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Christopher  
Anderson

**F. A. Peabody  
Insurance**

## Message From The President

Welcome to our Fall newsletter. I absolutely love this time of year here in Maine! While many of you may miss the fun activities and warmth of Summer, the Fall season represents a time of comfortable rest allowing us to recapture our senses. Yes, the Fall is a cornucopia of sensations! The outside world turns into wonderful color as the air shifts into something slightly crisp with harvest moons and fire red sunsets. The shorter days are offset by the excitement of harvesting our local crops, taking part in outdoor activities such as hunting and hiking and wearing comfort clothes such as sweaters, scarfs and jeans. The reduced day forces us to live under a different light, physically and mentally, as we begin to enjoy the warmth of the incandescent lightbulb. The smell of Fall is a pleasure to the senses, too. An earthy fresh sent lingers in the air. It is a time for planning for the upcoming holidays and pondering beyond to our dreams in the new year. There is research to suggest that our brains work optimally in the cooler and more comfortable weather and that the natural fall surroundings promote mindfulness.

I hope you enjoy reading and learning from our newsletter. With so many things to read and occupy our minds these days, we're hoping to provide something useful. If nothing else, getting to the end means you'll eat well!

Sincerely,  
Christopher B. Anderson CPCU, WCP  
President



**Life Happens.**<sup>SM</sup>

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Congrats to the winners of the Silver  
Eagle Coins from our Life Insurance  
Awareness Month drawing!  
Steven Boss and Jessie Parker!

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# *FAPCO Promotions*



Shasta Shields



Karen Tracy



Lisa Good



Shelby Stanhope



Heather Bouley



Leeann Thornton



Jaylene Landry

## Hard-Working Employees Promoted to New Positions

Over the summer, several of our employees were promoted to new positions within the company!

## **Shasta Shields**

**Houlton:** Shasta was promoted to a newly created position, Insurance Operations Assistant. In addition to continuing to serve many of her current clients, Shasta will train personal and commercial agents companywide, and will assist with special projects. She graduated from Hodgdon High School and the University of Maine with an A.S. in Business Management. She is currently working on her B.S. in Management and Leadership. She lives in Houlton with her husband, Josh, and son, Dayton. She enjoys spending time with family, camping, and volunteering for the Linneus Sno Club.

## **Karen Tracy**

**Houlton:** Also promoted is Karen Tracy to Personal Lines Senior Account Manager. Karen is a graduate of Houlton High School and began her career at F.A. Peabody in 1992 and provides top-notch service to her dedicated client base. She is a life long resident of Houlton, where she resides close to her daughter Mikaelah and with her two cats, Manny and Mya. She enjoys hiking, traveling, and being with family and friends.

## **Lisa Good**

**Houlton:** Lisa Good has been promoted to Commercial Lines Service Agent. Lisa is a graduate of Houlton High School and obtained her Property and Casualty License in 2020. She lives in Monticello with her husband, Eric, and daughter, Sydney. She also has two sons, Tyler and Carter. She enjoys gardening, cooking and spending time with family and friends.

## **Shelby Stanhope**

**Houlton:** Shelby Stanhope has been promoted to Personal Insurance Service Agent. She previously served the company in the processing department and quickly showed that she was ready to take on this responsibility. She lives in Hodgdon with her dog, Ruger, and enjoys photography and traveling when possible.

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[For more about all of the Houlton promotions, read the official press release.](#)

### **Heather Bouley**

**Madawaska:** Heather Bouley has been promoted to Personal Account Manager and Commercial Sales Agent. Heather started as a Personal Lines Service Agent in 2017 and moved to the position of Rewrite/Renewal Specialist in 2020. She lives in Madawaska with her husband, Wayne, and her sons, Nathanael and Lucas.

[For more about Heather, read the official press release.](#)

### **Leeann Thornton**

**Presque Isle:** Leeann Thornton, ACSR, has been promoted to Sales Agent for the Central Aroostook area. Leeann is originally from Indian Township and currently resides in Presque Isle. She started at F.A. Peabody in March 2021, with previous experience in the insurance industry.

[For more about Leeann, read the official press release.](#)

### **Jaylene Landry**

**Sherman:** Jaylene Landry, ACSR, CISR, has been promoted to Commercial Lines Service Agent. Jaylene started working as a Personal Lines Service Agent in June, 2014, and subsequently earned her Accredited Customer Service Representative designation. She lives in Patten with her husband, Brenden, and children, Bradley, Andrew, and Trinity.

[For more about Jaylene, read the official press release.](#)

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## Recent Survey Finds 1/3 of U.S. Seniors Lack Medicare Knowledge

Whether you are turning 65 or have been a Medicare recipient for years, many seniors find Medicare benefits confusing. According to a recent article from the RISE Association network for healthcare professionals, one in three U.S. seniors lacks knowledge of their Medicare benefits. This lack of information may cost you money.

You may hear the words “Medicare Advantage” (MA) and “Medigap” used interchangeably but they are not the same. These different plans can impact which physicians you visit, your co-pays and other supplemental offerings. Scheduling time with an F. A. Peabody licensed health insurance agent can inform you of the advantages and disadvantages of both approaches to coverage, because the differences are many.

Original Medicare consists of hospital and medical insurance, known as Part A and Part B. These plans have deductibles and co-insurance which

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can add up to thousands of dollars. Medigap plans, also called Medicare supplements, are available from insurance companies and cover many of the additional costs. Medicare does not cover prescription drugs, but plans can be purchased to cover these costs. These are known as Prescription Drug Plans or PDP.

Medicare Advantage (MA) plans are not supplemental plans. Known as Part C, these plans are also offered by insurance companies and cover Medicare services using co-pays and co-insurance. Many also include prescription drug coverage. These plans can also offer additional benefits such as dental, vision, hearing, and coverages not available with original Medicare. Medicare advantage plans are generally less expensive than Medicare supplements but have potentially higher annual out of pocket costs.

If you plan to travel internationally, consider this: some supplemental plans cover many of the costs arising from sickness or injury while traveling internationally, while some do not. If you plan to travel overseas, be sure to call us to determine if a travel policy is right for you.

Medicare can be bewildering. Even if you have been on the same plan for years, call us to discuss your plan. Medicare "Open Enrollment Period" starts October 15 and continues through December 7, 2021. We can help you find out which coverage approach is best for you and make sure you are in the know.

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## 7 Surprising Answers to Insurance Questions

*1. If a tree that is on your land falls on your neighbor's pool and damages the diving board, whose policy would pay?*

Your neighbor's homeowner's insurance would generally pay in this circumstance since this occurrence is considered an Act of God. *But* if the tree on your land was known to be weak and/or damaged, and removing the limbs or tree was not attended to timely, then your neighbor (*or the neighbor's homeowner insurer after paying the neighbor for their direct damage*) might file a claim against you for the negligence of not maintaining your property and request to be paid back. Yikes! In that case, the liability coverage found in your homeowner's insurance would come to your defense. Consider purchasing an Umbrella policy to give yourself higher limits to cover these sorts of mishaps!

*2. What has a greater effect on your policy premium, your age or driving experience?*

Rates are typically a bit higher for those under age 25 and over age 80, but even those in these age brackets will have the best rates available when their driving history is clean. For everybody, accidents and moving violations on your driving record cause premiums to increase.

*3. Generally, does your home insurance policy cover earthquake, volcano, meteor and flood damage?*

Most homeowners policies actually do cover meteor and volcano damage; however, earthquake insurance almost always requires an inexpensive endorsement to be added onto the policy. Flood insurance has to be purchased as a separate policy. If you're not sure what is included in your insurance policy, contact your agent.

*4. Which auto accident is more commonly a chargeable accident, hitting a live or dead animal?*

You are more likely to be charged if you hit a dead animal because it's more easily avoidable than a moving animal.

*5. Did property and casualty insurance exist in the 18th century?*

Yes, the first American insurance company, Philadelphia Contributionship was founded by Benjamin Franklin and some others in 1752. The policy included building standard requirements in order for properties to be insured with the company.

*6. What year did F. A. Peabody Company officially start?*

Our founder, Frank Allen Peabody, sold insurance in partnership with others in the early twentieth century in Houlton, Maine; however, he incorporated the business in 1927. The F. A. Peabody Company's official year of operation therefore occurred in 1927.

*7. Where did the 'Sloppy Joe' come from? (See our recipe below!)*

According to research conducted by Marilyn Brown, Director of the Consumer Test Kitchen at H.J. Heinz in Pittsburgh, the 'sloppy joe' was named after a cook named Joe, who made mean loose meat sandwiches from a shop in Sioux City, Iowa during the 1930's.

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## FAP Ninth Annual Christmas Pet Photo Contest Begins Monday, December 1!

FAPCO is making preparations for the upcoming ninth annual Christmas Pet Photo Contest on Facebook. Details are posted on our website and Facebook page. Last year we received almost 1,000 entries by pet owners throughout Maine and 44 shelters received proceeds from the contest due to photo entries from all across the state.

In 2020, four shelters earned over \$100.00 each with over \$1,600.00 donated to shelters in total. The funding was widespread geographically throughout Maine. Our Facebook post reach for the contest was over 200,000.

There are several unique ways that your favorite shelter can receive donations through this contest. **This year's contest will run from Monday, December 1 through December 22!**

Click Button Below For Contest Information

[Pet Photo Contest](#)

## Fall Quotes

"If a year was tucked inside of a clock, then autumn would be the magic hour."

Victoria Erickson

"I would rather sit on a pumpkin, and have it all to myself, than be crowded on a velvet cushion."

Henry David Thoreau

"Life starts all over again when it gets crisp in the fall."

F. Scott Fitzgerald

"I notice that autumn is more the season of the soul than of nature."

Friedrich Nietzsche

# Sloppy Joe's Recipe



This recipe was submitted by our own Shelly Beals, Personal Sales Agent in Hampden

## Ingredients

- 1 pound ground beef
- 1/3 cup chopped onion
- 1 garlic clove, minced
- 1 can (8 ounces) tomato sauce
- 1/2 cup ketchup
- 4 teaspoons Worcestershire sauce
- 1 teaspoon molasses
- 1 teaspoon prepared mustard
- 1/2 teaspoon ground mustard
- Pinch ground cloves – Cloves are a very strong spice so be careful how much you use
- Pinch cayenne pepper
- 1/4 teaspoon grated orange zest, optional
- 6 whole wheat buns, split

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### Directions

- In a saucepan, cook the beef, onion and garlic over medium heat until meat is no longer pink; drain. Stir in the tomato sauce, ketchup, Worcestershire sauce, molasses, prepared mustard, ground mustard, cloves, cayenne and orange zest if desired. Bring to a boil. Reduce heat; simmer, uncovered, for 5 minutes. Serve on buns.

[More fall recipes from our staff!](#)

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