

# 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.

AIO 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 AIO’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 AIO’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 AIO Food and Energy Assistance*** In our 35th year, AIO 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.

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# 5 Financial Habits for Long-Term Success

In the world of personal finance, it's not just about how much you earn; it's about how you manage what you have. Whether you're fresh out of college, eyeing retirement, or somewhere in between, developing strong financial habits is critical for long-term success. This article will explore five key moves that can help you build wealth, reduce financial stress, and achieve your long-term goals. Although they aren't quick fixes, you'll be amazed at how they can positively affect your financial future if you stick with them.

## 1. Put Savings and Investments on Autopilot

You've heard this before, but don't dismiss it as a cliché: pay yourself first. This means setting up automatic transfers from your checking account to your savings and investment accounts as soon as you get your paycheck. Begin by logging into your online banking platform and setting up recurring transfers. You can start small—even 5 percent is worthwhile—and gradually increase the percentage over time. If your employer offers a 401(k) match, ensure that you're contributing enough to take full advantage of this free money. Remember, even small, consistent contributions can grow significantly over time due to compound interest.

## 2. Cut Back on Impulse Purchases

That late-night online shopping scroll that somehow ends with a cart full of stuff you didn't know you "needed" isn't helping you reach your money goals. To reel in impulse purchases, try setting aside a cooling-off period for nonessential items you're considering buying. Instead of purchasing, add them to a wish

list on your phone or to a Post-it Note—and keep it out of your online cart. Then, give it a day or two. That “must-have” item might seem unnecessary after 24 hours. You can also try the 30-day rule for larger purchases, giving yourself a full month to decide if it’s worth the cost. You may realize you didn’t need it that much.

### **3. Track Your Spending**

To make informed money decisions, you need to know where your cash is going. Keeping track of spending helps you figure out where you can cut back and increase the funds you put toward your goals. Start by choosing a way to record your purchases, whether it’s a budgeting app, a spreadsheet, or just an old-fashioned notebook. Record every expense, no matter how small, for one month. Then, go over your spending patterns and figure out where you can make cuts. You might find some surprises, like buying coffee, snacks, or a daily lunch salad add up to a vacation’s worth of cash over time. Use this information to create a practical, goal-centered budget, and continue tracking to ensure that you’re sticking to it.

### **4. Get Familiar with Your Credit Report**

Your credit score affects everything from loan approval to interest rates, so it’s a major factor in your financial life. Make it a habit to check your credit report regularly to catch errors and find ways to improve your score.

**Hot tip:** Every 12 months, you’re entitled to one free credit report by mail from each of the three major credit bureaus (Equifax, Experian, and TransUnion) through [annualcreditreport.com](http://annualcreditreport.com). If you set a reminder to request one report every four months, you’ll have a year-round overview of your credit. You can also receive free weekly online credit reports through the same site. What should you be on the lookout

for? Any unfamiliar accounts, incorrect balances, or payments that mistakenly show they were late. If you find issues, file a dispute with the credit bureau as soon as possible. Regularly monitoring your credit can also help you discover identity theft early.

## **5. Stick to It**

It's not always fun or easy to stick to a financial plan, but consistency is key when it comes to money matters. Developing discipline helps you stay on track, even when you spot a great sale or find a must-have collector's item. Start by setting clear, achievable goals. Write them down and keep them somewhere you'll see them often, like your fridge or as a phone background. Break larger goals into smaller, manageable steps. If you want to save \$5,000 for an emergency fund, for instance, set monthly or weekly savings targets. Create accountability by sharing your goals with a trusted friend or family member. When you're feeling discouraged or tempted, remind yourself that your long-term financial success is worth it.

Developing strong financial habits is a marathon, not a sprint. It's about making small, smart choices each day. It requires patience, persistence, and a willingness to learn from both successes and setbacks. Start by choosing one or two habits to focus on, and gradually incorporate the others as you become more comfortable.

As always, we're here to help you reach your goals. Feel free to reach out for more information or advice on how to adopt these habits for a more financially secure future.

# Prepare for Maine's Paid Family and Medical Leave Program: Employer Contributions Begin January 2025



Click image for PDF

Maine's Paid Family and Medical Leave (PFML) program, effective May 2026, offers up to 12 weeks of paid, job-protected leave annually for family, medical, military exigency, and abuse or violence-related reasons. Payments from employers to fund this program will begin effective January 2025. We understand that this is a complex regulation and want to provide you with an understanding of what the law requires of you as an employer.

- **All employers** must register in the Maine Paid Leave Portal

by early 2025. □

- Contributions start in January 2025, split between employees and employers with 15+ employees. Employers with fewer than 15 employees are not required to share in the cost and can require full payment by their employees. □
- Eligible employees must have earned wages in Maine during the prior four quarters before the benefit period begins of at least six times the state average weekly wage. □
- Self-employed individuals can opt-in for at least three years. □
- Public employees under existing collective bargaining agreements as of October 25, 2023, are exempt until the agreement expires.
- Leave reasons include serious health conditions, bonding with a new child, caring for a family member, military exigency, and safe leave for victims of violence.
- □ Employees receive partial wage replacement after a seven-day waiting period, with compensation rates of 90% for wages up to 50% of the state average weekly wage and 66% for wages above that. □
- Employers must provide notice of PFML benefits to employees and restore them to their positions after leave.
- □ Private plans can be used if they offer equivalent benefits. □
- PFML runs concurrently with federal FMLA and Maine family and medical leave. □

[This PDF](#) provides links and resources to assist you with administration and understanding of your responsibilities as an employer.

As this law evolves, we will endeavor to keep you updated. If you have questions, please contact your benefits account team at Allen.

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# Mindy Maheu and Jennifer Coffin Earn Safeco Insurance® Award of Excellence for Superior Underwriting Skill



Mindy Maheu

Mindy Maheu and Jennifer Coffin, personal insurance account executives with Allen Insurance and Financial, have been honored with the Safeco Insurance Award of Excellence, an honor recognizing superior



underwriting skill.

This recognition is achieved only by a select group of agents across the country who sell Safeco Insurance. This is Maheu's fifth year and Coffin's fourth year earning this recognition.

"Delivering excellence in underwriting involves combining outstanding customer service with a thorough knowledge of the complexities of insurance coverage to achieve excellent results for Allen's clients," said Scott Carlson, manager of the personal insurance division at Allen Insurance and Financial. "Mindy, Jen, and the entire Allen personal insurance team make that happen by ensuring customers receive the most suitable coverage for their needs. This recognition is well-earned, and we at Allen are especially proud of the numerous consecutive awards they've achieved."

Maheu holds the Certified Insurance Service Representative (CISR), and Certified Insurance Counselor (CIC) designations. She joined our company in 2002 and is based in Waterville. Coffin has been with Allen Insurance and Financial since 2004 and is based in Camden. She holds both the Accredited Customer Service representative (ACSR) and Certified Personal Risk Manager (CPRM) designations.

The Safeco Award of Excellence recognizes outstanding agents who have developed a solid underwriting relationship with Safeco and whose agencies have qualified for the Safeco Insurance Premier Partner Award, the company's top recognition program. Fewer than 10 percent of agencies who sell Safeco have agents who receive this award.



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# Leann Cailler Earns Safeco Insurance® Award of Distinction



Leann  
Cailler,  
ACSR, CPIA

Leann Cailler, a personal insurance account executive with Allen Insurance and Financial, has earned the Safeco Insurance Award of Distinction and has been named a producer of the year for 2024.

This recognition is achieved only by a select group of agents across the country who sell Safeco Insurance. This is Cailler's third year receiving the Safeco Award of Distinction.

The Safeco Award of Distinction honors outstanding agents who have developed a solid partnership with Safeco. Only 150 agents nationwide earn this award.

"Leann's dedication to her clients and her commitment to

delivering high-quality service have truly distinguished her,” said Scott Carlson, manager of the personal insurance division at Allen Insurance and Financial. “Being honored with the Safeco Insurance Award of Distinction and named a Producer of the Year for 2024 is a reflection of her hard work and the strong relationship she has built with Safeco. We are all very proud of Leann for achieving this well-deserved recognition.”

Cailler, of Waldoboro, has been with Allen Insurance and Financial since 2007. She holds both the Accredited Customer Service representative (ACSR) and Certified Professional Insurance Agent (CPIA) designations.

Allen Insurance and Financial is a multi-year President’s Award and Premier Partner agency, recognition given only to the best independent insurance agencies that sell Safeco. Safeco is a Liberty Mutual Insurance company.

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**Society of Certified Insurance  
Counselors Honors Melissa  
Davenport for Five Years of  
Dedicated Leadership and  
Professional Development**



[Melissa Davenport, CIC, AAI](#), was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Davenport was awarded a certificate of achievement recognizing five consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Davenport is the senior account manager on the Allen Craft Beverage Insurance team, working with brewing industry and other business insurance clients in Maine and throughout New England.

In addition to her CIC designations, Davenport maintains the Accredited Advisor in Insurance (AAI) designation. She has nearly 20 years of industry experience, 15 of which are with Allen.

“The CIC program’s dedication and commitment to professional excellence have become the benchmark in our industry,” said Dan Bookham, Allen’s senior vice president for business development.

“Melissa’s strong focus on continuous development sets a powerful example, inspiring her colleagues both within our company and throughout the insurance industry in Maine.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized

as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.