### Offices Closing Early Wednesday

Our offices will be closing Tuesday, March 19, at 3 p.m., due to the weather. We will reopen Wednesday at 8 a.m. We hope everyone gets home safely.

### Weekly Market Summary - 3/18/13

The yield on the 10-year Treasury dropped to 1.93 percent early Monday morning, its lowest level in three weeks, as investors moved into perceived safety assets on concerns over Cyprus's debt crisis—which was front-page news. Read more now.

### Weekly Market Summary - 3/11/13

Treasuries sold off last week, pushing the yield on the 10-year back over 2 percent by early Monday morning. This space continues to exhibit volatility, as the 10-year was as low as 1.83 percent in the prior week. Read more now.

# Supporting the Rockland Public Library

Allen Insurance and Financial recently made a donation to the Rockland Public Library Endowment Association. Pictured here are Kit Stone, president, RPLEA, and Meesha Luce, personal insurance specialist from Allen Insurance and Financial's Rockland office. RPLEA raises funds for both the current and long-term needs of the library.



### Builders Alliance Focuses on Affordable Care Act

<u>Nan Wyman</u>, Insured Benefits Manager at Allen Insurance and Financial, will be the guest speaker at the Maine Contractors & Builders Alliance Lincoln County meeting on Wednesday, March 13. Dan will focus on the Affordable Care Act and what it means for alliance members.

The meeting begins at 5:30 p.m. at Montsweag Road House in Woolwich. Cost is \$25 for members and \$35 for non-members. RSVP with meal choice (chicken, steak or fish) to Lisa at I&S Insulation: <a href="mailto:isoffice@tidewater.net">isoffice@tidewater.net</a>

### Weekly Market Summary - 3/4/13

The yield on the 10-year Treasury had been fairly stagnant over the last couple of weeks; however, we started to see a flight-to-safety trade in the bond world late last week that seems to be extending into this week. Read more now.

#### Supporting Waldo Community

#### **Action Partners 2013**



Allen Insurance and Financial recently made a donation to Waldo Community Action Partners, with the money going toward the completion of the installation of energy efficient windows at the Belfast Head Start Center on High Street. Pictured here are Business Insurance Specialist Richard Crossman of Allen Insurance and Financial and Keith Small, executive director of WCAP.

A multi-service agency serving Waldo County since 1965, WCAP is the largest provider of low-cost and free transportation and early childhood education in Waldo County. Allen Insurance and Financial, an independent agency providing insurance and financial planning services, has offices in Rockland, Camden and SouthwestHarbor.

### Weekly Market Summary - 2/28/13

The yield on the 10-year Treasury started this week where it ended the last, at 1.97 percent. Treasury investors don't seem to have been troubled by commentary from the most recent Federal Open Market Committee (FOMC) meeting, in which some members expressed concerns about continued asset purchasing. Read more now.

### Weekly Market Summary - 2/19/13

The yield on the 10-year Treasury hovered around 2 percent for most of last week, with heavy auctions but little net new supply; it stood at 1.99 percent early Monday morning.

The S&P 500 Index maintained its momentum to log its seventh consecutive week of gains last week, although the pace of gains seems to be slowing and there are some early signs that the market might be running out of gas, especially as we approach the all-time high of 1,565.

Read more now.

## Harvard Pilgrim Health Care's Broker of the Quarter

Harvard Pilgrim Health Care, the non-for-profit health care plan serving more than 1 million people in New England, has named Allen Insurance and Financial its Broker of the Quarter for the fourth quarter of 2012.

Allen was chosen from among Harvard Pilgrim's approximately 900 brokers in Maine, Massachusetts and New Hampshire based on these criteria:

- Accurately and professionally representing Harvard Pilgrim Health Care to customers
- Demonstrating fair and ethical standards
- Taking initiative to learn more about HPHC
- Highest number of sales to commercial accounts/members

Dan Wyman, Allen's employee benefits manager, notes: "Health insurance is a difficult matter for all of us, both in cost and quality. We're proud to partner with Harvard Pilgrim to offer innovative and high quality health insurance plans to our customers throughout Maine."

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.