. Capt William Abbott

11:30 AM	Award	Maritime Person of the Year	Presented to Mr. Peter Vigue
12:00 PM		Live Music	The Windbuyers folk trio
2:00 PM		Demonstration of Fire Fighting Live Tug Boat Demonstration with all water cannons blazing	Bangor Fire Department Penobscot Bay Tractor Tug Company, Belfast
4:00 PM		Closing Ceremonies	Pres. Capt. David Gelinias & V. Pres. Capt. Worth

History of National Maritime Day

In 1933 the U.S. Congress designated May 22 as National Maritime Day to honor those who serve the nation as merchant mariners. On or about that day, the nation celebrates commercial seafarers for safely and responsibly promoting commerce and for protecting our freedom. The day is also intended to highlight the importance of the industry and our maritime heritage.

Maritime Person of the Year Award

The Propeller Club of Searsport and Bucksport are proud to announce that the recipient of the Club's first Maritime Person of the Year Award for 2013 is Mr. Peter Vigue, Chair and CEO of the Cianbro Corporation. A Maine native, he received a B.S. in Marine Engineering from Maine Maritime Academy. After work in the Merchant Marine, he joined Cianbro in 1970 and soon became a leader in the construction industry. Under the leadership of Mr. Vigue, Cianbro has used Maine's working ports in new and creative ways: they have brought valuable work to the port of Rockland, and overhauled the former Eastern Fine Paper facility in Brewer into a modular fabrication facility. For his influence in improving infrastructure in the region, his appreciation for the strategic significance of Maine's working ports, and his ability to bring jobs and opportunity to the State, we are honoring Mr. Peter Vigue with our award as Maritime Person of the Year.

Background: In 2007, Cianbro started the overhaul of the former

Eastern Fine Paper facility in Brewer, turning the former mill site into a modular fabrication facility. The site's location adjacent to the Penobscot River was an especially attractive attribute for Cianbro, as the finished modules could be shipped out by barge. The first shipment was made in March of 2009, marking the first time in decades that manufactured goods had been exported down-river, and established the return of Brewer as a working port. In June of 2010, Cianbro was successful in securing a contract to do overhaul work on a 748' deep-sea drill ship, the STENA FORTH. The project utilized the Port of Rockland as a staging and logistical base to successfully execute this task.

Attending Vessels and Exhibitors in alphabetical order

- Bangor Fire department: 26' Fire & Rescue Boat
- Cianbro Corporation
- Come Boating
- Cummins Northeast LLC
- Dragon Cement Products
- First Wind
- Front Street Shipyard
- Great Northern Paper/Thermogen Industries
- Hamilton Marine
- Harbor tours aboard *M/V Fish Hawk* at discounted ticket price
- Hartley Marine Services
- H.O. Bouchard
- Irving Oil
- Lane Construction Corporation
- Maine dept. of Environmental Protection
- Maine Dept. of Marine Resources
- Maine Maritime Academy
- Maine Marine Patrol: 47' patrol boat *Guardian*
- Maine Port Authority

- National Oceanic and Atmospheric Administration (NOAA)/ National Ocean Service (NOS)
- NEARACOOS (Northeast Regional Association of Coastal and Ocean Observing Systems)
- Nautical Scribe Books of Belfast
- Oil Spill Response Vessel Alvin McNeil
- Penobscot Bay and River Pilots: 47' Pilot Boat *Penobscot Pilot*.
- Penobscot Bay Tractor Tug Company (one or more tugboats open for tours.)
- Penobscot River Oil Pollution Abatement Committee (PROPAC)- oil spill response vessels and equipment
- Penobscot Marine Museum, Searsport
- Prock Marine Corporation
- Reed & Reed
- Searsport Pilot Boat "*Ciloway III*" *Courtesy Hamilton Marine*
- Sprague Energy Corporation
- Tug *Pentagoet*; "Motor Vessel *Ned*" *Courtesy Maine Maritime Marine*
- U.S. Coast Guard Auxiliary
- U.S.C.G. Color Guard North Eastern Sector Portland division
- Webber Energy/Webber Tanks

Sponsorship is being provided by the following Companies in alphabetical order:

- Allen Insurance and Financial
- Cianbro Corporation
- Cummins Northeast LLC
- First Wind
- Hamilton Marine
- Irving Oil
- Lane Construction Company

- Mainely Solutions
- Montreal, Maine and Atlantic Railroad
- Monhegan Boat Line
- Nautical Scribe Books of Belfast
- Penobscot Bay and River Pilots Association
- Penobscot Bay Tractor Tug Company serving the Penobscot Region
- Prock Marine Corporation
- Prock Marine Tug & Barge
- R & R Ltd
- Reed & Reed
- Sprague Energy
- Thermogen Industries/Cate Street Capital
- Wardwell Construction

Website: <http://propellerclubsearsportbucksport.wordpress.com/>

Facebook:

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Weekly Market Summary – 4/29/13

Treasury yields dropped to the lowest levels in more than four months early Monday morning, as the 10-year fell as low as 1.6599 percent. With continued Federal Reserve (Fed) support taking much of the supply and other central banks and funds fighting for the remains, we expect yields to continue moving downward.

The equity markets reversed course last week and returned to their winning ways. The S&P 500 gained 1.76 percent, and the technology heavy Nasdaq gained 2.29 percent. Small-caps fared somewhat better than large-caps, and the Russell 2000 Index gained just a bit more than 2.5 percent. But it was the MSCI EAFE Index and the stocks in the developed world that posted the largest gain of 3.66 percent on the week. [Read more now.](#)

Weekly Market Summary – 4/22/13

Treasury yields were essentially flat over the past week. The 10-year yield stood at 1.70 percent early Monday morning, slightly below last Monday's 1.72 percent. Read more now in this week's [market summary](#) (PDF).

Weekly Market Summary – 4/17/13

Treasury yields were higher last week after having fallen to their lowest levels since the fourth quarter of 2012. The 10-year yield ended the week at 1.72 percent, up from the prior week's 1.68-percent finish, and stood at 1.71 percent Monday morning.

[Read more now.](#)

Social Security at 62? Or Wait? Our Free Workshop Will Tell You More

✘ The decision about when to start taking Social Security is one of the most important financial security decisions someone can make. It's no longer as simple as turning 62 and filing for the funds.

Brian Beaulieu, a chartered financial consultant at Allen Insurance and Financial, is offering workshops this spring to explain the steps to take to help reap the rewards of Social Security by pinpointing the best time for an individual and his or her spouse to start their benefits.

These workshops, all scheduled for noon to 1 p.m., are free and open to the public. There is no obligation to buy or sign up for anything.

Participants can bring a brown bag lunch; water will be provided.

Here is the schedule:

- Southwest Harbor: Wednesday, April 24, Harbor House.
- Rockland: Tuesday, April 30. Maine Lighthouse Museum, Park Drive.
- Camden: Thursday, May 2. Camden Public Library.

- Belfast: Wednesday, May 8. Waldo CountyYMCA.

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Now Open In Belfast!



Allen Insurance and Financial is pleased to announce the opening of the company's Belfast office at 156 High Street. This is the company's fourth Maine location and will offer business and personal insurance and financial planning services.

"We work with a growing number of individuals, families and businesses in Belfast and the surrounding towns in Waldo County. Opening a Belfast location is about customer service – plus it makes good business sense for our company," said Michael Pierce, president of Allen Insurance and Financial. "We are looking forward to meeting our neighbors and becoming more involved in the community."

The Allen Insurance and Financial Belfast office will be staffed by (from left, in photo above): Brian Beaulieu, financial advisor; Joella Rossignol, personal insurance specialist; Mallory (Follett) Arsenault, commercial insurance service and Gene Newton, financial paraplanner.

Allen Insurance and Financial has other offices in Rockland, Camden and Southwest Harbor, where the company operates as L.S. Robinson Co. Allen is an employee-owned, community-minded company providing insurance and financial planning services to people in Maine and all over the world.

Weekly Market Summary – 4/1/13

Both the S&P 500 Index and the Dow Jones Industrial Average set new all-time highs last week, gaining 0.83 percent and 0.46 percent, respectively, in the process.

U.S. Treasury rates were lower heading into the holiday weekend. The yield on the 10-year Treasury stood at 1.83 percent early Thursday morning; it was up slightly to 1.87 percent as of Monday, April 1.

[Read the Allen Insurance and Financial Weekly Market Summary for April 1, 2013.](#)

Weekly Market Summary – 3/25/13

Early Monday morning, Treasury yields were approximately the same as they were one week ago. The 10-year yield stood at 1.95 percent on Monday, after testing the lower part of its trading range, 1.89 percent, late last week.

Equity markets reacted negatively last week to the news that Cyprus needed a bailout from the European Union. The S&P 500 was down as much as 1.5 percent in the first two days of trading before recouping some losses later in the week.

[Read more now in our Weekly Market Summary.](#)

Supporting the Penobscot Bay YMCA's Healthy Kids Day



Allen Insurance and Financial and Harvard Pilgrim Health Care are pleased to sponsor the 2013 Healthy Kids Day at the Penobscot Bay YMCA in Rockport.

“Healthy kids and healthy communities are at the heart of this partnership,” said Dan Wyman, employee benefits manager at Allen Insurance and Financial, pictured here with Troy Curtis, Executive Director at the Penobscot Bay YMCA.

YMCA Healthy Kids Day, set for April 27, from 10 a.m. to 2 p.m. at the Penobscot Bay YMCA in Rockport, is a day of free events

and active play designed to encourage children and their families to try new and fun activities. YMCA Healthy Kids Day is celebrated nationwide at more than 1,700 YMCAs.

Harvard Pilgrim Health Care is a not-for-profit health plan serving more than one million members in New England. Founded in 1969, the health plan has built its reputation on pragmatic innovation with a goal of lowering costs, improving care and enhancing the overall member experience. Harvard Pilgrim is known for its excellent clinical programs, customer service, health improvement strategies and innovative tools that offer consumers greater transparency and empower them to make better decisions about their health care. Ranked as the top private health plan in America for nine consecutive year by the National Committee for Quality Assurance, Harvard Pilgrim says: "Count Us In" to the members and communities it serves.