

Allen Insurance and Financial Welcomes William E. Clark Insurance Agency of Skowhegan, Advancing Growth and Employee Ownership

Allen Insurance and Financial has acquired the William E. Clark Insurance Agency of Skowhegan.

The William Clark Agency is a third-generation family-owned Maine business with deep roots in the greater Skowhegan community. As part of the acquisition, Clark Agency owner Jennifer Frederick joins Allen as the company's 98th co-owner.

Headquartered in Camden, Maine, since 1866 and serving clients across the U.S. through offices in Rockland, Camden, Belfast, Southwest Harbor, Waterville and Skowhegan, Allen Insurance and Financial is 100 percent employee-owned and has been recognized as one of Maine's Best Places to Work for 14 consecutive years.

"This is an exciting new chapter for the William Clark Agency," said [Jennifer Frederick](#), third generation owner. "For more than 60 years, our focus has been on trusted relationships and personal service. Joining Allen Insurance and Financial allows us to keep the same local team and level of care our clients expect, while gaining access to broader resources to better serve their needs now and into the future."

"The William Clark Agency has earned the trust of its community over generations," said [Dan Bookham](#), senior vice president of business development at Allen. "This transition unites shared

values and combines local expertise with broader resources to better support clients while keeping decisions close to home.”

AIO Food and Energy Assistance awarded \$10,000 through Make More Happen Awards

Thanks to the support of the community, Allen Insurance and Financial has officially awarded a \$10,000 donation to AIO Food & Energy Assistance (AIO), a nonprofit organization that provides low barrier access to food, energy, and diaper assistance with compassion and respect to households across Knox County, Maine.

AIO plays a vital role in the community, assisting over 10% of Knox County residents in Maine. Each week, more than 450 families rely on the AIO food market, while 750 students benefit from the weekend meals program. In 2024, AIO provided 526 energy assistance gifts, easing the burden for households so they don't need to decide between “heating or eating”. The \$10,000 donation would provide food for 450 families coming to the AIO market, Weekend Meals for 750 students, diapers for 35 families, and energy payments for approximately 15 households.

“Helping to make our community a better place has always been important to our team, and AIO has given us a way to make a real difference,” said Jill Lang, marketing director at Allen Insurance and Financial, in a news release. “We are grateful to Liberty Mutual and Safeco for providing much-needed funds to

continue their impactful work and thrilled at the opportunity to double the donation just by calling on the community to show their support.”

Allen Insurance and Financial has supported AIO for years through volunteer efforts, fundraising campaigns and community outreach. Since 2020, the Allen team has mobilized volunteers and provided significant sponsorship each year. In 2025 alone, AIO, with the support of Allen Insurance and Financial and others in the community, has collected nearly 2,400 pounds of food and raised \$39,000 in donations—enough to sustain AIO’s essential programs through the harsh winter months .

“Recognizing independent agents’ dedication to their communities and nonprofit partners is what the Make More Happen Awards are all about,” said Stephanie Davis, Safeco Insurance Senior Territory Manager. “Allen Insurance and Financial is an outstanding example of how agencies can make a real difference, and we hope sharing their story inspires others to give back as well.”

Throughout 2025, Liberty Mutual and Safeco Insurance will select up to 36 independent agencies nationwide for a Make More Happen Award, donating up to \$360,000 to nonprofits they support. Agencies become eligible for the award by submitting applications showcasing their commitment to a specific cause.

For more information, visit www.agentgiving.com.

Allen Insurance and Financial Earns \$10,000 Make More Happen Award for AIO Food & Energy Assistance

Allen Insurance and Financial has earned the full \$10,000 Make More Happen Award from Liberty Mutual and Safeco Insurance in recognition of the agency's ongoing support of AIO Food & Energy Assistance (AIO), a nonprofit providing low-barrier access to food, energy, and diaper assistance across Knox County.

The award initially included a \$5,000 donation, with the opportunity to double it through an online campaign. Thanks to overwhelming community support, the 500-vote threshold was met, unlocking the full \$10,000 for AIO's essential programs.

"We're incredibly grateful to our community for stepping up to help us reach this goal," said Jill Lang, marketing director at Allen Insurance and Financial. "This donation will go a long way in supporting AIO's work, especially during the most challenging times of the year."

Each week, more than 450 families rely on the AIO food market, and 750 students benefit from the weekend meals program. In 2024 alone, AIO provided over 500 energy assistance gifts to help local families stay warm without sacrificing meals.

Allen Insurance and Financial has long supported AIO through fundraising, volunteerism, and outreach. This year alone, nearly 2,400 pounds of food have been collected and \$39,000 raised to help sustain AIO's vital services.

The Make More Happen Awards recognize independent insurance

agencies across the U.S. for their commitment to nonprofit partners. Allen Insurance and Financial is among 36 agencies selected in 2025, with Liberty Mutual and Safeco donating up to \$360,000 in total.

Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 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.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work anniversary with the company.

"The CIC program's unwavering dedication to fostering professional excellence has set a high standard in our industry," said Dan Bookham, senior vice president for business development at Allen. "Martha's consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community."

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.

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 Kearl. “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.

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.

“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.

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.

An Update From Our Benefits Division About the Maine Paid Family and Medical Leave Program

The benefits team at Allen Insurance and Financial continues to monitor the progress of the rulemaking process on the Maine PFML, working with both legal and insurance company experts.

With the recent release of the draft rules for public comment, one previously unclear aspect of the rule has come to light and we are encouraging employers to comment.

Draft rules indicate that an employer may not submit an application to exit the state plan and substitute with a private

plan until January 1, 2026, with an effective date not earlier than April 1, 2026.

Regulations towards private plan entry also note the employer as responsible for premiums under the state program until the effective date of the private plan, which would be April 1, 2026. *What this means, as currently outlined, is that employers seeking private plan administration will be required to pay into the state plan starting January 1, 2025, without a refund of those contributions.*

The regulations are not final and are open to public comment. We want to make you aware of the opportunity to express any impacts the proposed regulations may have on your business.

For additional background, in a number of other PFML states, a Declaration of Insurance process was utilized for employers seeking to use PFML private plans. Declarations of Insurance, effective as of the date state plan contributions begin, administratively assure states the employer is complying with PFML requirements through a private plan. This process also avoids state plan pre-funding as the state plan would not bear the cost of private plan claims. If Maine is amenable to this approach, a Declaration of Insurance process would allow time for rulemaking and for a state plan opt-out process for employers interested in private plan solutions.

To submit your comments, you may do so here: [MDOL Proposed Rulemaking](#). Select **12-702** Department of Labor, Paid Family and Medical Leave Program and within this dropdown identify the applicable section within which you would like to comment.

The public comment period for PFML rulemaking will end on July 8, 2024.

For more information about the benefits team at Allen Insurance

and Financial and the services we offer, click over to AllenIF.com/benefits.

A New Law in Maine: Paid Family and Medical Leave Act



Sherree L.
Craig, CEBS

By [Sherree L. Craig, CEBS](#)

In 2023, the Maine Legislature passed “The Maine Paid Family and Medical Leave Act.” This law will apply to all employers except for the federal government, tribes, and self-employed persons. This insurance program is still in development and, as of this writing, is going through the state’s rulemaking process. What we know now are some of the basics, including:

- Eligible workers will have access to 12 weeks of paid leave per year beginning in May 2026. The benefit will be up to 90% of the employee’s average weekly wage. Higher wage earners will cap at 50% of Maine’s average weekly wage (currently \$1,103.71).

- The employer and employees will pay for the benefits through a shared payroll tax of up to 1% of earnings. The tax will start Jan. 1, 2025.
- Employers with more than 15 employees will pay 1% of wages, but employers can share this cost 50/50 with the employees.
- Employers with less than 15 employees contribute .05% of wages but can deduct the entire amount from the employees' wages.

- Eligible leaves include:
 - o Caring for a family member
 - o Bonding
 - o Medical
 - o Military caregiver
 - o Safe leave (domestic violence, stalking, human trafficking, etc.)

We will follow the progress of the rulemaking process and provide further updates. Many of our partner insurance companies plan to design programs to complement the state's final requirements, as many individuals will lose income protection due to the benefit thresholds set by the program.

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.

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.

“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.

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.

Powering AIO's Third Annual FILL THE STRAND Event

On Monday, January 16, 2023 AIO Food and Energy Assistance will host its third 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 nearly \$50,000 in the first two Fill the Strand events. The goal for the third event is to raise \$25,000.

"Fill The Strand has become our signature event of the year, providing food and money at the most critical time" says AIO Executive Director Joe Ryan. "Visits to our food pantry market have more than doubled in the past year. Fill The Strand is essential for AIO to keep pace with our growth. The more food and money we raise, the more assistance we can provide."

Coordinators 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.

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 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 & 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 16th volunteers will be at the Strand Theatre between 9:00-2:00pm to receive food and funds donations.

Drive-up and drop-off service, powered by volunteers from Allen Insurance and Financial, will be available or come in the Strand Theatre to deliver your food and funds donations.

AIO is grateful to the generous support of its sponsors. Leadership level sponsors include First National Bank and First National Wealth Management, Fisher Engineering, Rockland Plaza, and The Rope Company. Partner level sponsors include Camden Real Estate, Gartley & Dorsky, Knights of Columbus Council 136, and Lyman Morse. Champion level sponsors include The Inn at Ocean's Edge, 250 Main, Journey's End, Allen Insurance and Financial. A list of all sponsors can be found at aiofoodpantry.org/strand.

For more information about the event and how you can participate please contact event coordinator Leila Murphy, 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 for assist our community by putting your donation to work immediately.

Be A Savvy Senior: Know the Warning Signs of Elder Fraud

Just browse through the latest true crime documentaries on your preferred streaming network and you'll see that people of all ages and income levels are vulnerable to financial scammers. Unfortunately, as we get older, certain factors put us at greater risk. Social isolation, recent loss of a spouse or close family member, diminished cognitive abilities, and accumulated wealth can make those over age especially attractive to fraudsters.

According to the FBI, there was a [74 percent increase](#) in losses reported by victims over age 60 in 2021 compared with losses reported by the same age group in 2020. To keep yourself and

loved ones safe from senior scams, ask yourself these questions before you transfer money.

Is there an urgency attached to the request for funds? Government agencies, well-known companies, and banks don't typically ask for immediate money transfers. If you find yourself being rushed to provide cash as soon as possible, start with the assumption that the request isn't legitimate. One way to do this is to call the institution back at a phone number you've used before or that you find on its website, not the contact information in the request.

Don't give out personal information or verify an authentication code to anyone who called you, regardless of who they claim to be or what phone number appears on your screen. Even if the urgent request seems to come from a close friend or family member, you'll want to call that person to verify their identity and confirm the need for money.

Does the method of payment make it impossible to recover your funds (if necessary)? If you're asked to send money by mailing cash, gift cards, or prepaid cards, or transferring bitcoin, those are all red flags. Once such funds are sent they can be very difficult, if not impossible, to get back. Another sign of a scam might be a person requesting money and instructing you to pay a third party.

For example, a fraudster may claim to be from the IRS but ask you to mail cash to an individual at a residential address, claiming the person is an attorney for the IRS. A con artist in a romance scam might ask for funds to be sent to someone they claim is a personal assistant or an accountant. Involving a third party makes the transaction harder to trace.

Does this transfer raise any alarms with your financial advisor? If someone contacts you and says you owe them money and the

rationale isn't clear to you, contact your financial advisor as a trusted resource to help you determine whether the request is valid.

If you answered "yes" to any of the above questions regarding a request for money, there's a chance you could be the victim of a scam. Depending on your specific situation, consider taking these steps:

- Stop communicating with the requestor immediately.
- If you did send any checks or wire transfers, contact your financial institution and ask if they can stop payment or recall a wire transfer.
- If you sent payment through the mail, contact the carrier service you used to report the fraud and ask if they can stop delivery. (A tracking number is helpful in this type of scenario.)
- Contact your local police.
- Report the incident to ic3.gov (the FBI) or the Federal Trade Commission through their online reporting portals.
- Change your email and online banking passwords.
- Initiate a credit freeze through the major credit bureaus.
- Stay on high alert for subsequent scams. Once a person becomes a victim of fraud, other criminals might target the same individual from a different email address or phone number.
- If you continue to get fraudulent calls and emails, consider changing your email or phone number.

As we get older and potentially more vulnerable, we hope to be surrounded by people we can trust. But senior scams are unfortunately on the rise. Your best protection against elder fraud is to be aware of warning signs; talk to loyal family, friends, and advisors about financial issues; and thoroughly vet any party requesting funds from you.

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