

Mid Pen Partners with ING Financial Partners, Inc. to Expand Investment and Financial Planning Services

In October, Middle Peninsula Insurance and Financial Services announced that the agency selected ING Financial Partners, Inc. to help expand investment and financial planning services. The change will allow them to offer a broader portfolio of services to their clients.

“ING Financial Partners, Inc. gives us access to a multitude of financial products and services including 401 (k) programs, mutual funds, stocks, bonds, life insurance, annuities, IRAs and more,” said Bill Morrison, who heads the financial services department at Middle Peninsula. “We believe that the strength of ING combined with our knowledge and experience of our community is a great match.”

Bill Morrison has worked in the financial services field since 1982 and has earned his Chartered Financial Consultant designation. “We strive to help people build a financial plan that meets their long term goals - whether that’s to ensure a certain standard of living upon retirement or saving for college. Our approach is first to get to know the client, their issues and concerns, their dreams and hopes for the future. Then we can craft a program, utilizing a number of products and services to best fit their needs. ING Financial Partners, Inc. helps us do that because of their extensive products and strong support systems.”

For more information about ING Financial Partners, Inc. and Middle Peninsula Insurance & Financial Services, visit www.midpen.net and click on the financial services page.

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ING FINANCIAL PARTNERS

*Securities & Investment Advisory service offered through ING Financial Partners, Inc. Member SIPC
Middle Peninsula Insurance & Financial Services is not a subsidiary of nor controlled by ING Financial Partners, Inc.*

CUSTOMER CORNER

Leebcor Services, a Service Disabled Veteran (SDV) Business, Provides Support to Our Troops



Leebcor Services, LLC is a Service Disabled Veteran (SDV) owned General Contractor headquartered in Williamsburg, VA providing a full range of construction services to the Federal Government. Services include:

- Design - Build Construction
- General Construction
- Repairs, Additions, and Alterations
- Utilities and Site Work

Leebcor Services was started in April 2008 by Service Disabled Veteran, John Karafa, and Partners, Jon Liebler, and Derek Robertson with the goal of being the “premier” SDV-owned building contractor for the US Army Corps of Engineers in the Eastern United States. Soon thereafter, Leebcor was awarded their first Federal contract by the US Department of Interior for the National Park Service (a storm water pond mitigation project in Northern Virginia).

From there Leebcor Services grew quickly. In September 2008, as part of a multi-year contract, Leebcor was awarded a \$6.8 million task order to build a dining facility for the Air Force and Navy; and was awarded a \$4.0 million task order to build an Army company operations facility. Both projects are LEED Silver designs and are under construction at Fort Lee, Virginia.

In December 2009, Leebcor Services was awarded a second multi-year contract to perform work throughout the Southeastern Region of the United States. This contract will focus on construction of General Instruction Buildings at Fort Benning and Fort Gordon in Georgia, as well as, Fort Bragg in North Carolina.

Currently Leebcor operates with a staff of 12 skilled workers but anticipates continued expansion. One of its core values is to directly support the mission of their primary customer, the US Army Corps of Engineers. “Leebcor Services will always be here to support our troops and provide the infrastructure we as a nation need to improve the quality of life and enhance the strength of our armed forces. We expect to continue offering superior services to the Army by designing and building quality facilities for decades to come,” states John Karafa, president of Leebcor Services, LLC.

Middle Peninsula Insurance and Financial Services currently insures Leebcor Services, LLC. We provide their General Liability, Health and Life, Bonding, and E&O insurances.

Rob Brown Brings 25 Years of Financial Services Industry Experience to Mid Pen



For a fresh start to the New Year, Rob Brown has joined the Middle Peninsula team as Chief Operating Officer. Robb has worked in the financial industry for the past 25 years. He has served as a senior executive with a large southeastern investment advisory and brokerage firm as well as being a top producing financial advisor. Most recently, he ran a financial services consultancy.

Robb feels that one of his strengths is finding ways to simplify the complicated things that get in the way of running a successful business. Whether it's improving an accounting system, finding ways to improve client service or increasing sales, he believes it's important to make doing business more enjoyable.

After completing a consulting project for Middle Peninsula, Robb accepted an unexpected job offer. "Though I wasn't looking for a job, I couldn't pass up the opportunity to work with such a great group of people and a wonderful company. My role will be threefold: help improve the overall operating efficiency of the firm, make certain we are providing the highest level of service and care to our clients and help lead the growth of the firm as we expand our markets," said Brown.

After a dozen years in the Richmond area, Robb returned to Williamsburg in 1992 with his wife Lori and their triplet daughters. His daughters are in their second year of college: Alston at Roanoke College, Blakeley at Dartmouth College and Morgan at Davidson College. Their two dogs, Maddie and Webster, keep them company while their girls are away at school.

Robb is an active member in the community. He is involved with Williamsburg Presbyterian Church, currently serving on the Resources Ministry and as Assistant Treasurer. He also helps with outreach projects and coordinates a monthly men's Bible study. Robb recently served as a Trustee for Hampton Roads Academy and is currently enrolled as a part-time student in the Master of Divinity Program at Union Theological Seminary in Richmond, VA.

Do We Need to Bond with You?

Let's face it, bonds are confusing. There are many different types of bonds that help protect you or your business in a variety of different circumstances. To find the right bond for your situation, you should consult a professional, one that will take the time to review your concerns and has access to many bond options.



At Middle Peninsula, we are bonding specialists. We'll find the bond that fits you. Here are some questions to consider before procuring a bond:

- Are you a contractor who needs a license or permit bond to meet licensing requirements?
- Do you need a bid or performance bond to compete for your next contract?
- Are you working on a public projects where lien protections are not available?
- Do you need a fiduciary bond because you are an executor of a family estate?
- Do you need protection against employee dishonesty in your workplace?
- Do you need protection against misuse of funds with your board of directors?

Middle Peninsula can help you with any of the above situations, and more. If you need a bond, or have a question about bonding, call Joe Harrow at 757-229-0841.

MidPen Shares the Holiday Spirit with the Grove Christian Outreach Center

During this past holiday season, Middle Peninsula Insurance and Financial Services sponsored the movie, "It's a Wonderful Life" which was held Tuesday December 22nd at 5 pm & 7:30 pm at the Kimball Theatre, located on Duke of Gloucester in Colonial Williamsburg. Half of the proceeds raised at this event went to support the Grove Christian Outreach Center.

The Grove Christian Outreach Center was established in February 2000 for the purpose of ministering to the Grove area of James City County. Many of the families and individuals in Grove are elderly, poor, or disabled and are in need of the services they provide. The Outreach Center's goal is to treat each person with dignity and respect and show the love of Christ in assisting them with their needs. Visit groveoutreach.com for more information about their mission.

Middle Peninsula and its employees are community-focused. We were proud to support this worthy cause. We also were happy to sponsor an event that was a fun family option during the holidays.

Men's Charity Tennis Event Supports Hospice House and Support Care of Williamsburg

About ten years ago, a small group of Williamsburg residents formed Men's Charity Tennis, Inc. to host a tournament for tennis players in the Williamsburg area. Its purpose went beyond tennis, however. A primary objective was to provide financial support for Hospice House and Support Care of Williamsburg.

Bill Morrision, co-owner of Middle Peninsula Insurance and Financial Services, has been an active member of this group for many years; he currently serves on its board of directors. Bill recently participated in the annual Men's Charity Tennis Event. In fact, he and his playing partner Ed Steinbeck took home the first place trophy.

Most importantly, this year's event raised \$60,000 to benefit the Hospice House and Support Care of Williamsburg.

