

# Food in every seat. Help for every family.

On Monday, January 15, 2024, AIO Food and Energy Assistance will host its fourth 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 \$85,000 in the first three Fill the Strand events. The goal for the fourth event is to raise \$30,000.

"Fill The Strand has become AIO's signature event of the year, providing food and money at the most critical time" says AIO Executive Director Joe Ryan. "Powered by Allen Insurance and Financial and hosted by The Strand, this event is a powerful 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 975,000 pounds of food through more than 10,000 visits to our pantry market.

"That is a 40% 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 bag at \$25. Your \$25 monetary donation can buy up to \$100 worth of food. Those interested in sponsoring a bag through a financial donation can make it 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: ready rice pouches, macaroni and cheese and pasta; cereal and oatmeal; pop-top canned foods and Chef Boyardee meals; single serving lunch items; kid-friendly snacks; 100% juice boxes; shelf stable milk; snacks (granola bars, peanut butter crackers, 6-pack raisins). 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 Theater, First National Bank (Rockland branches), Main Street Market (Rockland) and AIO Food and Energy Assistance (Rockland).

On January 15th volunteers will be at the Strand Theatre between 9 a.m. and 2 p.m. to receive food and funds donations. Drive-up and drop-off service will be available or come in the Strand Theatre 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 Theater who hosts the event and Allen Insurance and Financial who helps power the event, through their financial support as well as 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. Leadership level sponsors include First National Bank and First National Wealth Management, Maine Sport and Rockland Plaza. Partner level sponsors include Gartley & Dorsky, The Inn at Ocean's Edge, 250 Main Hotel, Lyman Morse and North Haven Inn & Market. Champion level sponsor is Journey's End Marina. Business

level sponsors include Hundred Acres, Plants Unlimited, and Jess's Market. A list of all sponsors can be found at [www.aiofoodpantry.org/strand](http://www.aiofoodpantry.org/strand).

"Supporting an organization like AIO is a part of our company's commitment to community well-being," said Michael Pierce, president of Allen Insurance and Financial. "Lending people-power to the Fill The Strand event fosters a sense of shared responsibility among our employee-owners and enriches lives beyond the workplace."

"We look forward to hosting this terrific event each winter! "Fill The Strand" brings our community together in a fun and exciting way as we do the important work of supporting Midcoast families in need. It's a thrill to watch those seats fill up, and the Strand is proud to be the place where the action happens," shares Jana Herbener, Communications Relations Manager at the Strand Theater.

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**

AIO has provided nutritious food and heating assistance to Knox County families. 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 28%. During the past year, AIO has supported 5,896 households, 15,672 individuals, and distributed 12,325 weekend meals packages for elementary school students throughout Knox County. AIO's Energy Assistance Program helps households with heating assistance or electrical disconnection prevention – which is critical as winter begins. Last winter AIO

distributed 691 energy assistance vouchers, totaling \$208,000 in support. AIO provides a direct path for donors to assist our community by putting your donation to work immediately.

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## **AIO's Second Annual FILL THE STRAND Event, Keeping Neighbors Fed and Warm**

On Monday, January 17, 2022 AIO Food and Energy Assistance will host its second 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.

The 2021 Fill the Strand event raised more than \$27,000 in support for AIO, filling the theater seats nearly 3 times. The goal for the second event is to raise \$30,000. AIO is grateful to its partners and sponsors the Strand Theatre, Allen Insurance and Financial, First National Bank and First National Wealth Management, Rockport Steel and Fletcher and Michael McNaboe of City + Harbor Real Estate Group for their support of the event.

Coordinators would like to encourage community organizations, businesses, and residents to do food and fund drives within their groups, workplaces, and neighborhoods to help with the drive. The food and funds collected will go directly to AIO's programs that support Knox County families. Any individuals or groups interested in holding a food drive within their group is

asked to contact one of the coordinators listed below for details.

Monetary donations are welcome – and in fact your dollar goes further since AIO can purchase food through partners at a competitive price. Individuals can sponsor a bag at \$25, which will fill one seat in the theater. Those interested in sponsoring a bag through a financial donation can make it 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: ready rice pouches, macaroni and cheese and pasta; cereal & oatmeal; pop-top canned foods and Chef Boyardee meals; single serving lunch items; kid-friendly snacks; 100% juice boxes; shelf stable milk; snacks (granola bars, peanut butter crackers, 6-pack raisins). Whether a monetary gift or food donation – your support will help the people in our community who need it the most.

“At the Strand, we’re thrilled to partner with AIO again in this creative effort! We believe in supporting the good work of other organizations throughout our community, and nothing is more important than helping to make services available to anyone in Knox County with a need for food and heat – especially in these extra-challenging times,” shares Jessie Davis, Executive Director of Friends of the Strand Theatre.

“We are thrilled to continue our partnership with AIO and the Strand Theatre on this unique project. Together, we can make a real difference in the lives of our friends and neighbors,” said Mike Pierce, president of Allen Insurance and Financial.

“First National Bank is proud to support AIO’s Fill The Strand Event,” said Tony McKim, president and CEO. “We are grateful for the critical services AIO provides our neighbors in need in Knox

County.”

The impact of this event is significant. “Last year’s event provided a tremendous amount of food when we needed it the most” said AIO executive director Joe Ryan. “Facing an even more challenging winter this year, we expect the needs within the community to be even greater. The Fill The Strand Event will provide much needed relief at exactly the right time.”

Food collection sites have been established at area businesses, including Allen Insurance & Financial offices (Rockland and Camden), The Strand Theater, First National Bank (Rockland branches), and AIO Food and Energy Assistance (Rockland). On January 17th volunteers will be at the Strand Theatre between 9:00-2:00pm to receive food and funds donations. For more information about the event and how you can participate please contact event coordinator Leila Murphy, [leilamurph@yahoo.com](mailto:leilamurph@yahoo.com). Event information can be found at [www.aiofoodpantry.org/strand](http://www.aiofoodpantry.org/strand).

About AIO Food and Energy Assistance: For over 30 years AIO has provided critical food and heating assistance to Knox County families. Funding for AIO’s programs is needed more than ever as food insecurity in Knox County is projected to increase 46% overall. Knox County ranks among the highest food insecurity rate in the state. Child food insecurity is projected to reach 28% (a 52% increase). In 2021, AIO has supported 1547 individual households and has distributes nearly 400 meal kits each week during the school year. AIO’s Energy Assistance Program helps households with heating assistance or electrical disconnection prevention – which is critical as winter begins. Last winter AIO distributed 450 energy assistance vouchers, totaling \$108,000 in support. The need for assistance is real and is not going away anytime soon given the ongoing pandemic.

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# Planned Giving Topic of Workshop for Local Non-Profits

Allen Financial of Camden advisors and wealth managers [Abraham Dugal](#) and [Sarah Ruef-Lindquist](#), JD, CTFA, were the featured speakers for [United Midcoast Charities](#) at Allen's offices in Camden in early February. They spoke about issues surrounding how to grow endowments through planned giving, when donors seek to provide long-term support through gifts that can be more complex than cash or marketable securities.



Participant groups at the presentation included Trekkers, Wayfinder Schools, Watershed School, Waldo CAP, Belfast Soup Kitchen, Speaking Place, Pen Bay YMCA, Ripple Initiative, Rockland District Nursing Association, Ecology Learning Center, Knox County Homeless Coalition, Window Dressers,

AI0, Big Brothers Big Sisters, and Coastal Children's Museum.

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. Their backgrounds – hers as an attorney, financial and philanthropic advisor, trust officer – his as an investment manager – and both as board members contribute to their unique perspectives as advisors and fiduciaries and how they approach potential gifts through clients' estate and financial planning.

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 are well-served to pay greater attention to this area of resource development to build their long-term financial sustainability.

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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## **Meet Our Medicare Team at the MidCoast Senior Expo**

Join Jo-Ann Neal and Anna Moorman at the MidCoast Senior Expo, Friday, May 18 from 9 a.m. to 2 p.m. at the Elk's Lodge, 210 Rankin Street in Rockland.

Jo-Ann and Anna will be ready to answer questions about Medicare. The event is expected to draw 32 exhibitors and is sponsored by Maine Senior Guide.

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## **We're Proud to Present Mario Vittone Speaking at Fundraiser**



# for Maine Maritime Academy

✖ A life at sea and in maritime safety will be the topic of a special presentation by Mario Vittone, a former U.S. Coast Guard rescue swimmer and marine safety expert, Thursday, May 5 at 7 p.m. at The Strand Theater in Rockland.

The event, “You Love the Ocean – It Doesn’t Love You Back: Thrilling stories and exciting tales designed to make your life on the water safe and survivable” is a fundraiser for scholarships at Maine Maritime Academy. Tickets are available at the Strand Theater box office or online at [RocklandStrand.com](http://RocklandStrand.com).

Mario Vittone is a leading expert on immersion hypothermia, drowning, sea survival, and safety at sea. His writing has appeared in Yachting Magazine, SaltWater Sportsman, MotorBoating Magazine, Lifelines, On-Scene, and Reader’s Digest. He has developed courses for municipal rescue teams and the military on search and rescue tactics and open ocean survival. In 2007, he was named as the Coast Guard Active Duty Enlisted Person of the Year and was named as the 2009 recipient of the Alex Haley Award for Journalism.

“Given our long connection with marine businesses and our agency’s deep roots on Maine’s working waterfront, this event is a natural fit for our 150th year in business,” said Mike Pierce, president of Allen Insurance and Financial. “This event will be of interest to anyone with a professional or recreational interest in the sea, or a passion for the ocean.”

Allen Insurance and Financial is pleased to be working with Ocean Navigator Magazine, Professional Mariner Magazine and Maine Boats Homes & Harbors magazine as partners in this event.

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# SYMPOSIUM: Managing Data Protection and Cyber Risk

On Wednesday, Oct. 2, 2013, Know Technology and Allen Insurance and Financial will host a morning symposium from 10 a.m. to noon at Machias Savings Bank in Brewer, Maine. Drawing on expertise from technology and insurance practices, the event will help CEO/CFO/CIO/COOs, and senior management, comprehensively understand data risks and learn best practices to protect business data from threats and loss. [REGISTER ONLINE](#)

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Businesses of all sizes in every industry have a real reason to worry about the dangers of malicious code and web-based attacks on corporate and customer data.

There are two fronts on which to fight this battle: technology to keep the hackers out and insurance to protect assets should they be attacked. It's the kind of battle that should not be fought alone.

Managing Data Protection and Cyber Risk is the topic of a free symposium for Maine businesses offered by Know Technology and Allen Insurance and Financial, Wednesday, Oct. 2, at 10 a.m., at Machias Savings Bank, Brewer, Maine.

"Today, businesses have very legitimate concerns on how to best secure their data," said Steve Hand, Know Technology's CEO.

"From regulatory requirements to privacy laws, to simply the ease at which employees can intentionally or (worse) unintentionally let sensitive information out the door."

"Our goal is to help business leaders understand the complexity of the situation and how to cost-effectively protect their data, which is often a core asset of their business," said Hand. The seminar is free and open to the public. Sign up to attend here.

“Data breaches do happen. Insurance can help with a dedicated team to help cover the cost of lost business, data recovery and related legal or public relations challenges,” said Joanne Billington, business insurance specialist at Allen Insurance and Financial. “This kind of protection is as necessary today as any other step a smart business person would take to protect his or her assets.”

**Presenters:**

**Stephen Hand, CEO and CTO, Know Technology**

**[Bio](#)**

Know Technology is focused on delivering value to clients through Managed Services and Professional Service. Stephen is the company’s founder, and manages the IT Professional Services Division. In his role, he works with clients to develop the technology roadmap that enables their organization to focus on their mission instead of technology. Steve will discuss managing the supporting computing infrastructure to address data access, usage, storage and security.

**Joanne Billington, Commercial Insurance Specialist, Allen Insurance and Financial**

**[Bio](#)**

Allen Insurance and Financial provides independent insurance and financial planning services to businesses and families in Maine and around the world. In her role, Joanne works with municipalities, non-profits and technology-based businesses, meeting the challenge of making an invisible product visible. Joanne will discuss the ways insurance can assist businesses of all sizes with the cyber-exposure risks they face daily.

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# 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](#).

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## Our Dan Wyman: Maine's Health Care Reform & Chamber Blue

# Options Insurance

Join Eric Jermyn from Anthem and Dan Wyman from Allen Insurance & Financial to learn more about the rapidly changing world of health insurance and how your Chamber Blue Options membership benefit might be the perfect solution for your business.

With the recent passage of Maine's health insurance reform bill LD1313 and the ongoing reforms to health insurance at the Federal level through the 2010 Affordable Care Act, there's no better time to learn about the state of the health insurance market and how to make benefits work for small and medium sized businesses as well as sole proprietors.

In partnership with the Maine State Chamber of Commerce, Anthem Blue Cross and Blue Shield developed "Chamber Blue Options" in 2007 as a chamber-members only program designed to help members of Maine's many Chambers of Commerce access affordable insurance options for employees and owners alike.

For more than five years, an innovative collaboration between the Maine State Chamber of Commerce and Anthem Blue Cross and Blue Shield in Maine has enabled small businesses (groups 2-50 and self-employed) across the state to purchase health plans which were previously only available to larger employers. Combine that with a lower required eligible employee participation threshold (60% of eligible employees need to enroll vs. 75% for most other plans), along with wellness incentives, and the program has sustained momentum, enrolling approximately 3,500 members (representing about 500 small businesses) to date. Well worth noting, approximately 20% of those businesses were previously not offering health insurance to their employees.

Chamber BlueOptions, a joint offering of the Maine State Chamber of Commerce, local chambers and Anthem Blue Cross and Blue Shield in Maine, now provides employees of small businesses with a choice of eight health plans as well as a 3% premium discount

for businesses from 15-50 employees enrolled who participate in a wellness program and achieve certain levels of activity. This seminar is free. To register email Dan Bookham at [dbookham@camdenme.org](mailto:dbookham@camdenme.org) or call 236-4404. [Click to learn more about Dan Wyman.](#)

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## **Free Seminar: A New and Progressive Way for Small- and Medium-Sized Businesses to Provide Medical Coverage to Their Employees**

Allen Insurance and Financial [is holding](#) a seminar at Tuesday, Nov. 2 in Rockland to discuss a new and progressive way for small- and medium-sized businesses to provide medical coverage to their employees.

A new medical benefits product, MAINE HEALTH SAVER, a joint effort among Patient Advocates, LLC, Medical Network, Inc (MedNet), and ASG Risk Management, all Maine-owned and operated companies, will be introduced.

Bagels and coffee will be served. James Ward, president of Patient Advocates, LLC, Robert Hillman, CEO of Maine Medical Network (MedNet), and Gardner Roberts, director of marketing for ASG Risk Management will be on hand to discuss this new product that:

- Offers employers the opportunity to get money back if claims are lower than expected.

- Levels the playing field to allow smaller employers many of the advantages enjoyed by larger companies.
- Uses state of the art plan design strategies to incent the use of lower cost, center of excellence facilities and incents employers to invest in a healthy workforce.
- Assists employees with medical and insurance questions through a Maine-based nursing hotline, arranges appointments and makes travel arrangements when complicated medical care is required.
- Provides chronic disease management by serving as an advocate for medical care and discusses medical findings and quality treatment options for your critically ill employees.

"We're looking forward to talking with our Midcoast business neighbors about how they can take back some control over the high cost of providing medical care to their employees," said Sherree Craig, Insured Benefits Manager at Allen Insurance and Financial.

The seminar begins at 8 a.m. at the Maine Lighthouse Museum on Park Drive in Rockland. Attendees are asked to call or email to reserve their seat at the table for this seminar. Sherree Craig can be reached at [scraig@allenfg.com](mailto:scraig@allenfg.com) or 236-8376.