

# Changing Healthcare Landscape Impacts Businesses: Free Workshops to Help Gauge Your Readiness

Allen Insurance and Financial is holding three free workshops for businesses and non-profits to help explain the impact of LD 1333, the new state law changing the health insurance landscape in Maine.

The workshops, free open to the public, will be held Tuesday, Aug. 23, at the Maine Lighthouse Museum in Rockland; Wednesday, Aug. 24, at the Lord Camden Inn in Camden and Thursday, Aug. 25, at the Ramada Inn in Ellsworth.

Each workshop will run from 8:30 to 10 a.m. Coffee and pastries will be served.

“There’s no more important time to learn about the state of the health insurance market and how LD 1333 impacts small- and medium-sized businesses and non-profits in Maine,” said Dan Wyman, employee benefits specialist at Allen Insurance and Financial, adding that the workshops will address changes required by LD 1333 and how LD 1333 will work alongside federal healthcare reform.

Allen Insurance and Financial, with offices in Camden, Rockland and Southwest Harbor, serves more than 600 companies and non-profits, large and small, from Kittery to Calais, with their employee benefits needs. For more information about these workshops, call Sherree Craig at 800-439-4311.

In addition to a question-and-answer session, the workshops will

address:

- Key Provisions of LD 1333 and their impact on small- and medium-sized business in Maine, including pricing structures and mechanisms, Rule 850, creation of a high-risk pool, and the possible opportunity to purchase health insurance across state lines.
  - Important deadlines.
  - What the future may hold.
  - Resources to learn more and to stay up-to-date on the issue. A Maine native, Dan graduated from Williams College and the University of Maine School of Law, where he was an editor of the Maine Law Review. He practiced law with a Portland firm, specializing in insurance litigation, prior to joining Allen Insurance and Financial. He has represented employers and insurers before the Maine Supreme Court and the U.S. First Circuit Court of Appeals. At Allen Insurance and Financial, he works with businesses and non-profits throughout Maine on group benefits insurance planning.
- 

# **Thank You! OneBeacon Charitable Foundation Supports Our Relay for Life Team**



From left, Matthew Pedersen of OneBeacon recently delivered a \$1,500 check from the OneBeacon Charitable Trust to Karen Reed

and Trisha Hill, Allen Insurance and Financial's Relay for Life Team Captains. The American Cancer Society's Relay for Life will be June 24-25 at Camden Hills Regional High School. For more information about Relay or to make a donation to the any Relay for Life team, visit [relayforlife.org/midcoastme](http://relayforlife.org/midcoastme).

---

## **Relay for Life: 50/50 Raffle**

We are a strong supporter of the American Cancer Society's Relay for Life. We are conducting a 50/50 raffle to our fundraising efforts for 2011. Tickets will be sold until the Relay For Life Event June 24 and the winner will be drawn that evening.

If you need tickets or more information, please contact Karen Reed at 236-4311 or [kreed\(at\)alleninsuranceandfinancial.com](mailto:kreed(at)alleninsuranceandfinancial.com)

---

## **CFP Board Says: "Let's Make a**

# Plan"

Certified Financial Planner Board of Standards, Inc. has announced its "Let's Make a Plan" Public Awareness Campaign, designed to help educate Americans about the importance of sound financial planning and raise awareness about the significance of the CFP® certification and the need for competent and ethical financial planning.

Allen Insurance and Financial is supporting this effort in his/her/their local community by encouraging people to learn more about CFP® certification and financial planning.

"People are pulled in so many different directions when it comes to their finances, but a CFP® professional is uniquely qualified to pull all the pieces together and provide a comprehensive evaluation that looks at the whole picture of a person's financial life," said Charles Moran, CFP®, 2011 Chair of CFP Board's Board of Directors.

The integrated campaign includes national cable television and online advertising in addition to its print advertising.

[Click View YouTube Video \(in a new window\)](#)

A public service website – [www.LetsMakeaPlan.org](http://www.LetsMakeaPlan.org) – will serve as a core feature of the campaign, where consumers can learn about financial planning, the personalized approach CFP® professionals provide and find a local CFP® professional through a search function.

The Board of Directors approved the four-year, \$36 million campaign in November 2010 partly in response to many CFP® professionals who want the public to understand the important role they play in educating Americans on their financial well-being and helping people meet their life goals. The campaign

will help provide clarity to consumers who are looking toward designations and certifications to provide guidance on choosing a financial planner or advisor.

“The CFP® mark truly serves as the gold standard for personal financial planning,” said CFP Board CEO Kevin R. Keller, CAE. “Just about anyone can use the term ‘financial planner.’ But only those individuals who have passed a rigorous set of criteria and meet our strict ethical qualifications can call themselves a CFP® professional.”

This is the first large-scale Public Awareness Campaign the organization has underwritten. For more information on the campaign and to find a CFP® professional, visit the public service website at [www.LetsMakeAPlan.org](http://www.LetsMakeAPlan.org).

#### **ABOUT CFP BOARD**

The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for personal financial planning. The Board of Directors, in furthering CFP Board’s mission, acts on behalf of the public, CFP® professionals and other stakeholders. CFP Board owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and the federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements. CFP Board currently authorizes nearly 63,000 individuals to use these marks in the U.S.

#### **ABOUT ALLEN INSURANCE AND FINANCIAL**

Allen Insurance and Financial is an employee-owned insurance, employee benefits, and financial services company with offices in Camden, Rockland and Southwest Harbor. Call 800-439-4311.

---

# Community Support: Building Hope's Future in Science

Building Hope's Future in Science, the volunteer group raising money to build a science lab in the middle school wing at Hope Elementary School, recently received a donation from Allen Insurance and Financial of Camden.



The Hope group has been reaching out to local businesses as they work to raise the \$136,000 needed to fund this project. A matching grant has been donated when the group reaches the \$50,000 mark. The result of this effort will be the school's first fully-equipped science lab.

"We are pleased to be able to support this important education initiative," said Gilbert Fifield, president Allen Insurance and Financial.

The Hope Elementary School website includes additional information about this project: [hopees.u69.k12.me.us](http://hopees.u69.k12.me.us).

*Image caption: From left, Gilbert Fifield, president, Allen Insurance and Financial of Camden; Carol Hathorne, principal, Hope Elementary School and Erik Wade, middle school science*

*teacher, Hope Elementary.*

---

## **50/50 Raffle Added to Relay for Life Fundraising Efforts: Get Your Tickets Today**

We are a strong supporter of the American Cancer Society's Relay for Life. We have just added a 50/50 raffle to our fundraising efforts for 2011. Tickets will be sold until the Relay For Life Event in June and the winner will be drawn that evening.

We feel this was a great opportunity to show the community how our employees are supporting the American Cancer Society/Relay For Life Event.

If you need tickets or more information, please contact Karen Reed at 236-4311 or [kreed\(at\)alleninsuranceandfinancial.com](mailto:kreed@alleninsuranceandfinancial.com)

---

## **Junior Achievement: At Work at Lincolnville Central School**



Who fixes potholes? What are taxes? These were the questions discussed by Lincolnville Central School second graders one Monday recently as part of their hour with Tom Chester of Allen Insurance and Financial, their Junior Achievement curriculum leader, pictured here with some of his students.

Junior Achievement is the world's largest organization dedicated to educating students in grades K-12 about entrepreneurship, work readiness and financial literacy through experiential, hands-on programs. Allen Insurance and Financial has been participating with the JA program in Lincolnville for two years.

The program is offered to students in Kindergarten through 5th grade, said Elyzabeth Richards, LCS guidance counselor. Allen Insurance and Financial is one of six area businesses which purchase a JA kit for a classroom and provide an employee to lead the curriculum. Joining Allen Insurance and Financial in this community education commitment are Viking Lumber, Robbins Lumber, Camden National Bank, Bangor Savings Bank and Mathews Brothers.

LCS middle schoolers in grades 6 through 8 build on their JA experience through the school's career education, said Richards.

"Having business leaders involved in our school is a great gift



or our students,” Richards said, noting that JA leaders follow their classes as they move up through the grades, building a mentoring relationship.

Businesses interested in participating in the LCS JA program can call Richards at the school: 763-3366. LCS is the only area school with a JA program; it was established seven years ago with the help of Camden National Bank.

For more information about Junior Achievement in Maine, visit [jamaine.org](http://jamaine.org)

---

## **L.S. Robinson of Southwest Harbor joins Allen Insurance and Financial**

L.S. Robinson, the seven-person insurance agency in Southwest Harbor is now part of Allen Insurance and Financial.

The purchase was finalized Nov. 18. Terms were not disclosed. L.S. Robinson will continue to operate under that name. All L. S. Robinson employees are being retained.

The deal brings together two companies each with a long history of serving the insurance needs of Maine people.

Founded in Camden in 1866, Allen Insurance and Financial is an employee-owned company with offices in Camden, Rockland and Saco. L. S. Robinson was founded in 1932 by Lawrence Robinson, a well-known Mt. Desert Island businessman who saw the need to provide his community with insurance services.

“Allen Insurance and Financial is a great fit for us,” said

Bruce Bicknell, president of L.S. Robinson. "We will be able to provide a wider and more complete array of services for our clients while maintaining our focus on the unique needs of each client."



Back row, from left, Sara Montgomery, senior vice president, Allen Insurance and Financial; Mike Dufour, vice president, Allen Insurance and Financial and Ken Salvatore, principal, L.S. Robinson, Co. Front row, from left, Bruce Bicknell, president, L.S. [satellite maps](#) . Robinson Co.; Gilbert Fifield, president, Allen Insurance and Financial and Brad Bicknell, principal, L.S. Robinson Co.

---

## **Allen Insurance and Financial Supports Ragged Mountain Redevelopment**

Allen Insurance and Financial, the Camden-based insurance and

financial services company, recently made a donation to the Ragged Mountain Recreation Area Foundation.

“We’re pleased to make a significant contribution to this community fund raising effort,” said Sara Montgomery, Allen Insurance and Financial’s senior vice president. “Two generations of my family have enjoyed the outdoor recreation opportunities afforded us at the Camden Snow Bowl. We’re looking forward to the success of the Ragged Mountain Recreation Area Capital Campaign for the generations to come.”

“It is our hope that other area businesses will recognize the significant economic benefit a redeveloped Snow Bowl will bring to our economy, and will join us in supporting this effort,” added Gil Fifield, president of Allen Insurance and Financial.

The Ragged Mountain Recreation Area Foundation and the Ragged Mountain Recreation Area Redevelopment Committee are dedicated to the redevelopment of the all-season Ragged Mountain Recreation Area, which will serve the community, use our natural resources, and will be a catalyst for expanded economic opportunities. For more information, visit [camdensnowbowl.com/redevelopment](http://camdensnowbowl.com/redevelopment).



Pictured here, from left, are Mort Strom, co-chair of the Ragged Mountain Recreation Area Capital Campaign;  
Ann Montgomery, Honorary Campaign Co-Chair;  
Erin Flanagan, Campaign Co-Chair;  
Sara Montgomery, senior vice president at Allen Insurance and Financial and  
Gilbert Fifield, President, Allen Insurance and Financial.

---

# A Proud Supporter of the American Cancer Society's Relay for Life

✘ Allen Insurance and Financial continues its longstanding support of the American Cancer Society's Relay for Life, raising \$4,400 for the 2010 Relay, held earlier this summer at Camden Hills Regional High School.

Overall, the company has raised \$28,000 for cancer research since Relay was established in Knox County in 2003. Allen has received several American Cancer Society honors for this dedication, including an Outstanding Income Development Award in 2007.

Though Relay is the single biggest event on Allen's fundraising calendar, raising money for the American Cancer Society is a year-round activity. Yard sales, pot luck luncheons and other events help boost the total, as does a company match of employee funds raised. In addition, Allen provides free the use of a conference room for all of the Midcoast planning committee and team captain meetings.

Allen Relay team members in 2010 include: Karen Reed, Trisha Hill, Sara Montgomery, Kathi Jones, Sherree Craig, Meesha Luce, Leann McKusic, Lori Mank and Libby Davis.

*Photo Caption: Allen Insurance and Financial Relay for Life team*

*members for 2010 included, in the back row, from left, Libby Davis, Trisha Hill, Sherree Craig, Karen Reed and Leann McKusic. Front row, from left, Kathi Jones, Michael Mank and Sara Montgomery. Not pictured: Lori Mank. Their hats are pieces of (paper) birthday cake because the American Cancer Society is "the official sponsor of birthdays."*

For more information about Relay for Life, visit [relayforlife.org/midcoastme](http://relayforlife.org/midcoastme)