

# Linda St Clair achieves CPCU designation



Linda St Clair, an Allen Insurance and Financial business insurance specialist, was recently awarded the designation of Chartered Property Casualty Underwriter, one of the most prestigious designations in the insurance industry and held by less than 5 percent of insurance professionals.

The CPCU designation is conferred by The Institutes, founded in 1942. Insurance professionals who earn the CPCU designation must pass eight rigorous undergraduate- and graduate-level examinations, meet experience requirements, and agree to be bound by a strict code of professional ethics.

St. Clair, of South Thomaston, joined Allen Insurance and Financial in 2003. She serves business clients from the company's Camden office. When she's not at work, St Clair enjoys traveling, camping or spending time with her grandchildren.

Linda can be reached at 236-4311 or by email: [lstclair\(at\)allenif.com](mailto:lstclair@allenif.com)

---

## Weekly Market Summary – 6/8/11

Equity markets started strong in the holiday-shortened week, but they fizzled quickly after weak economic reports were released. The S&P 500 declined 2.30 percent

to rest just above 1,300. Last week's declines marked the fifth consecutive week in which most domestic equity indices have lost ground. [Read more in our Weekly Market Summary.](#) (PDF, new window)

---

## **Weekly Market Summary – 6/1/11**

The European debt crisis, combined with somewhat disappointing economic numbers that point to a slowdown in the second half of the year, contributed to a Treasury rally. The 10-year was as low as 3.04 percent early Friday morning, its lowest point since Dec. 7, 2010. [Read more in our Weekly Market Summary.](#) (PDF, new window)

---

## **Weekly Market Summary, May 23, 2011**

Last week, two-year Treasuries ended at 0.521 percent, close to this year's lows. The 10-year began last week with a strong rally, as yields dipped below 3.10 percent for the first time in 2011. [Read more](#) in our Weekly Market Summary.

---

# Weekly Market Summary, May 16, 2011

Domestic equity markets were mostly flat last week while international markets were relatively weaker due, in large part, to a stronger dollar.

Also, treasuries' strong performance slowed last week, as the 2-year, 10-year, and long bond came off their lowest levels in a month. Read more in our [Weekly Market Summary](#).

---

# Weekly Market Summary, May 9, 2011

The anticipated relief rally in equities after the news of Osama Bin Laden's death never really materialized, and markets slid lower last week on poor economic news.

A much better-than-expected jobs number on Friday gave equity markets a boost, but it was not enough to offset weakness from earlier in the week. [Read more](#) in this week's Market Summary (PDF, new window)

---

# Weekly Market Summary, May 2, 2011

For the first time ever, the chairman of the Federal Reserve spoke last week to a national audience regarding the Federal Open Market Committee's (FOMC) monetary policy.

Equity markets shrugged off the press conference as a nonevent, but they did move sharply higher on strong earnings results. 2011 estimates for the S&P 500 have been slowly creeping toward \$100 per share.

[Read more in our Weekly Market Summary.](#) (PDF, new window)

---

# Weekly Market Summary, April 25, 2011

The 10-year Treasury ended the week where it started, close to its 3.40-percent support level. The negative outlook for the U.S. government issued by Standard & Poor's had less impact than expected, as the larger part of the curve was little changed from the previous week. [Read more in this week's Market Summary](#) (PDF, new window).

---

# CFP Board Says: "Let's Make a Plan"

Certified Financial Planner Board of Standards, Inc. has announced its "Let's Make a Plan" Public Awareness Campaign, designed to help educate Americans about the importance of sound financial planning and raise awareness about the significance of the CFP® certification and the need for competent and ethical financial planning.

Allen Insurance and Financial is supporting this effort in his/her/their local community by encouraging people to learn more about CFP® certification and financial planning.

"People are pulled in so many different directions when it comes to their finances, but a CFP® professional is uniquely qualified to pull all the pieces together and provide a comprehensive evaluation that looks at the whole picture of a person's financial life," said Charles Moran, CFP®, 2011 Chair of CFP Board's Board of Directors.

The integrated campaign includes national cable television and online advertising in addition to its print advertising.

[Click View YouTube Video \(in a new window\)](#)

A public service website – [www.LetsMakeaPlan.org](http://www.LetsMakeaPlan.org) – will serve as a core feature of the campaign, where consumers can learn about financial planning, the personalized approach CFP® professionals provide and find a local CFP® professional through a search function.

The Board of Directors approved the four-year, \$36 million campaign in November 2010 partly in response to many CFP® professionals who want the public to understand the important

role they play in educating Americans on their financial well-being and helping people meet their life goals. The campaign will help provide clarity to consumers who are looking toward designations and certifications to provide guidance on choosing a financial planner or advisor.

“The CFP® mark truly serves as the gold standard for personal financial planning,” said CFP Board CEO Kevin R. Keller, CAE. “Just about anyone can use the term ‘financial planner.’ But only those individuals who have passed a rigorous set of criteria and meet our strict ethical qualifications can call themselves a CFP® professional.”

This is the first large-scale Public Awareness Campaign the organization has underwritten. For more information on the campaign and to find a CFP® professional, visit the public service website at [www.LetsMakeAPlan.org](http://www.LetsMakeAPlan.org).

## **ABOUT CFP BOARD**

The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. The Board of Directors, in furthering CFP Board’s mission, acts on behalf of the public, CFP® professionals and other stakeholders. CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and the federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements. CFP Board currently authorizes nearly 63,000 individuals to use these marks in the U.S.

## **ABOUT ALLEN INSURANCE AND FINANCIAL**

Allen Insurance and Financial is an employee-owned insurance, employee benefits, and financial services company with offices

in Camden, Rockland and Southwest Harbor. Call 800-439-4311.

---

# **Weekly Market Update – April 4, 2011**

Treasuries continued their recent selloff, as the 10-year pushed up to 3.45 percent late last week. The 2-year was up to 0.782 percent, and the 30-year moved to 4.50 percent.

Equities gained ground for a second week due to stronger macroeconomic news. Many indices have been sitting at or near 52-week highs.

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