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The Landmark Beacon

Happy Holidays!

There are 6 Days until Christmas - Ready or not the holiday season is in full swing. Shopping, wrapping, decorating, baking - all of these things take our time and consume our thoughts. The hustle and bustle can be fun and exciting but after all the shopping is done and the gifts are wrapped *and* unwrapped - the tree is up and the cookies have been not only baked but eaten, we at Landmark, hope that you will be filled with wonderful memories of family and friends and reminders of the many blessings that we have.



We wish you the most joyful of Christmas Seasons and look forward to seeing you in 2017.

Your Landmark Insurance and Financial Group Team

[Contact Us For a FREE Quote](#)

Spreading Cheer

Landmark has been super busy participating in holiday happenings in the surrounding communities. It is an honor to be able to help area events in this season of giving. Our float "**It's A**



Shore Thing" featuring Charlie the Crab traveled to Pocomoke, Crisfield and Princess Anne. We also participated in Christmas in Princess Anne, story time at the Snow Hill Library for the Babes in Toyland Christmas Production at The Marva Theater, sponsored several seniors through Somerset County Social Services and served as a Toys for Tots drop off location. We loved seeing so many of your faces in our travels and

hope to see you again very soon.

Holiday Tips from our Commercial Department

There are so many additional exposures during the holidays for businesses. Extra inventory, power surges, adverse weather conditions all play a part in losses that may occur. Let's see what Angela McCoy has to say about protecting your business this time of the year.



The Savvy Independent

The new year is just around the corner and with that many times comes self-promises for better health practices. We all have the best intentions, it is our follow-thru that tends to be lacking. As Landmark continues our healthy initiative I encourage you to make beneficial changes that will enhance your health. Even small changes can make a big difference over time.



Lowering your blood pressure and/or cholesterol, reducing your risk of diabetes and Losing weight all play key roles in your insurability!!

If you are thinking of purchasing life or health insurance take steps now to increase your chances for the best possible rate.

Staying Healthy for Life



HO HO HO Did you know.....
that according to a recent USA Today article, only 7% of adults could successfully define all four basic concepts: plan premium, deductible, co-insurance and out of pocket maximum. Should you need help defining those concepts please give us a call. We want you to be in the 7% of informed consumers!!
Don't forget OPEN ENROLLMENT for Health Insurance ends January 31st.



Mr. McTidBit

Many times the kind of experience you have at the time a claim occurs can affect your opinion of your insurance company so it may come as no surprise that customers have the highest level of satisfaction at claims time when the insurance AGENT is involved. That is where I come in.

Technology is a wonderful thing and is increasingly relied on in today's world, however, the best claims experience still seems to be when your AGENT is the first point of contact. Eighty percent of customers who purchase their policy through a local agent continue to call their agent first to either report the initial claim or to seek advice regarding an active claim. I want to give you the Landmark claims experience and we are here when the unexpected happens to walk you through the claims process. Landmark is here to help, and aiding in the claims process in my niche.
Call me today if you need assistance.



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