Award of Excellence for Joella Rossignol

For the second consecutive year, Joella Rossignol, a personal insurance specialist at Allen Insurance and Financial has been honored with the Award of Excellence for her superior underwriting skills and long-term commitment to Safeco® Insurance, member of Liberty Mutual Group.

In 2011, this award was given to only two personal insurance specialists in Maine.

"Joella understands, with extraordinary attention to detail, both the needs of her clients and the needs of the insurance company she is working with," said Joanne Van Vactor, senior personal insurance underwriter at Safeco. "This award is a recognition of extraordinary skills."



Joella Rossignol, personal

insurance specialist, Allen Insurance and Financial and Stephanie Davis, right, territory manager for Safeco Insurance.

The Award of Excellence celebrates those individuals with superior underwriting skills who have developed a solid underwriting partnership with Safeco and have qualified for membership in

Safeco's H.K. Dent Society, the company's elite agency recognition program. Agents who earn this prestigious designation will have the ability to make selected underwriting decisions, attend an awards ceremony and receive a recognition gift.

Rossignol joined Allen Insurance and Financial in 1999. A native of Island Falls, she grew up in Belfast and now lives in Monroe. She is a Certified Insurance Counselor (CIC), a designation showing commitment to continuing education in her field.

About Safeco

In business since 1923 and based in Seattle, Washington, Safeco sells insurance to drivers and homeowners through a network of independent agents and brokers in eight regions throughout the United States.

Safeco is part of Liberty Mutual Agency Markets, a business unit of Liberty Mutual Group, consisting of property and casualty and specialty insurance carriers that distribute their products and services primarily through independent agents and brokers.

Jennifer Coffin earns ACSR designation

▼ Jennifer Coffin, ACSR Jennifer Coffin, a personal insurance representative in Allen Insurance and Financial's Rockland office, recently achieved the designation of Accredited Customer Service Representative from the Independent Insurance Agents & Brokers of America.

"Jen is dedicated to improving her technical knowledge and enhancing her professionalism, taking steps to solidify her career," said Gil Fifield, company president. "The ACSR designation shows our people are well-educated members of the insurance industry."

The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as Allen Insurance and Financial.

Coffin, a graduate of Medomak Valley High School, lives with her husband and their two daughters in Nobleboro. She joined Allen Insurance and Financial in 2004.

Independent Insurance Agents & Brokers of America is the nation's oldest and largest national association of independent insurance agents & brokers with more than 300,000 members. Find them online at independentagent.com.

We're Proud to Support Area Interfaith Outreach



Allen Insurance and Financial recently made a cash donation to the Area Interfaith Outreach. AIO food collection barrels will be placed in the greater Rockland community through November 15. Look for one in the Allen Insurance and Financial office on School Street in Rockland. Pictured here are Joanne Billington, business insurance specialist at Allen Insurance and Financial and Joyce Burnham, AIO president.

Weekly Market Summary - 10/26/2011

Economic reports have continued to show modest improvements in the economy. Better-than-expected manufacturing numbers and a surprise increase in housing starts appeared to boost market sentiment last week. Read more now.

Weekly Market Summary - 10/19/2011

Equity markets surged higher last week, led by technology and small-cap stocks. The S&P 500 gained 6.01 percent.

While the S&P 500 is still slightly in the red, both the Nasdaq and Dow Jones Industrial Average are back in positive territory for the year-to-date period. International indices and smaller-cap stocks have a larger hole to dig out of before they get close to breaking even. Read more now.

Penobscot Bay Regional Chamber of Commerce Non Profit Seminar Series

A challenging economy. A competitive funding environment. It is now more important than ever for non-profit organizations to equip themselves with the tools needed to capture attention, support and donations in order to carry out their mission.

The Penobscot Bay Regional Chamber is excited to offer a new, free seminar series designed to tackle five big issues in the non-profit world: raising unrestricted funds from the business community and individuals; collaboration between organizations;

board development; generating press and PR; and staging truly special events.

The seminars will be offered the second Wednesday of the month (starting Oct. 12) from 9:15 to 10:45 a.m. at the Rockland Public Library. They are open to all and will be free to attend (although a suggested donation of \$5 per person to defray costs would be greatly appreciated by the Chamber, a fellow non-profit).

More information is available on the Pen Bay chamber website.

Weekly Market Summary - 10/11/11

Look for the release of the Federal Open Market Committee (FOMC) minutes on Oct. 12 to help give us a sense of the Federal Reserve's intentions and its assessment of the economic outlook.

Treasuries sold off last week on better-than-expected economic numbers and more positive news coming out of Europe earlier in the week. Read more now.

Weekly Market Summary -

10/5/11

Equity markets moved slightly lower this week. Although the S&P 500Index (S&P 500) lost only 41 basis points (bps), there was significant intraday volatility and the VIX spent most of the week above 40.

Although there was not a lot of action last week, it did close out one of the worst quarters for equities, as the S&P 500 lost 14.3 percent. Read more now.

Announcing a Scholarship at Unity College Focused on Service and Sustainability



From left, Joe Galli, Unity College director of annual giving;

Shayne Van Leer '13 and

Richard Crossman and Sherree Craig of Allen Insurance and

Financial.

In keeping with the company's focus on community and service to Maine's future, Allen Insurance and Financial of Camden, Rockland and Southwest Harbor announce the creation of an annual scholarship at Unity College.

Each year, a \$2,000 scholarship will be awarded to a Unity College student studying in the Center for Sustainability and Global Change. The first recipient of this scholarship is Shayne Van Leer '13 majoring in Agriculture, Food and Sustainability.

"We are excited to be a part of Unity College's mission in preparing young people for 21st century environmental issues," said Gilbert Fifield, president of Allen Insurance and Financial. "Unity College is a tremendous asset to the region. The education provided to the environmental leaders of tomorrow affects us all and we want to do our part by supporting their ongoing efforts with this scholarship. We are proud to support students with a passion for community and sustainability."

Joe Galli, director of Unity's Annual Fund, recognizes the strength in partnerships with Maine businesses. "Collaboration between educators and businesses with similar goals in supporting education and the environment are crucial to the success of those directly involved. This relationship is an outstanding example of community leadership, commitment and social responsibility."

"Allen Insurance and Financial andUnity College share a strong commitment to sustainability and education," said Galli. "Maine's vibrant agricultural sector is a strength for the state. Shayne exemplifies the future of agriculture and a sustainable lifestyle through the work he is and will be doing. The future of the way we eat and live rests in the hands of students like Shayne. Allen Insurance and Financial recognizes

the need for people to be educated in the sustainability fields who will go on to improve our agricultural practices which in turn improves the food we all eat. Students like Shayne will make a difference."

Unity College is a small private college in rural Maine that provides dedicated, engaged students with a liberal arts education which emphasizes the environment and natural resources. Unity College graduates are prepared to be environmental stewards, effective leaders, and responsible citizens through active learning experiences within a supportive community.

In 2011, Unity College was named to the top 30 of the Washington Monthly college rankings, and was one of 18 U.S. colleges and universities named to The Princeton Review's 2010 Green Rating Honor Roll.

Weekly Market Summary - 9/28/11

Last week's Federal Open Market Committee announcement that it would use the 'twist' approach by selling short-term Treasuries (duration of 3 years or less) and purchasing long-term Treasuries (duration of 6 years to 30 years) had an immediate impact on the yield curve.

The 10-year shot down to new record lows—below 1.76 percent—and the 30-year, which had the largest move, stood at about 2.87

percent, down from 3.15 percent a day earlier.

Read more now.