

# Food in every seat. Help for every family. Fill the Strand is Jan. 20, 2025

On Monday, January 20, 2025 AIO Food and Energy Assistance will host its fifth ***Fill The Strand*** food and funds drive to benefit AIO's Food Assistance, Energy Assistance, Weekend Meal, and Diaper Assistance Programs. This event challenges the community to fill every seat in the historic theater with bags of food and funds for AIO's programs. AIO has raised over \$125,000 in the first four *Fill the Strand* events. In celebration of AIO's 35th anniversary in 2025 the goal for the fifth Fill the Strand event is to fill the theater seats 3 times and to raise \$35,000. The snow date is Monday, January 27.

"With long, cold nights, ***Fill the Strand*** is a well-timed, important opportunity for AIO to refill shelves with food following the holidays. I love it because it is a community-wide event that serves as a great opportunity to teach children about food insecurity and helping neighbors in need." says AIO Executive Director Alan Kearn. "Powered by **Allen Insurance and Financial** and hosted by the **Strand Theatre**, this event is a testament of a community that cares for one another. As many families face greater challenges making ends meet, AIO continues to keep pace with the need for food and energy assistance. In the past year, we have provided over 668,000 pounds of food through more than 14,000 visits to our pantry market. That is a 29% increase over last year's record-setting number of visits! ***Fill The Strand*** is vital to keeping food available for those who need it."

Monetary donations are welcome – and in fact your dollar goes

further since AIO can purchase food through partners at a competitive price. Individuals can fill one theater seat with a bag of food or sponsor a seat at \$35. Your \$35 monetary donation can buy up to \$125 worth of food. Those interested in sponsoring a seat through a financial donation can donate online at [www.aiofoodpantry.org/strand](http://www.aiofoodpantry.org/strand).

Non-perishable food with a current expiration date is appreciated (no glass please). AIO would be grateful for donations of the most needed items including sauces and condiments, canned goods, toilet paper, personal care products, pasta, coffee & tea. Whether a monetary gift or food donation – your support will help the people in our community who need it the most.

Food collection sites have been established at area businesses, including Allen Insurance and Financial offices (Rockland and Camden), the Strand Theatre, First National Bank (Rockland branches), South End Grocery (Rockland), Camden National Bank (Rockland), The Grasshopper Shop (Rockland), Rock City Coffee (Rockland), Mid Coast Credit Union (Rockland) and AIO Food and Energy Assistance (Rockland). On **Monday, January 20th** volunteers will be at the Strand Theatre between 9:00-2:00pm to receive food and funds donations. Drive-up and drop-off service will be available or come in the Strand Theatre, located at 345 Main Street, Rockland, to deliver your food and funds donations.

AIO is proud to partner with two business leaders who are instrumental in making the ***Fill the Strand*** event possible – The Strand Theatre who hosts the event and Allen Insurance and Financial who helps power the event, through their financial support, as well as a team of employees who volunteer during the day of the event in greeting donors, collecting and organizing donations.

AI0 is grateful to the generous support of its sponsors which include, at the **Leadership level** – First National Bank and First National Wealth Management, Rockland Plaza and Frantz Furniture Showroom. At the **Partner level** – Gartley & Dorsky, The Inn at Ocean's Edge, 250 Main Hotel, Knights of Columbus Limerock Council 136, Cates Real Estate, and South End Grocery. At the **Champion level** – Maine State Credit Union, Mercedes-Benz of Scarborough, Nebo Lodge Island Inn & Restaurant and The Landing, North Haven. And at the **Business level** – Page Gallery, Farnsworth Art Museum, Jess's Market, Nina June, Plants Unlimited and Zoot Coffee. A list of all sponsors can be found at [www.aiofoodpantry.org/strand](http://www.aiofoodpantry.org/strand).

"Here at Allen Insurance and Financial, supporting initiatives like AI0's Fill the Strand reflects our company's deep commitment to community well-being," said company president Michael Pierce. "By contributing our time and energy to this effort, now for the fifth year, we not only foster a strong sense of shared responsibility among our co-owners but also make a lasting impact that enriches lives far beyond the workplace. We are proud to be part of this project."

"We're thrilled to be hosting this terrific event for the 5th year! Fill the Strand accomplishes so much in one powerful day – moving forward AI0's mission in such an impactful way," shares the Strand's Marketing Director, Jana Herbener. "At the Strand, we love to see so many community members coming through our doors with their donations and are so proud to be a part of it!"

For more information about the event and how you can participate please contact event coordinator Leila Murphy, [murphy.leila@gmail.com](mailto:murphy.leila@gmail.com).

***About AI0 Food and Energy Assistance*** In our 35th year, AI0 has provided nutritious food and heating assistance to Knox County

families without judgement, always with compassion. Funding and access to AIO's programs are more critical than ever as food insecurity in Knox County is projected to continue to increase. Knox County currently has the 4th highest food insecurity rate in the state. Child food insecurity is estimated at 17.6%. During the past year, AIO has supported nearly 1,900 unique households in the County, that's more than 4,200 of our neighbors, or more than 10.2% of the County. AIO has distributed more than 75,000 meals to students through our weekend meals program. AIO's Energy Assistance Program helps households with heating assistance or electrical disconnection prevention – which is critical as winter begins. AIO has nearly doubled the number of energy assistance vouchers vs. last year in what has been a time of overwhelming need. AIO provides a direct path for donors to assist our community by putting your donation to work immediately.

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## **Death, Taxes and Change...What's in Store for 2025**



Sarah Ruef -

Lindquist,  
JD, CTFA

By [Sarah Ruef-Lindquist](#) for Pen Bay Pilot

I've said it before, and I'll say it again: The only things that are sure in this life are death and taxes...we need to be mindful of change, at least as it pertains to taxes.

### Retirement Savings

A variety of plans can be used to save money on a tax-deferred basis. Those include 401(k)s, IRAs SEP and SIMPLE plans. The great thing about tax deferral is it allows accounts to not pay taxes on their dividends, income and capital gains for years and years, until funds are withdrawn, presumably in retirement. This tax deferral can allow for significantly higher levels of appreciation due to growth in market value without the negative impact of taxes on that growth.

It's important to maximize saving for retirement and take advantage of the provision of the tax law that allow taxpayers to save funds in tax-deferred accounts...for 2025, the contribution limit for most plans (401(k), 403(b) and 457 plans) increases from \$23,000 to \$23,500 with another \$7,500 for those age 50 – 59 or those older than 63. For those age 60, 61 or 62, the amount is now \$11,250. That means that certain taxpayers can add as much as \$34,750 to their plans in 2025, the highest amount ever allowed.

Similarly, in 2025 SIMPLE plans will have new elective deferral limits: \$16,500 up from \$16,000 and a catch-up amount of \$3,500 for those 50 – 59, and \$5,250 if there are 26 or more employees. For those with 25 or fewer employees, the catch-up amount is \$3,850 for those age 50-59 or older than 63, and \$5,250 for those 60, 61 or 62.

IRAs will continue to have a 2025 contribution limit of \$7,000 with an unchanged catch-up amount of \$1,000 for those age 50 and older.

There are other changes for SEPs in store for 2025. For those who participate in them, taxpayers should consult their accountants and financial advisors for more details.

Why maximize savings in these types of plans and accounts? Earnings in these plans are tax free until withdrawn, which for many is not required until age 73 or if born in 1960 or later, age 75.

Please remember that financial and tax situations differ widely from person to person, and there is no one-size-fits-all for most of these situations. Consult with your financial and tax advisors for how any of these or other provisions that are changing in 2024 may affect you.

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## **Business Income Coverage – It's For Everyone**



By [Chris Richmond](#) for [WorkBoat Magazine](#)

You have had a catastrophic fire loss at your boatyard. Your insurance policy responds to the property loss but how does your business survive while you rebuild? This is where your business income coverage becomes very important.

Like loss of use coverage on a vessel, business income coverage is triggered due to a slow down or suspension of your operations caused by a covered cause of loss to your commercial property. A fire in your shop or a burst water pipe which causes damage are just two examples. Business income coverage applies to the loss suffered during the time required to repair or replace the damaged property. It can also extend to losses suffered after the repairs are completed for a specific number of days.

But how many days will it take to rebuild your business property and how many days does your policy provide? Many policies only provide one year of business income. The time period for this coverage would begin shortly after the date of the loss. How long will it take for any claims adjustors or fire marshals to inspect the loss site? And then how long will it take to have all the debris cleared and the site ready to rebuild? And speaking of rebuilding, how long will it take to get a contractor lined up to start the actual building process? You could be three to five months into your business income policy before the work actually starts.

When looking at business income coverage – also known as business interruption coverage – you should remember to include extra expenses. This is the insurance which pays for additional costs in excess of normal operating expenses – what your business spends to continue operations while your property is being repaired or rebuilt, including, for example, costs you incur to relocate and advertise this new location. Your extra expense coverage begins immediately after your claim occurs. Your actual business income kicks in three days later.

Business income insurance is an essential safeguard for any business. It enables business owners to focus on rebuilding their business without the stress of no actual income coming in. Key to this coverage are adequate limits and timeframes.

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## Welcoming Debbie Tyler



Debbie Tyler,  
SHRM-CP

We are excited to announce that Debbie Tyler has joined Allen Insurance and Financial as the Human Resources Manager. She joins Susan Howland on the Allen HR/Operations team.

Susan Howland, SVP of HR and Operations said, "As a best place to work in Maine award winner for 13 years running, we are thrilled to welcome Debbie to the Allen team. She is the ideal person to help us continue our growth, while ensuring our employee owners enjoy best in class benefits, flexibility, and a positive workplace culture."

A native of Rockland, Debbie is a graduate of the University of Maine in Augusta with a bachelor's degree in social science.



She held previous leadership positions in both childcare and human resources. Debbie holds her SHRM-CP certification from the society of Human Resources Management.

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## Welcoming Jess Sanborn



Jess Sanborn

Jess Sanborn of Vinalhaven, a licensed life and health producer in the state of Maine, has joined Allen as an account manager in our benefits division, serving the needs of our group health insurance clients.

A native of Dresden, Maine and a graduate of the University of Maine in Orono, Jess holds a degree in mechanical engineering.

Jess spent a decade working in loss control at Acadia Insurance and in human resources at a local medical center. Both experiences position her well for her role at Allen.