

# Wintertime is Here! – 2020 Newsletter

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## 2019 Christmas Pet Photo Contest Breaks More Records!

Wintertime is here! The seventh annual F. A. Peabody Company (FAPCO) Christmas Pet Photo Contest on Facebook proved to be a great success and the largest ever. **We received over 940 photo entries by pet lovers from all over Maine.** Also, **for only the second time, over 50 animal shelters throughout the state of Maine received donations from FAPCO** as a result of photos being entered on their behalf and “Liked” on our Facebook page during the contest.

**We added 1,546 new “Likes” to our Facebook page during the three week contest.** Central Aroostook Humane Society had the photo with the most “Likes” and won the competition for the most entries as well.

**Five shelters earned over \$100.00.** The funding was widespread geographically throughout the state and we are donating the most funds in the history of the contest to shelters throughout Maine.

**FAPCO’s Facebook page surpassed 10,000 “Likes” during the contest** which was another, most ever benchmark. F.A. Peabody would like to thank all who participated in our contest and we are looking forward to next year’s event.

If you have not seen the 900+ entries simply go to our [Facebook page.](#)

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## Life Insurance Needs Change After 50 – Here Are Three Considerations

[Life insurance](#) is something people tend to buy and forget, so the policy continues, unnoticed, for years or even decades. But your life insurance needs may change over time, especially as you near retirement. When you turn 50, it may be a good idea to reconsider your coverage.

How do you determine if you still need life insurance in your 50's? Ask yourself why you bought life insurance in the first place, then determine if those circumstances still exist.

\* **For example**, perhaps you bought life insurance in your 20's, 30's, or 40's to protect your children should you pass away unexpectedly. If that is the case, you only need your policy until your children are grown up and out in the world, supporting themselves on their own, and no longer in need of your financial assistance. In this case, you may want to stop your life-insurance policy when your youngest child reaches age 21.

\* **Or perhaps** you bought life insurance in your 20's, 30's, or 40's to protect a spouse who stays at home with the children, earns less than you do, or simply relies on your half of the household income, should you pass away unexpectedly. And perhaps by the time you reached your 50's, circumstances had changed: you saved enough to cover your spouse's expenses, for example, or your spouse began working.

\* **Of course**, you may also *gain* reasons to have life insurance as you age. Perhaps you would like it to cover end-of-life expenses, provide "bonus" income to a child or spouse, or address complex estate-planning issues.

Keep in mind that these are only general guidelines. We are all different, and you might want life insurance for other reasons. Therefore, feel free to reach out to us if you need guidance on establishing the appropriate coverage for your future needs.

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## Are You Getting All Your ZZZ's – Six Tips To Help You Sleep More Soundly!

Wintertime is here and we all like to hibernate. But are you having trouble sleeping? Harvard Medical School experts say that short bouts of sleeplessness are nothing to fret over. However, chronic sleeplessness can contribute to a host of problems, such as high blood pressure, weight gain, and a less-effective immune system. Additionally, working while sleepy makes you 70% more likely to get hurt on the job. At-work sleepiness can also cause less-effective communication and poorer performance, including increased errors.

Applying the following tips can help you sleep more soundly. If you make changes and still find yourself sleepy at work, visit your primary care physician for further investigation.

1. One of the most important tips for good sleep in today's technology-focused world is to remove anything that glows from your bedroom. Cell phones, cable boxes, and digital clocks can delay or prevent your sleep. Cover displays that you cannot power down.
2. Who doesn't love an afternoon nap? If you nap, do so early in the day and for less than twenty minutes. Consider taking a walk instead of a nap. You'll find yourself re-energized.
3. Evaluate your pillow. It should support your natural neck curve. A large or fluffy pillow may not be the best choice. Consider replacing older pillows, especially if you use polyester pillows.
4. In winter, keep the heat turned down. In summer, consider a fan. Most people sleep best at temperatures between 68 and 72 degrees.
5. Avoid caffeine after noon.
6. Try to complete energetic workouts at least three to four hours before bed. However, yoga, tai chi, or gentle stretching can help you unwind before you hit the hay.

According to the National Institutes for Health, sleep apnea can affect up to 7% of the population. So, consider a sleep study if you snore or often feel fatigued after seven or so hours of sleep.

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## **The Perfect Winter Recipe – Winter Woods Chili!**

Wintertime is here! Warm up with this great recipe.

### **Ingredients**

- 4 slices bacon
- 3 pounds beef stew meat
- 1 large onion, sliced 1/2-inch thick
- 4 cloves garlic, minced
- 2 28 ounces can whole tomatoes
- 1 15.5 ounce can navy beans, rinsed and drained
- 1 15.5 ounce can red beans, rinsed and drained
- 2 – 3 tablespoons chili powder
- 2 tablespoons red wine vinegar
- Shredded cheddar cheese
- Snipped fresh oregano
- Cooked bacon, crumbled

### **Directions**

\* Step 1 – In 4 to 6-quart Dutch oven cook bacon and beef, half at a time, over medium heat until beef is browned. Drain fat. Return meat to pan. Reduce heat; add onions and half of garlic. Cook and stir until onion is tender.

\* Step 2 – Add undrained tomatoes, beans, and 1 tablespoon of the chili powder. Bring to boil; reduce heat. Simmer, covered, for 1 hour, stirring occasionally. Stir in remaining garlic, chili powder, and vinegar. Cook, covered, 1 hour. Add water to desired consistency. Season to taste. Top servings with cheese, oregano, and crumbled bacon. Makes 6 servings.

## Winter Quotes

“In seed time learn, in harvest teach and in winter enjoy.” — William Blake

“Laughter is the sun that drives winter from the face.” — Victor Hugo

“Never take a job where winter winds can blow up your pants.” — Geraldo Rivera

“Johnny Winter is one of the best blues players in the world. He is very underrated” — Ritchie Blackmore

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