

Offices Closing Due to Weather

Our offices are closing at 2 p.m. on Friday, Feb. 8 and will reopen at 8:30 a.m. Monday, Feb. 11.

We wish everyone a warm and safe weekend.

Mallory Follett Presents to Camden Club About Her Rotary Leadership Experience

Earlier this week Mallory Follett, a commercial insurance processor in our Camden office, gave a presentation to the Camden Rotary Club about her experience with the Rotary Young Leadership Awards program. Says Mallory: "I was very nervous at first, but once I looked up and saw some familiar, and all smiling faces, my nerves were calmed. I felt pretty good about my presentation after all was said and done."



“RYLA means something different for everyone. For me, RYLA was an eye opening experience that got me out of my comfort zone, and thinking about my role not only in the community, but the world.

“I admit, I was apprehensive at first, but once I arrived and saw all the smiling faces, I knew it would be an unforgettable weekend.

“RYLA helps you to discover your true potential and develop the skills needed to be a positive and effective leader in your community, career, and everyday life.

“Through RYLA I developed stronger teambuilding and leadership skills, as well as self esteem and self confidence.

“I learned that if you establish a goal and take steps towards accomplishing that goal, anything is possible. I also learned that being a leader includes being a follower, a listener, a volunteer, even a friend. I know that I would not be the person and leader I am today if it had not been for my experience at RYLA.

“I can honestly say that I learned more in one weekend at RYLA than I ever expected. I encourage people to become more familiar with RYLA and what it really is. In a world of clichés,

we hear the phrase “life-changing experience” far too often, but RYLA really is.”

Learn More About New Law Redefining ‘Independent Contractor’

A new Maine law clarifies the conditions under which a worker should be classified as an employee or as an independent contractor. It also applies the independent contractor standard uniformly across unemployment, wage and hour, and worker’s compensation laws.

The Maine Contractors and Builders Alliance is holding an informational meeting about the new law on Wednesday, Jan. 16 at 5:30 p.m. at Graffam Brothers Harborside Restaurant in Camden at 5:30 p.m. Call 593-0864 to reserve a spot.

Here is a link to the Maine.gov website about the new law:

http://www.maine.gov/labor/misclass/employment_standard.shtml

New Year’s Holiday Hours

New Year’s Eve, Monday, Dec. 31: Closing at 1 p.m.

New Year’s Day, Tuesday, Jan. 1, 2013: Closed.

Our offices will be open again Wednesday, Jan. 2, 2013 at 8 a.m.

Holiday Hours

Happy Holidays! Our offices will be closed Christmas Eve and Christmas Day, Monday and Tuesday, Dec. 24 and 25 and will reopen Wednesday, Dec. 26, at 8 a.m. Here is our schedule for the following week:

- New Year's Eve, Monday, Dec. 31: Closing at noon.
- New Year's Day, Tuesday, Jan. 1, 2013: Closed.
- Our offices will reopen Wednesday, Jan. 2, 2013 at 8 a.m.

Year-End Charitable Giving

As the holiday season approaches, with the end of one year and the start of another, we pause to give thanks for our blessings and the people in our lives. It is also a time when charitable giving often comes to mind. Charitable giving can be enhanced using income tax deductions, and so it can be much more effective when it is included as part of year-end tax planning.

Example(s):

Assume you are considering making a charitable gift equal to the sum of \$1,000 plus the income taxes you save with the charitable deduction. With a 28% tax rate, you might be able to give \$1,389 to charity ($\$1,389 \times 28\% = \389 taxes saved). On the other hand, with a 35% tax rate, you might be able to give \$1,538 to charity ($\$1,538 \times 35\% = \538 taxes saved).

Hurricane Sandy relief

The IRS cautions people wishing to make disaster-related charitable donations to be aware of possible scams relating to Hurricane Sandy. Be sure to deal with recognized charities, and be wary of charities with similar sounding names. It is common for scam artists to impersonate charities using bogus websites, and through contact involving e-mails, telephone, social media, and in-person solicitations. Check out the charity on the IRS website, www.irs.gov, using the search feature, Exempt Organizations Select Check. And don't give or send cash; contribute by check or credit card.

Tax deduction for charitable gifts

If you itemize deductions on your income tax return, you can generally deduct your gifts to qualified charities. However, the amount of your deduction may be limited to certain percentages of your adjusted gross income (AGI). For example, your deduction for gifts of cash to public charities are generally limited to 50 percent of your AGI for the year, and other gifts to charity may be limited to 30 percent or 20 percent of your AGI. Disallowed charitable deductions may generally be carried over and deducted over the next five years, subject to the income percentage limits in those years. And be sure to retain proper substantiation of your deduction for a charitable contribution.

Year-end tax planning

When considering making charitable gifts at the end of a year, it is generally useful to include them as part of your year-end tax planning. In general, taxpayers have a certain amount of control over the timing of income and expenses. You generally want to time your recognition of income so that it will be taxed at a lower rate, and time your deductible expenses so that they can be claimed in years when you are in a higher tax bracket.

For example, if you expect that you will be in a higher tax bracket next year, it may make sense to wait and make the

charitable contribution in January so that you can take the deduction in the next year when the deduction produces a greater tax benefit. Or you might push the charitable contribution, along with other deductions, into a year when your itemized deductions would be greater than the standard deduction. And, if the income percentage limits above are a concern in one year, you might move income into that year or move deductions out of that year, so that a larger charitable deduction is available for that year.

A financial or tax professional can help you evaluate how to make charitable gifts in a way that is beneficial to you.

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Supporting the Southwest

Harbor Public Library



L.S. Robinson Co. of Southwest Harbor supports the Southwest Harbor Public Library with an annual donation. Pictured here with Ken Salvatore of L.S. Robinson Co., are Patsy Fogarty, library trustees chairman, left, and Candy Emlen, library director.

**Celebrating 20 Years With
Concord Group Insurance
Companies**



Photo caption: From left, Michael Pierce, President Allen Insurance and Financial; Karen Reed Allen Insurance and Financial; John Goodwin Concord Group; John Natale Vice President – Marketing Concord Group; Gene McKeever Allen Insurance and Financial; Michael Nolin Vice President – Underwriting Concord Group and Peter Williams Allen Insurance and Financial.

Concord Group Insurance Companies and Allen Insurance and Financial held a Concord and Allen Day to celebrate a business partnership of 20 years.

Concord Group and Allen Insurance and Financial believe strongly in the independent agency system; that doing business locally with people you know is good business and good for the local economy.

John Natale, Vice President of Marketing at Concord Group, states “We’re proud to partner with this outstanding agency. We share a mutual commitment to the Maine communities Allen Insurance & Financial serves from its offices in Rockland and Camden.”

Added Mike Pierce, President of Allen Insurance and Financial, “As an employee-owned business, we care deeply about our

families, employees and the businesses and communities we serve. Our philosophy is to always provide protection to our clients in a thoughtful, friendly, professional way. Concord Group and Allen share a commitment to this kind of quality service.”

Concord Group and Allen Insurance and Financial have returned thousands of community members to pre-loss condition in their 20 years of serving Maine policyholders together. With strong balance sheets, conservative business practices, unique products and exemplary service, they’ll continue to protect Maine communities for decades to come.

About Concord Group Insurance

Concord Group Insurance (www.concordgroupinsurance.com) is one of the largest writers of personal and commercial insurance in New England. In business since 1928, Concord Group has consistently earned an A (Excellent) rating from A.M. Best Company, a national insurance rating organization.

About Allen Insurance and Financial

Founded in 1866, Allen Insurance and Financial (www.allenif.com) has offices in Rockland, Camden and Southwest Harbor, where the agency operates as L. S. Robinson Company. In 2012, Allen Insurance and Financial was named both a “Best Place to Work in Maine” and is a winner of a “Maine Governor’s Award for Business Excellence.”

Named as a Best Place to Work in Maine

The Maine State Council of the Society for Human Resources Management announced that Allen Insurance and Financial in Camden is one of 42 companies that have been named in the seventh annual Best Places to Work in Maine program.

From this list, all companies in each category will find out how they ranked at an awards banquet Oct. 11 at the Ramada Conference Center in Lewiston.

The 2012 Best Places to Work in Maine program recognizes companies that have established and consistently fostered outstanding workplace environments. Partners endorsing the program include: Best Companies Group, Maine HR Convention, the Maine State Chamber of Commerce, MyJobWave.com, and Mainebiz.

The assessment process, administered by the Best Companies Group, evaluated each company's employee policies and procedures as well as responses from the company's employees. The program also helps companies that want to improve their score. The Best Companies Group's Employee Feedback Report is presented to each participating company, even if it did not make the list. The report summarizes employee engagement and satisfaction data, the Maine Benchmark Report, and the transcript of employee written comments. The report is used by many organizations to make significant improvements in their workplace culture.

Listed alphabetically, the 42 companies are:

- Allen Insurance and Financial, Camden
- Androscoggin Home Care & Hospice, Lewiston
- athenahealth, Inc., Belfast
- Bangor Savings Bank, Bangor
- Bar Harbor Bank & Trust, Bar Harbor
- Bernstein Shur, Portland
- Biddeford Savings Bank, Biddeford

- Bigelow Laboratory for Ocean Sciences, East Boothbay
- BONNEY Staffing Center, Inc., Portland
- CashStar Inc., Portland
- CIANBRO, Pittsfield
- Cintas Corporation, Westbrook
- Consigli Construction Co., Inc., Portland
- Edward Jones, Eliot
- FISC Solutions, Lewiston
- Garrand, Portland
- Gorham Savings Bank, Gorham
- GreenPages Technology Solutions, Kittery
- Hall Internet Marketing, Portland
- Holden Agency Insurance, Portland
- Hollywood Casino Bangor, Bangor
- Hurley Travel Experts, Inc., Portland
- Infinity Federal Credit Union, Westbrook
- Kepware Technologies, Portland
- Machias Savings Bank, Machias
- Maine Credit Union League/Synergent, Portland
- Maine Savings Federal Credit Union, Hampden
- Mechanics Savings Bank, Auburn
- MedTech Media, New Gloucester
- MOUNTAIN, LTD, New Gloucester
- MPX, Portland
- New Balance Athletic Shoe, Inc, Norway
- PeoplesChoice Credit Union, Saco
- Plixer International, Inc, Sanford
- PRC Industrial Supply, Portland
- Putney, Inc, Portland
- Skowhegan Savings Bank, Skowhegan
- Town & Country Federal Credit Union, South Portland
- Turner Barker Insurance, Portland
- Tyler Technologies Inc, Yarmouth
- Unum, Portland

- Winxnet, Portland
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Chris Richmond Advising The Landing School on Marine Systems



Chris
Richmond

Christopher Richmond of Camden, a member of the Marine System Program Advisory Committee at The Landing School, recently attended the school's annual meeting.

Richmond, a former schooner captain, is a commercial insurance producer at Allen Insurance and Financial, specializing in the marine industry.

The Landing School, based in Arundel educates men and women for careers in the marine industry as practical designers, builders and systems technicians who work professionally on today's vessels, adapt to the industry's evolving technology and appreciate the traditions of the past.

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