



Insurance Made Easy

with  **ALLEN / FREEMAN / McDONNELL**
AGENCY

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Be Aware of Driver Fatigue and Drowsiness

Driver fatigue and drowsiness are contributing factors to vehicle crashes. According to the Occupational Safety and Health Administration (OSHA), fatigued or drowsy driving contributes to 100,000 crashes each year. These crashes include 40,000 injuries and 1,550 deaths.

Key Elements:

What Is Fatigue? Fatigue may be described as “sleepiness” or exhaustion, with signs including drooping eyelids, a bobbing head, and/or the overpowering feeling that one needs to sleep. The causes of fatigue are from not only driving, but also other tasks and environments that include high stress. Driving is a task that needs to be performed while alert and aware, but when it occurs for multiple hours at a time or during normal sleep times, it can cause fatigue.

Sources of Fatigue:

Sources of fatigue may be time-related, task-related, and/or person-related. Examples of each of these are listed below.

- Time-Related: Time of day, physiological factors, and psychological factors (body temperature, hormone excretion, alertness, etc.)
- Task-Related: The nature of the task being performed
- Person-Related: The coping factors for feelings of fatigue include age, personality, fitness, and driving experience

Countermeasures to Reduce Fatigue

There are four categories of countermeasures to reduce fatigue while driving: these include: strategic, structural, tactical, and technological.

- **Strategic:** Have beneficial effects; the reduction of fatigue’s symptoms are temporary
 - o Caffeine can be useful if not frequently used
 - o Naps decrease fatigue by making up needed sleep
- **Structural:** This includes scheduling and what is done outside of work
 - o Consistently scheduled work hours, advanced schedule planning for employees, and planned adequate rest periods
 - o Providing employees with information on health and wellness and the effects of alcohol/drugs

- **Tactical:** Have immediate effects, but do not last long
 - o Increase exposure to noise, lower the area’s temperature, and increase exposure to light
 - o Stop and take breaks every 100 miles
 - o Increase circulation by changing hand posture often
 - o Avoid “the death grip” on the steering wheel when driving
- **Technological:** Designed to prevent accidents, identify fatigue, or monitor hours of service
 - o Fitness for Duty Test – a computer-based test that detects diminished psychomotor skills
 - o Lane Tracking Devices – detect if the driver drifts into another lane, or alarm will sound when there is an absence in the use of a turn signal when changing lanes
 - o Electronic Onboard Recorders – ensure that drivers are on the correct schedule by reviewing time records and notifications

How Important Is Your Earned Income?

Does that sound like a silly question? Try this follow up question: Is it important enough to insure against a serious illness or injury? Many working Mainers, especially small business owners, are not covered with protection from disabilities. We offer coverage for many classes of occupations through a variety of carriers. Give us a call and see if we can help you protect this valuable asset!

Security Breaches are Common And Potentially Costly

It seems every week there is a story in the media about a new security breach, many involving stolen credit card information. The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation’s credit reporting companies. The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the FCRA with respect to credit reporting companies. You can request reports from all 3 companies. Why more than one company’s report?

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Contact Us For Health Insurance

The Allen/Freeman/McDonnell Agency offers Health Insurance coverage to individuals and businesses through several carriers.

If you missed the open enrollment period for 2014 which ended March 31, you may have to wait until the next open enrollment period for a January 1, 2015 effective date. However, there are some exceptions. You may qualify for a Special Enrollment Period (SEP) for example, if you involuntarily lose your current coverage.

We have other individual health plans that, while they do not qualify as "creditable" under the ACA definitions, might provide you with some coverage until open enrollment.

Give us a call if you would like to discuss your options.

Children's Whole Life Insurance: A Gift That Can Last a Lifetime

Grandparents, in particular, may want to consider this lasting gift. United/Mutual of Omaha's "Children's Whole Life Insurance" is one of our more popular life insurance products. Consider this list of reasons why Children's Whole Life Insurance is so important to parents and grandparents:

- Guarantees future insurability; locks in affordable, level premiums; allows grandparents to buy coverage for their grandchildren without parent's signatures;
- Includes only two health questions and requires no medical exams; builds cash value; Provides a sound foundation for a child's financial future; allows for additional coverage at later ages without evidence of insurability; and offers coverage from a sound, financially-strong company.

Whether you are a grandparent for the first time, or many times over, consider how important this gift could be!

PS: Parents or guardians can purchase this coverage too.

The Motto of the Allen/Freeman/McDonnell Agency is "Insurance Made Easy"

Call us today to discuss and review your current coverage. Many carriers offer significant discounts if you combine your personal coverages, such as home and auto.

Social Security: A Staple for Most Retirement Planning

As Americans consider their retirement sources of income, for many, Social Security benefits are at the top of the list.

You can access an estimate of your benefits using the calculator at SocialSecurity.gov. Married couples will want to discuss with their tax or financial advisors the implications of taking Social Security benefits at various ages and on whose record one chooses to collect.

However, at some point both may be collecting benefits and that income may represent a significant part of their retirement security. As the saying goes, there are only two things certain in this world, death and taxes. Regardless of which spouse dies first, one guaranteed source of lifetime income disappears. Household expenses after the first spouse's death may be reduced, but the reduction may not be enough to offset that loss of income. How serious that loss is felt depends in large part on the surviving spouse's longevity. Statistically, women outlive men by several years. Assuming a \$1500 a month benefit is lost, over 3 years that would equal \$54,000; over five years that difference grows to a \$90,000. loss.

Consider providing your spouse the peace of mind that comes with insuring against that loss of Social Security income. We can help you explore options around how long that financial safety net could remain in place. Permanent life insurance plans can provide a solution for many couples, but the longer you wait to purchase this coverage, the more expensive it gets. If you haven't yet retired, start planning now. If you have retired, reviewing your options is still a good idea. Making informed decisions is an important step towards enjoying your retirement years.

Credit Reports (Continued from Page 1)

There may be different data collected among them and three gives you a wider window to view the information they have on your credit history. You can then report any accounts you didn't know you had, or correct information that is no longer valid. Not all Free credit sites are "free". The web address below is from the Federal Trade Commission's official site. It only takes a few minutes and it could be a financial lifesaver!

consumer.ftc.gov/articles/0155-free-credit-reports

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