

# Sarah Ruef-Lindquist Addresses Maine Planned Giving Council



Sarah Ruef-  
Lindquist,  
JD, CTFA

Sarah Ruef-Lindquist, JD, CTFA, a financial planner at Allen Insurance and Financial in Camden, recently spoke on Women and Philanthropy at Maine Planned Giving Council's conference held in South Portland attended by approximately 150 professionals involved in the gift planning industry.

Attendees included development professionals and executives from non-profit organizations, and professionals who advise donors in estate or financial planning, including attorneys and accountants, from across the state.

Ruef-Lindquist has had a role in planned giving as an attorney, former trust officer and philanthropic advisor and consultant to non-profits across New England. She previously served as vice president for Southern Maine of the Maine Community Foundation and CEO of the Maine Women's Fund.

Ruef-Lindquist highlighted some of the data that indicates the motivations for women's philanthropy, as well as some of the ways in which women tend to demonstrate a higher level of generosity than their male counterparts.

Planned gifts often support building the long-term funds of organizations, including their endowment, and serve as a means of providing financial sustainability for the long term. Because of the projected intergenerational transfer of a vast amount of wealth occurring now in the U.S., the topic is of great interest to organizations and the advisors working with their donors.

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# Sarah Ruef-Lindquist Joins Board of Directors at Rockland Savings Bank



Sarah Ruef-Lindquist, JD, CTFA

Rockland Savings Bank, FSB, recently announced that Sarah Ruef-Lindquist, JD, CTFA, has been named to the bank's board of directors.

A financial advisor and wealth manager at Allen Financial in Camden, Ruef-Lindquist is the first female member of the board of the 130-year-old savings bank.

With Allen Insurance and Financial since 2016, Ruef-Lindquist is a trustee of Unity College, and vice president of the board of the Maine Planned Giving Council. She has served as president of the boards of the Maine Justice Foundation, formerly the Maine Bar Foundation, and of 75 State Street, a senior living facility in Portland. She is a lawyer, and has worked as a senior administrative trust officer, was CEO of the Maine Women's Fund, and worked in donor services for the Maine Community Foundation's Portland office. She resides in Camden.

Established in 1888 and with Rockland and Waldoboro locations, Rockland Savings Bank, FSB is a small community bank that offers a personal banking experience, committed to exceptional customer service and giving back to the community.

The Financial Advisors of Allen and Insurance Financial are Registered Representatives and Investment Adviser Representatives with/and offer securities and advisory services through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Allen Insurance and Financial, 31 Chestnut Street, Camden, ME 04843. 207-236-8376.

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## **Sherree L. Craig Earns CEBS Fellowship**



Sherree L.  
Craig, CEBS

Sherree L. Craig, CEBS, Senior Account Executive in the Insured Benefits Division at Allen Insurance and Financial, has been awarded Fellowship standing in the International Society of Certified Employee Benefit Specialists.

Craig earned this distinction by successfully completing a national employee benefits continuing education exam developed by the Wharton School of the University of Pennsylvania.

The International Society of Certified Employee Benefit Specialists is an educational association dedicated to serving the professional development needs of those holding the Certified Employee Benefit Specialist designation. Craig first earned her CEBS designation in 2004, and continues her commitment to the designation through the fellowship testing.

“Sherree’s efforts are emblematic of her commitment to

continuing education,” said Mike Pierce, company president. “Continuing education is important to all of our insurance divisions but it is especially so in the always-changing field of employee benefits.”

Earlier this year, Craig earned an advanced certification in self-funding from the national Association of Health Underwriters.

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## **Libby Davis Earns CPIA Designation**



Libby Davis, ACSR,  
CPIA

Libby Davis, an assistant on the personal insurance team in the Belfast office of Allen Insurance and Financial, recently earned the designation of Certified Professional Insurance Agent

(CPIA), a professional designation conferred by the American Insurance Marketing and Sales Society (the AIMS Society).

The CPIA designation, received after completion of three in-depth seminars, stands for professionalism, commitment to sales training and results, and technical knowledge. The designation requires a bi-annual continuing education update.

Davis has been with the company since 2006. She also holds the Accredited Customer Service Representative in Personal Lines designation.

The AIMS Society is the only insurance organization dedicated solely to recognizing training and service quality among property and casualty insurance personnel. The mission of the AIMS Society is to improve the selling skills and insurance knowledge of its members by upgrading professionalism through information and education, which will result in providing better service to the insurance-buying public.

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## **Karen Reed Earns CPIA Designation**



Karen Reed,  
CRIS, CPIA

Karen Reed, a member of our business insurance team, recently earned the designation of Certified Professional Insurance Agent (CPIA), a professional designation conferred by the American Insurance Marketing and Sales Society [\(the AIMS Society\)](#).

The CPIA designation, received after completion of three in-depth seminars, stands for professionalism, commitment to sales training and results, and technical knowledge. The designation requires a bi-annual continuing education update.

Reed, of Appleton, has been with Allen Insurance and Financial for 25 years and specializes in insurance for contractors and large businesses. She is also certified as a Construction Risk and Insurance Specialist (CRIS), and is a member of the Maine Association of Building Efficiency Professionals.

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# **Meesha Bodman Earns Safeco Insurance® Award of Excellence for Superior Underwriting Skill**



Meesha Luce  
Bodman,  
ACSR

Meesha Bodman of Allen Insurance and Financial has earned the Safeco Insurance Award of Excellence, an honor recognizing superior underwriting skill that is achieved by a select group of agents across the country who sell Safeco Insurance.

“We are proud to say that Meesha is again part of this elite group of insurance agents,” said Michael Pierce, president of Allen Insurance and Financial. “Meesha’s dedicated, professional service to our clients has earned her this award for the fourth consecutive year.”

The Safeco Award of Excellence honors 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.

Bodman, a resident of Hope, joined Allen Insurance and Financial in 2006. In 2013 she earned her Accredited Customer Service Representative (ACSR) designation. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013 and was named Maine’s Young Professional of the Year in 2017. She is based in the agency’s Rockland office.

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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## **Holly Shields Earns CPIA Designation**



Holly  
Shields

Holly Shields, a member of the personal insurance team at L.S. Robinson Co. insurance, recently earned the designation of Certified Professional Insurance Agent (CPIA), a professional designation conferred by the American Insurance Marketing and Sales Society (the AIMS Society).

The CPIA designation, received after completion of three in-depth seminars, stands for professionalism, commitment to sales training and results, and technical knowledge. The designation requires a bi-annual continuing education update.

Shields has been with L.S. Robinson since 2008. She also holds the Accredited Customer Service Representative in Personal Lines designation.

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[L.S. Robinson Co.](#) is a division of Allen and Financial, operating in Southwest Harbor, Maine.

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**Chris Richmond Earns CMIP**



# Designation From International Institute for Marine Insurance Studies



Chris  
Richmond

Chris Richmond, a member of the marine insurance division at Allen Insurance and Financial, recently earned the designation of Certified Marine Insurance Professional (CMIP) from the International Institute for Marine Insurance Studies.

CMIP is the premier practical training and designation program in marine and longshore insurance.

Richmond, a licensed mariner and former schooner captain, works with mariners and boat yard owners in Maine and around the U.S. and heads up a marine insurance program endorsed by Tall Ships America, working with the owners and crew of the nation's most historic sailing vessels. Richmond also holds the Accredited Advisor in Insurance (AAI) designation from The Institutes Risk & Insurance Knowledge Group and is a member of the board of directors of the Maine Marine Trades Association.

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## Planning Giving Seminar for

# Area Non-Profits



Abraham  
Dugal

Allen Financial of Camden advisors and wealth managers Sarah Ruef-Lindquist, JD, CTFA, and Abraham Dugal were the featured speakers at an event attended by a number of Maine non-profit organizations, held at and hosted by the Island Institute in Rockland.

Dugal and Ruef-Lindquist presented the program “The Ultimate Equation: Donor Passion + Thoughtful Planning = Planned Gifts Is your organization prepared?” Learn how to build strong policy foundations to support planned gifts and endowments.

Among those organizations participating were the Schoodic Institute, Farnsworth Art Museum, Midcoast Recreation Center, Mildred Stevens Williams Memorial Library, Harbor House, Island Institute and Georges River Land Trust.



Sarah Ruef-  
Lindquist,  
JD, CTFA

Dugal and Ruef-Lindquist spoke about the policy foundations and recognition practices they view as necessary to have fiscally-sound and successful planned giving programs and endowment funds.

Dugal’s background at Fidelity Charitable Gift Fund and Cambridge Associates in Boston position him as a seasoned advisor in the area of endowment management. He reviewed the

detailed aspects of sound fiscal policies that boards include in order to fulfill their fiduciary duties related to both investment and spending.

Given the unprecedented intergenerational transfer of wealth taking place in the United States, and the projections for gifts to non-profit organizations during the next 30 to 40 years in the trillions of dollars, organizations would be well-served to pay greater attention to this area of resource development to build their long-term financial sustainability, Ruef-Lindquist said.

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## **Anna Moorman Recognized for Medicare Sales Production**



Anna  
Moorman

Anna Moorman of Allen Insurance and Financial has been recognized as a top Medicare producer in Maine. Moorman is one of two agents at the company who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs.

Moorman and her colleague Jo-Ann Neal are based in the company's Chestnut Street offices in Camden.

"Medicare is very complex and both Anna and Jo-Ann enjoy helping clients navigate the Medicare maze by simplifying the process,"

said Michael Pierce, company president. "At Allen Insurance and Financial, our goal is to provide dedicated, one-on-one attention to our Medicare customers, assessing each person's needs and finding options that will align with their budget and healthcare goals."

At a recent luncheon in Bangor, Anthem recognized Moorman for her work in the Medicare market, where she received an award for being the second highest performing broker for Anthem Medicare Supplement sales in 2017 for the State of Maine. She also received a second award for overall production of Anthem Medicare policies written in 2017, coming in fourth in a field of more than 200 brokers.