Ruef-Lindquist Featured Speaker at Mount Desert Island Nonprofit Alliance

Sarah Ruef-Lindquist, JD, CTFA

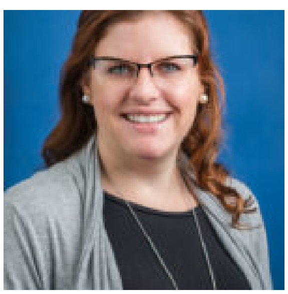
Allen Financial advisor and wealth manager Sarah Ruef-Lindquist, JD, CTFA, was the featured speaker at the June monthly meeting of the Mount Desert Island Nonprofit Alliance at the Garland Farm. MDINA members work collaboratively to address operational issues and coordinate event schedules for the many Mount Desert Island non-profit organizations.

Participant groups who were represented at the meeting included the Schoodic Institute, Friends of Acadia, Seal Cove Auto Museum, MDI Hospital, Abbe Museum and Jessup Memorial Library.

After a brief tour and background presentation from Garland Farm personnel, Ruef-Lindquist spoke about the policy foundations, recognition practices and outreach necessary to have fiscally-sound and successful planned giving programs and endowment funds. Members submitted questions in advance of the meeting ranging from how to begin a planned giving program to how to begin a conversation with a donor about planned giving.

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. It is an area in which she has worked as a consultant, philanthropic advisor or trust officer for more than 20 years.

Anthem Recognizes Anna Moorman for 2018 Sales



Anna Moorman

Anna Moorman of Allen Insurance and Financial has received the Silver Award for Medicare Sales for her work with Anthem in 2018. Moorman placed eighth out of 181 brokers for top sales and seventh for Medicare Supplement Sales in the State of Maine.

Moorman has been with Allen Insurance and Financial for more than six years and is one of two agents at the company who specialize in the complex market of Medicare insurance. She works with a number of insurance carriers to give customers a range of choices to suit their needs.

The Anthem award was announced in Portland on May 1. This is the fourth consecutive year that Moorman has received an award from Anthem for Medicare sales.

“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,” said Michael Pierce, company president. “I know Anna enjoys helping clients navigate the Medicare maze and as this award indicates her clients appreciate the way she simplifies the process.”

Welcoming Nikki Castellano

Nikki Castellano

Nikki Castellano has joined Allen Insurance and Financial as an assistant in the company’s benefits division.

A native of Pleasant Valley, N.Y. and graduate of Newbury College in Boston, Castellano’s work supports the Allen Insurance benefits division staff at their Chestnut Street location in Camden.

Castellano lives in Camden with her husband and their two sons. Outside of work, she is active in her community, currently serving as the marketing and fundraising coordinator for

Megunticook Rowing, a Camden organization in which her sons are active. An interior designer in Boston, London and San Francisco for 12 years, Castellano is also a crafter/artist with a focus on use of recycled items.

Jane Harford Earns State Insurance License

Jane Harford

We are pleased to announce that Jane Harford has obtained a license to sell property and casualty insurance in the state of Maine.

Jane is a member of the support staff at the agency’s Camden office. A resident of Belfast, she joined the company in 2018.

The state-issued study guide for insurance licensing is 400+ pages. The state exams are comprised of 150 questions drawn from a pool of 2,400 questions on a complete range of subject areas, including business and personal insurance, workers’ compensation, maritime insurance and Maine insurance law.

Welcoming New Employee Jane Harford

Jane
Harford

Jane Harford has joined Allen Insurance and Financial as a receptionist based in the company’s Camden office.
A native of Belfast, Jane brings with her more than two decades of experience in customer service at Bank of America.
Jane lives in Swanville with her husband Steve. Outside of work, she leads the children’s ministry at her church which lately has involved remodeling the Sunday School room. In addition, she enjoys spending time with her extended family, including three grandchildren.

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.

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.

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.

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.

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.

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.