



Shopping for good deals on insurance

BY RUSS VAN ARSDALE
EXECUTIVE DIRECTOR NORTHEAST CONTACT

Many state-by-state rankings put Maine at or near the bottom. A new report by insurance commissioners across the country tells a different story.

CONSUMER FORUM

The National Association of Insurance Commissioners, or NAIC, ranks Maine third in terms of lowest average auto insurance premiums. The Pine Tree State achieved that ranking for the third straight year.

Maine's third-in-the-nation ranking was no surprise to Eric Cioppa, the state's insurance superintendent.

"The auto insurance market in Maine is healthy and competitive, which contributes to Maine's consistently low average auto premiums," Cioppa said in a statement last week.

"Maine's ranking is especially noteworthy, given Maine's coverage requirements, which exceed those in most other states," he added.

The report noted that Maine tied Massachusetts for the lowest percentage of uninsured motorists, 4.5 percent.

Maine was ranked 10th in the nation in terms of lowest average homeowner insurance premiums. The state's average premiums also were the lowest in New England.

The report was based on insurance rates in 2013, the latest year such figures are available. In releasing the rankings, NAIC noted that homeowner premiums rose an average of six percent nationwide. The group cited exposure to catastrophes, home values and construction costs for the rise.

The report includes a lot of data, but it doesn't have all the answers. The U.S. was hit with an unusual number of hurricanes from 2004 to 2008; as builders made repairs, a shortage of drywall resulted. A number of consumers who had drywall from China installed began seeing problems, on average, a couple of years after installation.

The NAIC report offers no predictions about the impact of shoddy drywall on homeowner rates, stating "it is too early to tell" whether homeowners' premiums will be affected.

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Maine gas prices back on the rise

BY DARREN FISHELL
BDN STAFF

PORTLAND — The average price of gas ticked up 3 cents in Maine, but petroleum reserves are expected to dampen price hikes during the coming months.

The gas tracking site GasBuddy reported the average cost of a gallon of regular gasoline jumped more than 3 cents in the past week, to a statewide average of \$1.81. The national average increased at a faster rate, jumping almost 7 cents in the past week.

Will Speer, a senior petroleum analyst with GasBuddy, attributed much of the increase to refineries switching to a summer blend, which has lower emissions and is more expensive to produce.

"While most of the gasoline market was pricing in the premium associated with the transition to summer-blend gasoline, last week's strength in crude futures prices provided no relief for the rising gas prices," Speer said in a news release.

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Meet Maine's berry expert

BY KATHRYN SKELTON
SUN JOURNAL

MONMOUTH — David Handley is the state's strawberry expert, one of the state's sweet corn experts and likely to be the state's hops expert — as soon as he bones up on hops.

He jokes that he's still not entirely sure how that crop fell to him.

"I'm desperately trying to learn how to be a hops grower," he said from his office at Highmoor Farm, part of the Maine Agricultural and Forest Experiment Station, and home to the local University of Maine's Cooperative Extension.

The plants are spiny and sticky and shoot up to 20 feet into the air — and 100-plus years ago, they were wiped out in the state by disease — but Maine's craft brewers are clamoring.

So he's got a half-acre test hop yard started.

All in a day's work.

An extension vegetable and small fruit specialist, Handley spent an average week last month

teaching maximum security prisoners at the Maine State Prison how to start a fruit and vegetable garden, pruning grapes at a research plot, and teaching master gardeners in Sanford and Ellsworth.

Handley, 57, is a Massachusetts native. Growing up, his father was a University of Massachusetts floriculture specialist, conducting research and giving commercial growers advice on flowers. He said he didn't expect he'd choose a career path so similar; he originally went off to college for graphic design.

Handley was at the University of New Hampshire working on his master's degree when a fruit specialist there spotted the job opening in Maine.

"He gave me an elbow in the ribs and said, 'You ought to apply for that,'" he said.

At the time, it was a four-month position with the potential for one additional year of funding.

"That was almost 33 years ago," he said.

His work varies by the season.



ANDREE KEHN | LEWISTON SUN JOURNAL

David Handley examines a grape vine at Highmoor Farm in Monmouth to determine which of four branches are the healthiest for the coming year's fruit. Each vine must be pruned annually to get rid of the old branches.

In the summer, Handley oversees summer students who check in on farmers weekly and scout fields to monitor for pests.

"We try to keep in touch with

them and let them know which critters are gnawing on their plants," he said.

That helps him give advice on

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JOHANNA S. BILLINGS | BDN

Bartender Hilary Small pours a drink for a patron at Big Cat's Bar and Grille.

Open for business

Several organizations starting, relocating in Milbridge

BY JOHANNA S. BILLINGS
BDN STAFF

All have different reasons, but representatives of a handful of businesses and organizations that have opened or relocated here say Milbridge is a good place to be.

The Washington County Council of Governments moved its office from Cherryfield to 19 Main St. in Milbridge in December, according to Executive Director Judy East. Downeast & Acadia Regional Tourism and the Downeast Resource Conservation and Development Council, which shared space with the council in Cherryfield, also came along.

East said Milbridge is a good place for businesses because of the services on Main Street, which include restaurants, banks, a grocery store, the Milbridge Historical Society museum and gift shops.

But the primary reason the council moved was for better Internet speed.

"WCCOG has a file server located in Calais and backup systems — cloud and off-site — so we can share [and] back up files," East said. "[But] for it to work effectively we need the highest broadband speeds we can get."

The renovations to the building from Time Warner Cable were insufficient, she said. So far, the Washington County Council of Governments has been able to get effective service in Milbridge with GWI.

The gift shop Riverlily, which also was located in Cherryfield,

will open May 1 on Main Street, according to owner PJ Trowell. The seasonal shop carries an eclectic mix of bath and beauty products, kitchen items, jams and sauces, candles, jewelry, books for gardeners and cooks and other things.

Trowell, who also owns a Riverlily store in Apalachicola, Florida, noted that tourists on their way from the Acadia National Park area must go north, through Milbridge, in order to reach destinations such as Lubec and Eastport.

"It is a great location right on U.S. [Route] 1," she said. "It's a great little place to be, I think."

Trowell said the building in Milbridge doesn't have stairs, which is good because she was having difficulty navigating the stairs at the Cherryfield location.

Trowell and her husband, Jeff, bought the building in Milbridge in 2013 — about two years after opening their store in Cherryfield in July 2011.

"We didn't really think much about moving from Cherryfield to Milbridge in the beginning," Trowell said. "But the more we worked on the [Milbridge] building, the more we began to think about having a retail space there."

The renovations to the building have been extensive, Trowell said.

They included taking all the siding off, making repairs behind it, putting up new siding and tearing off a side building. They also updated the heating and electrical systems.

"Just about everything that



JOHANNA S. BILLINGS | BDN

This building was extensively renovated and will be the site of Riverlily, which is relocating from Cherryfield.

imposed or could be a hazard has been redone," she said.

The former Gay's Shop 'n Save also will need renovation. Located two doors down from 44 Degrees North Restaurant and Pub at 17 Main St., the site will be converted into an event center, said Jollette Rossi-West, who owns the restaurant and the former grocery building. She hopes to have the event center open May 1.

She said she bought the building in November as a property investment because it's located next door to the one occupied by the Washington County Council of Governments, which she also owns. The restaurant is located on the other side of the council.

"I think we have the population and the flow of traffic in the summertime," and this is good for business, she said. She hopes there will be enough traffic to pick up "a couple of catering gigs."

The event center will not be affiliated with the restaurant — it won't provide overflow seating, for example — but its close proximity to the restaurant will

make catering jobs easier, she said.

Alex "Big Cat" Grant and his wife, Betsey, are moving in the opposite direction of Rossi-West. They own an established catering business called Big Cat's Catering and opened a restaurant that will be named Big Cat's Bar and Grille. The new restaurant debuted Jan. 27 at the catering business's Milbridge location on Route 1A, just north of town.

"Everyone's been bugging me to open a restaurant," Grant, a Hancock resident who originally is from Columbia Falls, said.

Having a restaurant means clients can eat Big Cat's food without having to go to a catered event, according to Grant, who has run his catering business for about five years.

The restaurant first opened its doors Jan. 27. It did so well the first week that they ran out of half the menu items by Jan. 30. As a result, they didn't reopen to resume regular hours until Feb. 3.

"It's exceeded my expectations for this time of year, that's for sure," he said.