



State Representative Gary Hilliard

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IFW NEWS -- Free Fishing Weekend Approaches

AUGUSTA, Maine - The Maine Department of Inland Fisheries and Wildlife is reminding everyone to take advantage of the upcoming free fishing weekend.

On Saturday, February 18 and Sunday, February 19, any person may fish for free without a license on Maine's waterways, except those who have had their license suspended or revoked. **All other rules and regulations, including bag and possession limits, apply.**

"Fishing during the winter is a wonderful way to get out of the house and make memories with family and friends that are sure to last a long time," said Governor Paul R. LePage.

"We offer this free fishing weekend in the hopes that more and more people will **be introduced to the many winter fishing opportunities Maine offers, particularly on our frozen lakes and ponds. And remember, safety first. Please check the condition of the ice before you go out.**"

"Whether on open water or ice, fishing is one of the **most popular activities in Maine.** Maine's nearly 6,000 lakes and ponds and more than 30,000 miles of rivers and streams **offer endless opportunities for the thousands of residents and non-residents who fish them each year,**" said Chandler Woodcock, IFW Commissioner. "The free fishing weekend is a **great chance for people to try fishing for the first time or for more experienced anglers to teach a child the joys of the sport.**"

Due to varying weather conditions this winter, the Department is reminding everyone to be cautious and check ice conditions before venturing out.

“Test the thickness of the ice using an ice chisel or ice auger in several locations on the lake or pond,” said Major Chris Cloutier of the Warden Service. “Remember that new ice is **usually stronger than old ice and ice seldom freezes uniformly. Ice that forms over flowing water and currents, especially near streams, bridges and culverts, can be particularly dangerous.**”

The Department will also offer a free fishing weekend on **June 3 and 4.**

For a complete list of fishing regulations, including limits and sizes, visit www.mefishwildlife.com

For additional ice and winter safety tips, visit <http://www.maine.gov/wordpress/insideifw/2014/12/31/ice-safety-tips/>

Maine Ranks among Most Affordable States for Personal Auto and Homeowners Insurance

Maine’s Insurance Superintendent announced that **Maine continues to be among the top states in the nation for most affordable homeowners and personal auto insurance rates.**

For the fourth year in a row, Maine ranks 3rd for lowest average auto insurance premiums, nationally, and for the third year in a row, the State ranks 10th for lowest average homeowners premiums nationally, according to recently released reports by the [National Association of Insurance Commissioners \(NAIC\)](#). Maine continues to have the lowest average homeowners premiums in New England.

- The NAIC’s Auto Insurance Database Report provides the average costs associated **with personal automobile insurance and includes state-by-state auto insurance data and analysis for insurance regulators, consumers, and lawmakers. The types of auto insurance coverage included in the report are bodily injury and property damage liability, uninsured and underinsured motorist, medical payment, collision, and comprehensive.**
- The NAIC’s Homeowners Insurance Report provides data on market distribution and **average cost by policy form and amount of insurance. Data is collected from insurance statistical agents or reported directly to the NAIC and includes national and state-specific premium and exposure information for homeowners policies, as well as non-commercial dwelling fire insurance policies.**

According to the [Insurance Research Council](#), Maine also continues to have one of the lowest percentages of uninsured motorists, at 4.7%.

More information is available from the NAIC (www.naic.org). Maine consumers and business owners with questions about auto, home, business, or other lines of insurance are encouraged to contact the [Bureau of Insurance](#) by calling [1-800-300-5000](tel:1-800-300-5000) or sending a message to Insurance.PFR@maine.gov.

State Officials Offer Auto Buying and Financing Guide in Time for Presidents' Day Sales

With annual Presidents' Day auto sales ongoing, Governor Paul R. LePage joined staff at [Maine's Bureau of Consumer Credit Protection](#), an agency within the Department of Professional and Financial Regulation, in offering an auto buying publication. The Downeaster Common Sense Guide: Automobile Buying and Financing is a 32-page booklet available online or in paper copy free to Maine residents.

David Leach, the Bureau of Consumer Credit Protection Principal Examiner, who coauthored the guide, emphasized that purchasing or leasing an auto is a significant financial commitment that often involves a large number of considerations. He outlined the topics covered in the guide:

- determining how much vehicle you can afford;
- understanding how to conduct auto buying research;
- learning how to check your credit reports before applying for an auto loan;
- determining the lowest Annual Percentage Rate or APR for your vehicle loan;
- learning the pros and cons of leasing an auto;
- understanding why “no money down” financing can be an expensive decision;
- learning how to negotiate the best price for your new vehicle and trade in;
- preparing yourself for the “closing room” at the auto dealership; and
- evaluating the pros and cons of add-ons, like extended warranty programs and credit insurance.

An online copy of the auto buying guide, and several other Downeaster Common Sense financial publications, can be found at www.Credit.Maine.gov by clicking “[Publications](#).” Copies can also be ordered by calling the Bureau of Consumer Credit Protection at [1-800-332-8529](tel:1-800-332-8529) (toll-free in Maine) or 624-8527.

Marvel -- Maine's Virtual Library

[MARVEL! Maine's Virtual Library](#) provides every resident of Maine with access to a collection of full text articles and abstracts from magazines, newspapers, journals, and

reference books that are credible, reputable resources. MARVEL! also offers students, business people, public library patrons, and higher-education students and educators the ability to search a number of resources at one time for information.

Funding comes from the [Maine State Legislature](#) and the joint efforts of the [Maine State Library](#), [University of Maine](#), [Colby](#), [Bates](#), [Bowdoin College](#), the [Public Utilities Commission](#), and MTEAF (Maine Telecommunications Educational Access Fund), commonly known as State E-rate. This collaboration makes statewide licensing of MARVEL! resources extremely cost effective and provides these resources for every school, library, and resident of Maine.

Maine State Museum

To help make Maine's rich natural and cultural heritage meaningful and inspiring, the Education and Visitor Services division at the Maine State Museum works to engage people of all ages to connect their unique experiences with the Museum's collections and exhibits.

You are encouraged to participate in one of the institution's dynamic and diverse programs or tours by spending time at the Museum. There are no admission or program charges for public, private, or parochial school groups.

You can sign up to arrange a group tour of the Museum, the State House, and/or the Blaine House by clicking [here](#).

Budget Hearings

The [Joint Standing Committee on Appropriations and Financial Affairs](#) has begun receiving general commentary on the Governor's biennial budget proposal. If you wish to view the panel's schedule for upcoming public hearings, click [here](#). Audio portions of the Committee's public hearings and work sessions held in Room 228 of the State House may be heard over the Internet [here](#).

Other online materials of this legislative working group, including links to public testimony and other State department overviews, can be found [here](#).

House Republican Office Links

To connect with the House Republican Office on the Web, you can visit <http://mehousegop.org/>, find us on Facebook [here](#), or follow us on Twitter: [@MaineHouseGOP](#).