

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](https://www.allenif.com/benefits).

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



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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.

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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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A Guide to Benefits When Changing Jobs

If you're changing jobs, you probably have a lot on your mind. As you wrap up work with your previous employer and prepare for your new role, it can be easy to let important benefits-related decisions fall by the wayside. If that happens, you could miss a limited opportunity to sign up for new benefits or miss out on making wise changes to your plans. To stay on track financially during a career transition, be sure to review the status of your retirement accounts and other valuable employee benefits.

Qualified Retirement Plans

Many employers offer qualified retirement plans, such as 401(k) and 403(b) accounts. ("Qualified" means that these plans qualify for tax advantages per IRS rules.) When transitioning to a new job, you're entitled to keep the vested balance in your qualified retirement plan, including contributions and earnings. You're also entitled to keep any employer contributions that have vested according to your employer's schedule.

What can you do with the money? You have several options:

- Leave the funds in your current employer's plan if your vested balance exceeds \$5,000. If the balance is less than \$5,000, the plan could require that you roll over or distribute your assets.
- Roll over the funds to an individual IRA or, if allowed, to your new employer's plan.
- Withdraw the funds and pay any taxes due along with any applicable penalties. (It's wise to carefully consider any decision to withdraw and spend your retirement savings.)

Accumulation rights. If you wish to roll over the funds, consider the accumulation rights you may be giving up by switching to a different plan. Accumulation rights offer shareholders the potential for reduced commissions when purchasing additional fund shares. If you have such rights with your current plan, they could become important if you plan to purchase a sizable amount of shares.

Potential penalties and fees. It's also important to consider the possibility of premature distribution penalties, as well as any fees and expenses a new plan may impose. If you've separated from service in the year you turn 55, or at any later age, any assets distributed from your old employer's plan aren't subject to the standard 10 percent penalty. Once funds are rolled into an IRA or a new plan, however, the 10 percent penalty may apply to subsequent distributions if you're younger than 59½ at the time, unless you can claim an exception.

Rolling funds over to an IRA. Factors to consider before taking this action include:

Advantages

- IRAs may provide more investment choices than employer plans.
- IRA assets can be allocated to different IRAs. There is no limit on how many direct transfers you can make from one of your IRAs to another IRA in a year. This means you can easily move money between IRAs if you're dissatisfied with an account's performance or administration.
- Although 401(k) distribution options depend on the plan terms, IRAs offer more flexibility.
- IRAs have more premature penalty exceptions than 401(k) plans.

Disadvantages

- When you turn 72, you must start taking required minimum distributions (RMDs) from pretax IRAs, whereas you may be able to defer them in a 401(k) until the year you retire if your employer allows for it. (There are no RMDs from Roth IRAs during the account owner's lifetime.)
- IRA account expenses, such as trading charges or annual fees, may be higher than qualified retirement plans.
- When you roll funds over from a 401(k) to a Roth IRA, taxes will need to be paid on the pretax contributions; however, any future distributions from the Roth IRA may be tax free if IRS requirements are met.

Rolling funds over to your new employer's plan. Employer plans offer the following advantages:

- If you intend to work beyond age 72, participation in the employer's qualified plan means you can typically delay the first RMD until the year you retire if the plan allows. (An exception applies if you own 5 percent or more of the business offering the plan.)
- Employer 401(k) plans may receive greater creditor protection than IRAs. Typically, employer plan funds cannot be used to satisfy most creditors, while the federal protection for IRA funds is more limited.

Stock Options and Nonqualified Deferred Compensation Plans

Prepare a list of any stock options you've received from your employer. Often, vested options expire within a specified time frame when you leave a job. Deciding whether to exercise your options depends on your financial situation and whether your options are "in the money" (i.e., the exercise price is lower than the market value).

Nonqualified deferred compensation plans allow executives to defer a portion of their compensation and the associated taxes

until the deferred income is paid. With these plans, leaving your employment may trigger the need to take distributions in lump-sum or installment payments. You should be aware that any distributions will affect your taxable income.

Life Insurance and Disability Insurance

Employer-provided life insurance remains active only while you are employed. Ask if you have the option to convert the policy to an individual policy offered by the same insurance provider. If you do switch to an individual policy, however, the premium will likely increase. In some cases, it may be time to evaluate policy options from other companies. If you're in between jobs, for instance, you may want to consider an individual policy that won't be affected by employment changes.

Health Insurance

Your health insurance will expire once you leave an employer. COBRA may be a good option if you need interim health insurance coverage. Keep in mind, however, that your premium payments will increase when you opt for COBRA coverage. Shopping for an individual health insurance policy that meets your needs could reduce your premiums.

New Benefits Review

Once you start your new job, take time to understand the new benefit options, including health insurance, disability insurance, and employer savings plans. It's important to review how the new employer retirement plan options fit into your overall savings plan, including any employer matches. Remember to fill out beneficiary designations for insurance policies and saving plans—and review those designations periodically. Finally, if your salary has changed, it's a good time to determine whether you should adjust your tax withholding and

investment elections.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

If you are considering rolling over money from an employer-sponsored plan, such as a 401(k) or 403(b), you may have the option of leaving the money in your current employer-sponsored plan or moving it into a new employer-sponsored plan. Benefits of leaving money in an employer-sponsored plan may include access to lower-cost institutional class shares; access to investment planning tools and other educational materials; the potential for penalty-free withdrawals starting at age 55; broader protection from creditors and legal judgments; and the ability to postpone required minimum distributions beyond age 72, under certain circumstances. If your employer-sponsored plan account holds significantly appreciated employer stock, you should carefully consider the negative tax implications of transferring the stock to an IRA against the risk of being overly concentrated in employer stock. Your financial advisor may earn commissions or advisory fees as a result of a rollover that may not otherwise be earned if you leave your plan assets in your old or a new employer-sponsored plan and there may be account transfer, opening, and/or closing fees associated with a rollover. This list of considerations is not exhaustive. Your decision whether or not to roll over your assets from an employer-sponsored plan into an IRA should be discussed with your financial advisor and your tax professional.

To Our Customers and Community

Updated July 29, 2024

Masks are no longer required to visit our offices.

The safety and good health of our clients, employee-owners and our community continue to be our top priority.

We know that comfort levels will vary and regardless of our individual vaccination status we are happy to wear a mask when meeting with you if you prefer.

We are happy to meet with you in person, talk by phone or set up a video call. Our office hours are 8 a.m. to 4:30 p.m., Monday through Thursday. Fridays through Aug. 30, our offices closed at 3:30 p.m. We look forward to seeing you soon!

Additional information:

AllenIF.com/contact

AllenIF.com/claims

AllenIF.com/locations

AllenIF.com/team

We will update this page as needed.

Knitting for a Cause – Program Continues in 2022

Allen Insurance and Financial is pleased to announce its continued support for the Chemo Caps for Kids initiative sponsored by Commonwealth Cares Fund Inc., the 501(c)(3) charity founded by Allen's Registered Investment Adviser–broker/dealer, Commonwealth Financial Network®. Chemo Caps for Kids provides hand-knit and crocheted hats to children undergoing cancer treatment.

Allen Insurance and Financial participates in the creation of these caps and invites the community to join the effort. [Kimberly Edgar](#) of Allen's Camden office is coordinating the program locally.

Many of the Midcoast knitters who have helped have remained anonymous, so we can't thank them publicly, said Edgar. But we can reach out to the knitting community, always so generous, and let them know we'd love their continued support. “

Anyone interested in donating yarn or knitting time to this project can call Kimberly Edgar at 236-4311. Allen Insurance and Financial has been involved in this program since 2014.

The Chemo Caps for Kids program has sent more than 10,000 caps to children's hospitals across the U.S., with knitters in Maine and across the country using their talents to help kids who are in treatment. Some of hats from Maine have been distributed to hospitals in New England as well as to places such as Phoenix Children's Hospital and the Ann & Robert H. Lurie Children's Hospital of Chicago.

ABOUT COMMONWEALTH CARES

Commonwealth Cares provides contributions of time, talent, and financial support to a wide range of philanthropic efforts aimed at relieving human suffering, promoting social and economic growth, and sustaining and protecting our planet's resources. All operating and administrative expenses for Commonwealth Cares are borne by Commonwealth. One hundred percent of every dollar contributed goes directly to those in need.

ABOUT ALLEN INSURANCE AND FINANCIAL

Serving clients in Midcoast Maine and around the world since 1866, Allen Insurance and Financial is an employee-owned insurance, employee benefits, and financial services company with offices in Rockland, Camden, Belfast, Southwest Harbor and Waterville. Call 800-439-4311. Online: AllenIF.com and on Facebook.

Allen Insurance and Financial, 31 Chestnut St., Camden, 04843. 207-236-8376. Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA, a Registered Investment Adviser. Fixed Insurance products and services are separate and not offered through Commonwealth Financial Network®.

Accepting Applications for Internships for Summer 2022

Allen Insurance and Financial is accepting applications for its 2022 summer internship program, which offers a 12-week immersion into the company's three insurance divisions (personal, business and health) and its financial planning/investment management

group.

Applications from college juniors and seniors will receive priority review; all applicants will be considered. This is a paid position, based in Camden.

To receive a copy of the job description and start the application process, please email Jill Lang at jlang@allenif.com. Interns should expect to start work in late May or early June 2022 and work through mid- to late August.

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.

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. Event information can be found at 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.