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Message From The President

Welcome to the FAPCO Summer Newsletter! What a difference a year makes. A breath of fresh air has been unmasked!

Happenings at FAPCO this summer;

- All offices of FAPCO have returned to 'normal' amid caution. We're all very happy the mask requirement has been relaxed.
- FAPCO had a record number of entries in our 2021 Annual Patriot Pet Photo Contest. 257 entries were posted helping support 25 animal shelters across the state of Maine. Congrats to our winner, *Finn*, in support of the Central Aroostook Humane Society.
- Please pay close attention to the article on home construction costs. While lumber prices have abated somewhat this past month, overall home construction inflation is expected to continue into next year. Your current homeowner limit may be inadequate to contemplate the new replacement values. Call us today for a free home replacement cost estimate.
- Now it's my time to brag about our people! Golden Paperclip (GP) award winners for the second quarter have been announced. The Golden Paperclip was developed to recognize outstanding merit earned by our staff serving customers or while helping each other. The GP goes beyond getting a 5-Star Google rating. A primary trigger to earning a GP is when an employee receives unsolicited recognition of excellence from a customer or a co-worker. Thank you for being great!!

The following (pictured below) received a Golden Paperclip in the first half of the year:

Top, from left to right:

Heather Bouley – Personal Service Agent
Michelle Kuindersma – Admin Assistant
Ashlee Bartlett – Reception
Chelsea Henderson – VP Human Resources

Bottom, from left to right:

Jaylene Landry – Personal Service Agent
Terri Tozier – Life & Benefits Service Agent
Micah Wiley – Corporate Finance
Bailee Robichaud – Personal Service Agent

Have a great summer!

Sincerely,

Christopher B. Anderson CPCU, WCP
President





2021 Patriotic Pet Photo Contest Winner!

Finn

Central Aroostook Humane Society



Sadie Billings (right) is the winner of our home security camera from June's giveaway! Here is Jeannie Gilson presenting it to her in our Presque Isle office.



Motorcycle Safety

Motorcycling is a great summer activity in Maine! Be sure to enjoy yourself safely with these motorcycle safety tips. [The National Highway Traffic Safety Administration offers some motorcycle safety tips.](#)

- We know that alcohol and biking don't mix. However, the percentage of intoxicated drivers in fatal motorcycle crashes is greater than the percentage of intoxicated drivers on the road in general. Never drink and ride.
- Take a motorcycle safety course. Some of the main causes of motorcycle accidents are the lack of basic riding skills. Also, the failure to use special precautions that apply to motorcyclists increases risk. Safety courses are available throughout the state.
- Wear a helmet. Maine does not require that all drivers wear protective head gear, but the NHTSA sites studies that find helmets reduce fatalities by 29%.
- Even if you're not a motorcyclist, be aware and share the road. In the summer months, be on the lookout for motorcycles and remember that they might not be as visible in blind spots or at intersections as larger vehicles. Motorcycle safety is relevant to all drivers on the road.

Now that you've made motorcycle safety a priority, know what you have for insurance and check with us for savings! Motorcycles require the same amount of insurance coverage as other registered road vehicles. You have a lot of money and pride in your bike, we can get you the very best coverage available.



Meet Your Agent!

Shelley Tozier - Hampden

Meet Shelley Tozier, personal and small commercial sales agent for our Hampden office. Shelley grew up in Hermon and now lives in Winterport with her partner, Rick. Shelley became interested in the insurance business because her father was an agent as well, and she joined the industry in 1985 as a customer service assistant. She joined our agency in 2016 . She says, "I enjoy talking to so many different people about their lives and thoughts on insurance and business. People sincerely appreciate the work we do to protect them and their assets." You can contact Shelley at 207-907-7884 or shelley.tozier@fapeabody.com.



Can Your Home Insurance Handle Skyrocketing Building Costs?

As most are now aware, the cost of materials for building or improving a home has risen drastically in the past year. In April of this year, the Bureau of Labor Statistics reported that steel mill products had increased over 18% for the month; moreover, the National Association of Home Builders (NAHB) released a report stating that through April 2021 lumber prices had risen 300% over the past 12 months.

There are several reasons for these spikes in price, from COVID related issues causing a slow-down in production to low interest rates and people working from home resulting in increased lumber demand for home projects. In addition, a plethora of natural catastrophes from Western wildfires to Southeast hurricanes added to the increased demand for lumber and steel among other building materials. All these factors and more translated to an increase of \$36,000.00 in the average cost of a new single family home between April 2020 and April 2021.

All the above factors can result in your homeowners premium going up to help cover the increased costs of rebuilding.

Additionally, your homeowners policy limit may now be too low to sufficiently cover the cost of rebuilding your home should you suffer a loss. It's imperative that homeowners review their coverage to ensure homeowners policy limits are adequate to cover insurance-to-value estimates.

It's best to speak with your agent soon regarding:

- Whether you have replacement cost coverage or actual cash value coverage on your home
- Adjustments to your homeowners policy limits for sufficient coverage in the event of loss
- Updates, improvements or additions, that you have made to your home that increase the value

There is no time like the present to contact your FAPCO agent to assist you in making the proper adjustments to your homeowners policy. (Toll free number; 1-877-960-1457)

Summer Quotes

“Summer’s lease hath all too short a date.” — William Shakespeare

“Some of the best memories are made in flip-flops.” — Kellie Elmore

“Live in the sunshine. Swim in the sea. Drink in the wild air.” — Ralph Waldo Emerson

“Summer passes and one remembers one’s exuberance.” — Yoko Ono

RED POTATO SALAD

prep: 15 mins

cook: 10 mins

additional: 3 hrs

Servings: 12

Ingredients:

- 3 pounds red potatoes, cut into chunks
- 1 cup low-fat sour cream
- ½ cup light mayonnaise
- 2 teaspoons Dijon mustard
- 4 hard-cooked eggs, chopped
- 1 dill pickle, chopped
- ⅓ celery stalk, chopped
- 2 green onions, chopped
- 1 dash hot sauce
- 1 tablespoon dried dill weed
- ½ teaspoon garlic powder
- 1 dash onion salt
- salt and pepper to taste
- 1 teaspoon white vinegar



Directions:

1. Place the potatoes in a pot with enough water to cover. Bring to a boil, and cook for about 10 minutes, or until easily pierced with a fork. Drain, and transfer to a large bowl to cool.
2. In a medium bowl, mix the sour cream, mayonnaise, mustard, vinegar, eggs, pickle, celery, green onions, and hot sauce. Season with dill, garlic powder, onion salt, salt, and pepper. Pour over the potatoes, and gently toss to coat. Chill at least 3 hours in the refrigerator before serving.