

# 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](http://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®.

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## **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](mailto:jlang@allenif.com). Interns should expect to start work in late May or early June 2022 and work through mid- to late August.

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

On Monday, January 17, 2022 AIO Food and Energy Assistance will host its second FILL THE STRAND food and funds drive to benefit AIO's Food Assistance, Energy Assistance, Weekend Meal, and Diaper Assistance Programs. This event challenges the community to fill every seat in the historic theater with bags of food and funds for AIO's programs.

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

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

Monetary donations are welcome – and in fact your dollar goes further since AIO can purchase food through partners at a competitive price. Individuals can sponsor a bag at \$25, which will fill one seat in the theater. Those interested in sponsoring a bag through a financial donation can make it online at [www.aiofoodpantry.org/strand](http://www.aiofoodpantry.org/strand).

Non-perishable food with a current expiration date is appreciated (no glass please). AIO would be grateful for donations of the most needed items including: ready rice pouches, macaroni and cheese and pasta; cereal & oatmeal; pop-top canned foods and Chef Boyardee meals; single serving lunch items; kid-friendly snacks; 100% juice boxes; shelf stable milk; snacks (granola bars, peanut butter crackers, 6-pack raisins). Whether a monetary gift or food donation – your support will help the people in our community who need it the most.

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

“We are thrilled to continue our partnership with AIO and the

Strand Theatre on this unique project. Together, we can make a real difference in the lives of our friends and neighbors," said Mike Pierce, president of Allen Insurance and Financial.

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

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

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

About AIO Food and Energy Assistance: For over 30 years AIO has provided critical food and heating assistance to Knox County families. Funding for AIO's programs is needed more than ever as food insecurity in Knox County is projected to increase 46% overall. Knox County ranks among the highest food insecurity rate in the state. Child food insecurity is projected to reach 28% (a 52% increase). In 2021, AIO has supported 1547 individual households and has distributes nearly 400 meal kits each week during the school year. AIO's Energy Assistance Program helps

households with heating assistance or electrical disconnection prevention – which is critical as winter begins. Last winter AIO distributed 450 energy assistance vouchers, totaling \$108,000 in support. The need for assistance is real and is not going away anytime soon given the ongoing pandemic.

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# Why Contractors Should Consider Errors & Omissions Coverage

By [Krissy Campbell, CIC , ACSR](#)

Contractors face several potential hazards in today's competitive and litigious society; customers are sometimes quick to allege negligence in a contractor's work.

Contractors Errors & Omissions insurance, also referred to as E&O insurance, provides coverage for things such as damages arising out of unintentional faulty workmanship, installed products, recall of their work and impaired or defective property.

Questions about contractors E&O insurance? Ask Allen. We're here to help.

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# Donation to Pacific Engine Company

Allen Insurance and Financial recently delivered a donation to the [Rockport](#), [Camden](#) and [Rockland](#) fire departments for their home inspection and smoke detector program.

“We’re in the business of helping people in our community protect their homes and their families – and so support for a program such as this, with its emphasis on health and safety, is very important to all of us at Allen,” said [Dan Bookham](#), vice president at Allen Insurance and Financial. “This three-department cooperative effort is a project with an immediate impact and can continue to make a real difference.”

The donation is the result of a partnership between Allen Insurance and Financial and the community outreach program at [MMG Insurance](#), the Presque Isle-based insurance carrier.

Chief Jason Peasley of the Rockport Fire Department says the program is ongoing, and donations will be accepted by any of the three departments at any time. He said that since the spring, 22 homes in the area have been inspected and fitted with smoke detectors – but that the need for this work continues.

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## Trail Clearing With Georges

# River Land Trust at Weskeag Headlands Preserve



Holly and Jim Coombs and Daulton Wickenden help with trail clearing at the Weskeag River Preserve.

Last week some of our employee-owners joined Georges River Land Trust's trail clearing efforts at the Weskeag Headlands Preserve in South Thomaston, one of the land trust's newest properties.

The weather was perfect on Wednesday, May 19 for some quality time in the Maine outdoors. Some of the cutting, sawing and plant-pulling was strenuous work – but that's what it takes to get a trail ready for its public debut. (We brought plenty of water and bug spray with us!)

Special thanks to GRLT Trail Coordinator Matt Bonner for his leadership and instruction. The GRLT website has all the info you need to learn about all their trails and preserves so you can plan your own outing – or get in touch to help with trail maintenance.



# Allen Insurance and Financial Earns Diamond Achiever Award in Maine

Allen Insurance and Financial has been named Maine's 2020 Diamond Achiever by [Patriot Insurance](#) Company. The annual award is presented to the highest performing agency based on set criteria including length of appointment, profitability, growth, and policy retention. Each year, the top Patriot Insurance Company agencies receive the "Diamond Achiever" award in recognition of their outstanding accomplishment.

Patriot Insurance Company President and CEO, Lincoln Merrill Jr. explains, "We are proud to present Allen Insurance and Financial with our Diamond Achiever award. Through their hard work and commitment to providing superior services, support and products, it is well deserved."

This recognition exemplifies their commitment to providing quality, professional insurance products and services to our mutual clients.

The results achieved by the team at Allen Insurance and Financial helped the agency become one of the most successful among Patriot Insurance Company's more than 115 independent agencies.

"The team at Allen Insurance and Financial is dedicated to

providing the protection our clients need accompanied by the highest level of service. We are all very proud to be recognized by our colleagues at Patriot Insurance. Strong partnerships like ours benefit everyone in the industry – carriers, agents and clients, ” said Michael Dufour, executive vice president of Allen Insurance and Financial.

Allen Insurance and Financial has been licensed with Patriot Insurance Company since 1993 is recognized as one of the carrier’s Preferred independent insurance agency partners.

## **About Patriot Insurance**

Patriot Insurance has been providing peace of mind for families and businesses in New England for over 50 years. Headquartered in Yarmouth, Maine, we are a regional carrier offering business, home, auto, life, and surety products backed by local, autonomous claims, loss control, and underwriting teams.

We work exclusively with independent agents who can give our customers the personal guidance and service they deserve. Since 2007, we have partnered with Frankenmuth Insurance, a longstanding company founded in Michigan in 1868. Patriot Insurance is financially sound, with an A.M. Best rating of “A” (Excellent).

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# **Traveling?      Protect      Your Vacation Investment with Trip**

# Insurance

For many, a family vacation is a special occasion – and never more so in 2021, when such trips are investments which need protection.

A trip insurance policy covers the non-refundable costs of your trip if you're unable to take your vacation or have to interrupt your trip and come home early. The coverage automatically embeds some extras like medical coverage, lost baggage, and missed connection benefits.

Many people are asking about travel during the COVID-19 pandemic and the "Cancel for Any Reason" benefit.

A "Cancel for Any Reason" benefit is an upgrade which requires purchase of a Preferred-level plan and carries additional cost. It is important to note that this benefit must be purchased within 10 days of making your initial trip deposit for any aspect of your trip, be it lodging, a car rental or reservations for travel.

A "Cancel for any Reason" benefit allows you to cancel for any reason not listed on the Certificate of Coverage and you'd receive a 75% refund of your insured amount. Cancellation due to travel restrictions or other circumstances related to the Coronavirus are not a covered reason to cancel under these plans unless you have the "Cancel for Any Reason" benefit. However, illness, as certified by a doctor, may be a covered reason for cancellation.

It is also important to read your plan documents carefully and be aware that this benefit is not available to residents of New Hampshire, New York and Washington.

For more information, click over to [AllenIF.com/trip](https://www.AllenIF.com/trip)

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# Fill the Strand Success!

From AIO Food and Energy Assistance  
Rockland, Maine

On Monday, January 18, 2021 [AIO Food and Energy Assistance](#) hosted its first FILL THE STRAND food and funds drive to benefit AIO's Food Assistance, Energy Assistance and Weekend Meal Programs. The day was significant as a national day of service, honoring Martin Luther King Jr. The goal was to fill every seat in the theater with a bag of food or funds for food; with the overwhelming support from the community AIO was able to fill the theater three times!

[See photos from the event.](#)

The event was a wonderful collaboration with the [Strand Theatre](#) and Allen Insurance and Financial, which provided an opportunity for the community to connect and participate, in a meaningful, but safe way. The Strand Theatre had the door open and the lights turned on for one of only a few times in the last ten months. "While the pandemic has temporarily closed the doors to the theater, the work of the Strand carries on in new and creative ways—and this effort was no exception," shares Jessie Davis, Executive Director of the Strand. "As a community mainstay, it made absolute sense for the Strand to partner with other deeply-rooted community institutions, AIO & Allen Insurance and Financial, to provide an extra lift to our friends and neighbors in these difficult times!"

Allen Insurance and Financial employees were on hand to help greet, collect, and sort incoming food donations. The goal The

generosity of the community has been remarkable- with more than 2000 pounds of food collected, sorted and integrated into AIO's market by the end of the day. More than \$27,000 in financial donations were raised, which together with the food collected will go directly to AIO's programs that support Knox County families. All together more than 245 people or organizations contributed to Fill the Strand's success.

Liz Jenkins, AIO Board President shares, "We are amazed by the day and the show of support from all corners of the community, especially our partners. I think that we have all been craving an opportunity to "do" something, something meaningful and joyful outside of our own walls, during a year when we've been at home so much. Leila Murphy brought this idea to me a year ago, and while we had to pause plans last spring, when Wendy Bryd from Allen Insurance and Financial contacted me in the late fall about a team project, the stars aligned. Our AIO Weekend Meal program manager, Molly O'Rourke, is a professional events planner so she rounded out our planning team beautifully.

I'm grateful to Leila and Molly for coordinating the event, and to everyone who supported the event-whether donor, volunteer or cheerleader. Thank you. The good energy and the excitement around the event was infectious. We certainly hope to do it again!"

"We're grateful we could play a part in a very special day – one that showed our community at its best," said Mike Pierce, president of Allen Insurance and Financial. Allen Insurance and Financial, was a collection site in the weeks leading up to the event, in addition to having a team of volunteers on the day of the event. Main Street Market also served as a collection site.

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# A Day of Service in the Community: Doing Things That Need to be Done

Allen Insurance and Financial encouraged employees to use a paid community service day on Jan. 18. Amy Bowen and Sally Miles, members of the business insurance team in our Belfast office, put in some real elbow grease, volunteering for [Waldo Community Action Partners](#) in Belfast, assembling 20 conference room chairs and deep cleaning two of the organization's transport vans.

Says Sally: "It was a great day – we did things that needed to be done!"