## Weekly Market Summary - 2/13/13

The yield on the 10-year Treasury was as high as 1.97 percent Monday morning, up slightly from where it stood last Friday, at 1.95 percent. Domestic equity markets continued to march higher last week. Strong fund flows and decent earnings results have been cited as potential catalysts. Read more now.

#### Offices Closing Due to Weather

Our offices are closing at 2 p.m. on Friday, Feb. 8 and will reopen at 8:30 a.m. Monday, Feb. 11.

We wish everyone a warm and safe weekend.

## Anna Moorman Licensed for Life and Health Insurance

Anna Moorman, Voluntary Benefits Account Manager at Allen Insurance and Financial, has obtained her license to sell life and health insurance in the state of Maine.



#### Anna Moorman

Moorman, a native of Thomaston, joined the company's Voluntary Benefits team in October 2012.

"Allen Insurance and Financial has such a rich history and serves as a mainstay in our community," said Moorman. "Being a member of the AIF team is like being a part of a huge family — and I have been welcomed with support unlike anything I've experienced in my career."

Moorman is a graduate of Georges Valley High School and the University of Southern Maine (magna cum laude). She holds a Master Certificate in Project Management from the University of New England.

"I love helping people and solving problems," she said. "In my role as an account manager I will have many opportunities to help our clients through difficult times, which is what they count on us for."

Moorman lives in her hometown with her husband Ken and their son Carter. Outside of work, she enjoys spending time with friends and family. Most Sundays you will find her in the kitchen, cooking — her favorite hobby.

#### Weekly Market Summary - 2/4/13

As expected, U.S. Treasuries have been slightly more volatile to start off the year. Last week, the yield on the 10-year was as low as 1.92 percent; early Monday morning, it was at 2.02 percent.

The Federal Open Market Committee met last week for one of its eight annual meetings to discuss rates and the economy. The economy has cooled since the last meeting, and it seems that the Fed plans to keep rates low for some time.

Read more now.

#### Social Security: Maximizing Your Benefit



On Wednesday, Jan. 30, Brian Beaulieu, ChFC®, AIF®, of Allen Insurance and Financial (located at 31 Chestnut St in Camden) offered a lunch & learn at Maine Coast Memorial Hospital on how individuals can take the guesswork out of one of the most

important financial security decisions they may ever make. It was a lively presentation on the steps one can take to reap the rewards — rewards earned — by pinpointing the best time for an individual (and spouse) to start these benefits. A ew years can mean tens of thousands of dollars, or more.

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

## Weekly Market Summary - 1/28/13

The yield on the 10-year Treasury was as high as 1.99 percent early Monday morning, slightly above its most recent high of 1.94 percent a few weeks ago. This is well above the high end of the range the 10-year has been in since last summer, and we could continue to see upward pressure on yields in the short term. Read more now.

### Weekly Market Summary - 1/22/13

Equity markets continued to trend higher last week on increased demand for higher risk investments. The S&P 500 Index gained

nearly 1 percent, bringing its year-to-date gain to 4.28 percent. The small-cap Russell 2000 Index was the best performer, rising 1.37 percent, while international markets lagged and essentially broke even. Read more now.

## Weekly Market Summary - 1/16/13

Equity markets continued their upward trend last week. The S&P 500 gained 43 basis points (0.43 percent) but found itself in the middle of the pack of the broad-based indices listed in the table below. The tech-heavy Nasdaq led domestic indices with a gain of 78 basis points (0.78 percent), but the MSCI EAFE Index was the best performer overall. The MSCI Emerging Markets Index trailed the other indices and was the only one in the red. Read more now.

# Mallory Follett Presents to Camden Club About Her Rotary Leadership Experience

Earlier this week Mallory Follett, a commercial insurance processor in our Camden office, gave a presentation to the Camden Rotary Club about her experience with the Rotary Young

Leadership Awards program. Says Mallory: "I was very nervous at first, but once I looked up and saw some familiar, and all smiling faces, my nerves were calmed. I felt pretty good about my presentation after all was said and done."



"RYLA means something different for everyone. For me, RYLA was an eye opening experience that got me out of my comfort zone, and thinking about my role not only in the community, but the world.

"I admit, I was apprehensive at first, but once I arrived and saw all the smiling faces, I knew it would be an unforgettable weekend.

"RYLA helps you to discover your true potential and develop the skills needed to be a positive and effective leader in your community, career, and everyday life.

"Through RYLA I developed stronger teambuilding and leadership skills, as well as self esteem and self confidence.

"I learned that if you establish a goal and take steps towards accomplishing that goal, anything is possible. I also learned that being a leader includes being a follower, a listener, a volunteer, even a friend. I know that I would not be the person and leader I am today if it had not been for my experience at

RYLA.

"I can honestly say that I learned more in one weekend at RYLA than I ever expected. I encourage people to become more familiar with RYLA and what it really is. In a world of clichés, we hear the phrase "life-changing experience" far too often, but RYLA really is."

#### Weekly Market Summary - 1/8/13

Equity markets shot upward out of the gate last week, largely due to news of an agreement on the tax side of the fiscal cliff debate. The S&P 500 Index gained 4.58 percent, but small-cap stocks, as measured by the Russell 2000 Index, were the best performers with a gain of more than 5.5 percent. Read more now.