

Unum Retirees Newsletter

Summer 2014~ Fifteenth Edition



Words from the Chair

By Roger Rioux

If you know of any recent retirees who may not be aware of the organization, let them know about us and how they can join by contacting us through the website: www.unumretirees.org or contacting **Steve Bailey at 846-6648** or **sebailey@maine.rr.com**. We now have over 360 members and we do not need to charge dues thanks to Unum's generosity. The picnic is free and the fall and winter meetings typically cost members \$10 to \$12 after the subsidy.

Our summer picnic was held at *Two Lights State Park* on June 24. Approximately 65 people attended on what turned out to be a sunny day. We had a great time visiting with everyone. Attendance was down from 85 the year before. We are curious why attendance dropped off. If you have input please email me at **rrioux@maine.rr.com**.

We are also looking for suggestions for presenters at the fall and winter meetings. Please email me with your suggestions.

The next meeting will be the **Annual Meeting on Tuesday September 23rd at the Italian Heritage Center.** I hope we will see you there. An invitation will be distributed two weeks prior to the meeting.



From the Editor

Thank you all for your input! It is truly appreciated!

This Newsletter is published for YOU!

I would still love to hear from you about what type of "news" you would like to read.

Your stories don't need to be long.....just a paragraph would do! We would love any pictures that would go along with your story!

I'm looking forward to hearing your input AND receiving articles from you!

Pam Libby, Editor

rlibby5@maine.rr.com or 17 Larchwood Rd., South Portland 04106

P.S. Please refer to the "Unum Retirees Website" section of this Newsletter for contact info regarding all your pension and insurance benefits.

Summer 2014 Picnic at Two Lights State Park



Mark & Anne Andrews, Ann Waecker,
Pam Libby, Sue Brackett



Bea Osterberg, Linda Martel & Laura Collins



Gil Broberg, Stan Sylvester, Anne &
Mark Andrews



Dianne Hannaford, Martha Murphy and
Kathy Woodbrey



Bev Dahms, Dick & Glenna Goulet



Jennifer Sturzenberger, Karen Witham and
Bette Robicheaw



Roger Rioux
welcoming Unum
Retirees



Bob Wooten calling Bingo numbers



Diane Berra, Betty Cushman & Pam Libby



Our Dearly Departed *by Bob Anastasoff*



Isabelle E. Bellino

Isabelle E. Bellino, 83, passed away on March 2, 2014.

She was born on November 2, 1930, in Portland. She attended Portland schools and graduated from Portland High School in 1950.

She married her high school sweetheart, Anthony, on April 19, 1951, and together they began their family. Isabelle was a stay at home mom until her youngest child was in school. At that time she worked in the beauty salon at Porteous, then at Unum until she began her own business, The Colonial Maids service.

She is survived by her loving husband of 63 years, Anthony R. Bellino.

There was a Mass of Christian burial at on June 19, at Holy Cross Church, South Portland, followed by interment in Old Calvary Cemetery, also in South Portland. In lieu of flowers, donations can be made in Isabelle's name to: The Maine Chapter of the American Lung Assoc. 122 State St. Augusta, ME 04330



Bertha Cadigan

Bertha Cadigan passed away peacefully on May 31, 2014, at the Gosnell Memorial Hospice House surrounded by family and friends. Bertha was born on March 30, 1924, in Melrose, Mass. At the age of nine her family moved to Portland. She resided in the same house for 81 years until her passing. She was a proud graduate of Deering High School where she made many lifelong friends. She was very active in all Deering reunion celebrations. Upon graduation from high school, she immediately went to work for The Union Mutual Life Insurance Company where she held numerous positions over a 44 year career with the company, until her retirement. She also made many friends at Union Mutual and attended all of their retirement functions.

She recently celebrated her 90th birthday with family from the west coast attending.

Visiting hours were held at the Jones, Rich & Hutchings Funeral Home, Portland, on June 5. A funeral service took place on June 6 at the Woodfords Congregational Church, in Portland. In lieu of flowers, contributions can be made to: The American Cancer Society One Bowdoin Mill Island Topsham, Maine 04086



Joseph Fullerton

Joseph Fullerton, 73, of Standish, passed away on March 5, 2014, surrounded by his loving family. Joe was born in Bath and grew up in Bath where he attended school graduating from Morse High School.

It was at Morse where he met the love of his life, Cynthia Osgood. They were married for 53 loving years raising three children. After graduating from the University of Maine, Joe began his career with Union Mutual (Unum) which covered over 35 years.

He was proud of his accomplishments and spoke often of the lifelong relationships he established over those years (too many to list here but you know who you are and what you meant to him).

Joe is survived by his bride, Cynthia, (Nana) of Standish.

Visiting hours were held March 14, at the Jones, Rich & Hutchins Funeral Home, Portland. A celebration of Joe's life was held on March 15, at Trinity Church, Portland. For those that desire, memorials may be made in Joe's honor to: Opportunity Farm P.O. Box 65 215 Gloucester Hill Rd. New Gloucester, Maine 04260 or Youth Alternatives 22 Park Ave. Portland, Maine 04101



Francis J. "Bud" Guthrie

Francis J. 'Bud' Guthrie, passed away March 13, 2014, at Maine Medical Center, following a lengthy illness. He was 76.

He was born March 18, 1937 in Boston. Bud grew up in Belmont, Mass. and Little Falls, N.Y., where he was educated at St. Mary's High School. He earned a bachelor's degree from Siena College. He also earned an Executive Management degree from Penn State University in 1987.

He is predeceased by Marion, his wife of 51 years.

In 1975, Bud joined Union Mutual Life Insurance (Unum) in Portland where he worked for 14 years, last serving as senior vice president, marketing and communications.

Visiting hours were held at Hobbs Funeral Home, South Portland. A Memorial Mass was held at St. Bartholomew's Church, Cape Elizabeth on March 20. Interment will take place on a future date to be determined. In lieu of flowers, donations may be made in Bud's memory to: The Cape Elizabeth Land Trust.



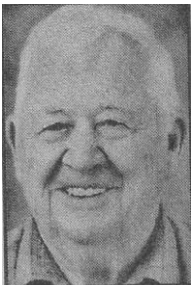
Andrew D. Guy

Andrew D. Guy, 59, of Lewis Avenue, Saco ME, passed away on June 5, 2014, at his residence.

He was born in Portland. Andrew graduated from Windham High School in 1973.

His places of employment included Unum Provident, Maine Medical Center and as a Hospice Nurse. A memorial service was held on July 12 at the Ferry Beach Park Association Conference Center, Saco.

Memorial donations may be made in his memory to: The Ferry Beach Park Association 5 Morris Ave. Saco, Maine 04072



Richard Hawkes

Richard Hawkes, 75, husband of Judith (Hall) Hawkes passed away peacefully at his home in Scarborough on March 19, 2014 surrounded by his family.

Born May 2, 1938 in Westbrook and raised in South Windham, he was a graduate of Gorham High School. He married Judy (Hall) Hawkes in 1959. He retired from AT&T in October 1990.

After retirement he continued in the telecommunication industry for Unum in Portland.

Surviving him is his wife, Judith (Hall) Hawkes.

A funeral service was held on March 29, 2014 at the Dolby Funeral Chapel, Windham. Interment was held later in the spring at Hillside Cemetery in Gorham



Linda M. Jordan, 62, of South Portland, died on Sunday, May 25, 2014, at Gosnell Memorial Hospice House.

She was the wife of Bruce C. Jordan. Linda was born in Portland on April 11, 1952. She grew up in South Portland, attending local area schools and graduated with honors from South Portland High School.

Linda worked for Unum for 38 years as a system programmer, retiring in 2007.

A private graveside service was held at Highland Memorial Cemetery, South Portland. In lieu of flowers, donations in Linda's name can be made to: Gosnell Memorial Hospice House 11 Hunnewell Rd. Scarborough, Me. 04074 or Maine Cancer Foundation 170 U.S. Route One, Suite 250 Scarborough, Me.



Rita N. Maiorano, 71, died June 01, 2014 at the Baron Center following a long illness; her loving family was by her side.

Rita was born on September 4, 1942 in Portland. Her family later settled in South Portland. After graduating from South Portland High School in 1960, she began working in the insurance field at Unum Mutual Insurance.

On September 16, 1967, Rita married her Willard Beach sweetheart, Thomas Maiorano. Rita left Unum in 1968 to start her family and settled into her role as mother and business partner.

She is survived by her husband of 46 years, Thomas Maiorano.

Visiting hours were held on June 3, 2014 at Conroy-Tully Crawford South Portland Chapel. A Mass of Christian Burial was held on June 4 at St. Peters Church, Portland. Those who wish may make donations in Rita's memory to: The Alzheimer's Foundation.



Joyce E. Trainor, a long time resident of Cumberland, died peacefully in her home on March 27, 2014.

Joyce was born in Oakland, Maine on August 26, 1932. She was a graduate of Williams High School in Oakland, Class of 1950. Joyce graduated from Thomas College in Waterville in 1952 with a degree in business.

Joyce married her high school sweetheart, John A. Trainor, on November 21, 1953 at St. Theresa's Catholic Church in Oakland.

From 1980 until 2000, she worked as an Executive Assistant at Unum in Portland.

Joyce was predeceased by her husband.

A Celebration of her Life and funeral service were held April 5, 2014 at Holy Martyrs Catholic Church, Falmouth. Interment was at St. Francis Catholic Cemetery in Waterville, Maine later in the spring.



Florence Bennett Wile-Hodsdon, 91, a longtime resident of Yarmouth, died on April 30, 2014 at Mid Coast Hospital, Brunswick.

She was born June 7, 1922 in Yarmouth. She graduated from North Yarmouth Academy in 1939, attended Northeastern Business College, and began working for the Union Mutual Insurance Company in 1940.

On Christmas Day, 1941, she married Lester R. Wile. In 1943, she took the longest maternity leave in Union Mutual history, returning to work in 1963 as an executive secretary. She retired from Unum in 1984. Three years after Les' death in 1985, she married Richard H. Hodsdon. Dick died in 2003. A memorial service was held on May 7, at the First Parish Church in Yarmouth. In lieu of flowers, donations may be made to CHANS Home Health Care 60 Baribeau Drive Brunswick, Maine 04011



Susan Dwight Collins Wroth died suddenly on March 19, 2014, in Portland. Susan was born in Providence, R.I., on Nov. 12, 1931. When she was 12, her father was named as the Washington correspondent for the Providence (R.I.) Journal, and the family moved from Providence to Washington, D.C., where Susan spent the remainder of her childhood. She returned to Providence for college, graduating in 1954 from Brown University. Susan worked for many years at Union Mutual Insurance Company in Portland (now Unum), and following her retirement, pursued her passionate interest in historic preservation as a member of the Historic Preservation Commission of the City of Portland and of Maine Preservation. A memorial service was held for Susan on April 26, at St. Luke's Cathedral, Portland.

Important Dates for 2014

2014 Board Meetings 10:30am to noon in Ho III: September 2nd; October 21st

- **9/23/14 Annual Meeting**

Unum Retiree Members are welcome to attend Board Meetings.

Just let Roger Rioux know beforehand. (207) 671-7906 rrioux@maine.rr.com

Unum Blood Drive Schedule for the remainder for 2014:

HO1 9/29 (9:00 AM to 2:00 PM)

HO3 9/15 (7:00 AM to 11:00 AM)

We do not have any dates for December yet.

Please contact Bob Wooten if you are interested in helping out with a blood drive at Unum.

(207) 797-8982 rwooten1@maine.rr.com

Volunteers are needed to work at the refreshment table providing donors with refreshments for the 15 minutes they are required to stay at the table. There are usually two three-hour shifts, but we can accommodate other (two hour) shifts.



Unum Retirees Website <http://www.unumretirees.org/>

Bob Anastasoff, Webmaster BobA2000@aol.com

Welcome We are a social group that also encourages volunteerism.

Unum Retirees Board Members (Name, function, contact information)

UNUM RETIREES BENEFIT INFORMATION

Retiree Benefits Described on the Unum Website This has all retiree plan booklets. *Note that some plan benefits are different based on year retired.*

Contacts From the Unum Website This includes shortcuts when making calls.

Telephone Contacts Include:

Pension and Life -- important contact	Towers Watson	800-678-2436
Medical	UnitedHealthcare	855-868-6663
	Aetna	800-438-2602
	Cigna	800-244-6224
Prescription Drugs	Caremark	877-860-6415
	Aetna	800-238-6279
	Cigna	800-244-6224
Dental	Ameritas	800-487-5553
	Cigna	800-244-6224
Long Term Care	Unum	800-277-4165
401k	Fidelity	877-220-4015

NOTE: *Towers Watson at 800-678-2436* is a particularly good resource. They manage all the enrollments for our retirees and have basic info on all our benefits. As needed, they can do research or put the retiree in contact with the right provider (e.g. UnitedHealthcare or Aetna or Cigna or Caremark).

Unum HR Contact:

*It is important that plan members first call Towers Watson or one of the carriers (medical or pharmacy) directly if an issue arises. If the provider or Towers Watson is unable to resolve the issue then retirees (or their family members) should contact Unum HR for assistance. Our contact is **Andrew Molloy**. He can be contacted at 207-575-8626 or amolloy@unum.com*

Newsletters (going back to November 2009)

Volunteer Contacts in Non-Profit Agencies

Unum's Volunteer Service Grant Program

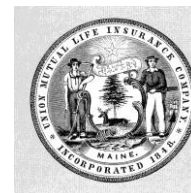
Unum will donate \$1 per hour for volunteer work for a 501C3 (non-profit) firm.

Please Keep Track of your Volunteer Hours

By-Laws

Unum Logos by Bob Anastasoff

In the August 2007 *Headlighters Newsletter*, Bob Anastasoff wrote an article tracing the use of images and logos of Unum using the Union Mutual Life Insurance Company lineage since its inception in 1848 to its most recent change in April 2007.



He has re-created that article with all the graphics. It is located at: <http://www.unumretirees.org/logos/>



Bob mentioned that people have asked to see it again! "It has even been used in Unum trivia contests."



A Tribute to Florence Wile-Hodsdon

by Jaye Wile Sewall (her daughter)

I am the daughter of Florence Wile-Hodsdon writing to inform you of mom's passing on April 30th. Mom had a long and fond history during the years she worked at Unum. She began her career in 1940, when it was Union Mutual Life Insurance Company. She went out on maternity leave in 1943. She returned to Unum in 1964. The humor here is that she had the longest maternity leave on record for the company! Dave Stanley, V.P. remarked at her retirement party in 1984 "thankfully we didn't have to pay her as we do now."

Mom was a very active Unum retiree and a frequent contributor to your newsletter. One particular article, that I am referring to as I write this is called **REFLECTIONS** by Florence Wile-Hodsdon, written Jan 8, 2006.*

Mom lived in her beloved home town of Yarmouth until September of 2013, when she moved to Cadigan Lodge at the Highlands in Topsham. She had a debilitating condition of COPD and CHF, but stayed strong throughout her ordeal facing many challenges, with little complaint and always a smile on her face.

As a former employee of Unum myself, I would like to express my gratitude to all those who helped me, through the Unum employee benefit department, navigate and put into place all the benefits that mom had in order to give her the best of medical and long term living care. It's nice to see that customer service, which was so important while mom and I worked there many years ago, is still positive and caring.

Attached please find our favorite picture of mom should you like to include it in your newsletter.

Do not hesitate to let me know if you have any questions.

Regards,
Jaye Wile Sewall

***Please see the last page of this Newsletter for Florence's article she wrote for the *Headlighters News* in January 2006!**

An Email from Anita Lewis

"I work at USM which is home to OLLI - the Osher Lifelong Learning Institute. Here's a link to their website. <http://usm.maine.edu/olli> I thought this is something you might be interested in profiling in the newsletter."



Learn for the Love of it!

Are you 50 or older, with a curious mind and a keen interest in learning, just for the love of it? You are invited to join with more than 1700 like-minded Portland-area older learners who are members of the Osher Lifelong Learning Institute at the University of Southern Maine.

(Taken from the <http://usm.maine.edu/olli> website)

Unum Corporate Track Team

by Judy Hairsine

Purpose:

The purpose of Unum's Corporate Track Team Program is to promote personal fitness, team- building, working out together and having fun.

Our goal is to have a variety of employees and retirees from throughout the corporation, success fully train and compete together.

Eligibility:

To be eligible for the Unum track team, an employee must work a minimum of 30 hours a week prior to the Nationals.

Retirees are eligible after 10 years of employment with Unum.

History:

The Unum track team was established in 1985. The team attended its first nationals in Los Angeles in 1986 and has continued participating in meets here in Maine. The Unum team has won the State of Maine Corporate Track Championship in all but five of the years we have competed in MECTA meets.



Training:

Between April and July, Portland based team members have regularly scheduled practices.

Events:

All events are team or relay events with batons being used on most track events. Competitors in the shot put, discus, long jump, high jump, 5k & 10k, road races are all scored in 5 year age brackets.

Track events have legs ranging from 100m to 3200m, gender, age, and position.

Organization:

The track leadership consists of the following committees:

- Advisory Committee
- Fundraising Committee
- Project Subcommittees

*For more information, please contact **Judy Hairsine** at 207-730-9038 or email : judyth@maine.rr.com*

Some more info from Judy:

" Right now we are in our season. We have five meets here in Maine. The team is gearing up for the National meet in California. This will be July 12 & 13. This will be the last nationals."

An Email received from Keith Forrest

"As we used to do these things, let's take a stab at something which the retirees might find relevant.

Plausible 2015 Social Security Cost-Of-Living-Adjustment

Each year, the Social Security cost-of-living adjustment for all beneficiaries is based on the year-over-year average percent change for the third quarter (in the prior year, or 2014/2013) of the consumer price index of "wage and clerical workers". Well, as of May, this comparison stood at +2.1%. If prices hold steady through the period we should all expect a minimum increase of about 1.5% next year. With some moderate gains through September, this increase in the annual "COLA" could increase by as much as +2.5%.

That's the good news. However, one must remember, for those retirees on Social Security who are now age 65 and over (and thus have Medicare as their primary health care provider), there could be a year-on-year increase in the Medicare Part "B" premium which is subtracted from one's monthly Social Security payment. If this happens in January, the net effect would be to subtract from the likely gross increase of 1.5-2.5% in the monthly S.S. benefit next year. Retirement finances may not be excellent, but they still beat the alternative!

My love to all fellow former employees, and close to 20 of the best professional years of my life in the Investment Division.

Respectfully submitted,
Keith Forrest, Retired Chief Economist - UNUM Corp."

Niagara Falls - Worth the Trip!!

by Pat Walsh

This was my first time visiting Niagara Falls, after having heard about it all my life and seeing the Marilyn Monroe/Joseph Cotton film "Niagara" more than once. The 2014 version of Niagara Falls is more inviting than the 1950's film version. I designed the trip so I wouldn't have to do any driving (other than to and from the local transportation center.)

I took a comfortable Concord Trailways bus from Portland, ME to Boston, flew Jet Blue to Buffalo, and used the "Airbus" van service from the Buffalo airport to my hotel. Everything was on time and without a hitch. My suite at the Embassy Suites was clean, comfortable and had a view of the Falls. Having a kitchenette for a 4 night stay is more than convenient, almost essential, as I prefer eating in my room to dining out. Being a vegetarian, I found it surprising that neither the hotel nor the TGI Friday's located in the hotel had even one vegetarian meal on their dinner menus. I found a "coffee shop" called "the Famous" only a block or two away that has veggie burgers and other vegetarian choices...their prices were good and the food excellent. It is located inside the big Fallsview Casino hotel complex, along with several other restaurants, shops and a food court. They served the best fresh fruit salad I have ever had, anywhere.



The first glimpse of the Falls was from the road before getting to the hotel. The driver stopped and suggested we all get out and take a look, while he had a cigarette! The Falls looked smaller than I had imagined, but we were at a distance and up higher, later after checking in I walked down to the Falls and experienced the constant thundering sounds and the mist from the Horseshoe Falls that rises up thickly and higher than the river and drifts across to the walkway and road that runs alongside the river. Another day I would find time to sit in the sun near enough to hear the Falls and meditate.

The first day I planned to take the "WEGO" bus (\$7.00 for a 24-hour pass) to the Niagara Falls History Museum. I had a map showing three different color bus routes and there were bus stops marked "WEGO" on the streets, with either red line, blue line or green line designations on the signs. From the map I couldn't tell which way to go to find the right color line, so I asked directions of a valet along the way...he didn't seem to know either but looked on the map and pointed me...in the wrong direction as it turned out! It was a pleasant morning and I like to walk, so I walked a long way, asked directions again of someone who didn't know, and eventually found the right bus stop with a welcoming bench. When I looked before sitting I saw it was covered with large drops of water from the rain the night before. I only had a tissue to dry it, but I did what I could and then sat on my raincoat to wait, whiling away the time by comparing two maps I had acquired to try to figure out where I was and where I was going. I was deep within the maps when the bus pulled up and the friendly driver said "I hate to interrupt you..." and away we went. I was the only one on the bus.



After that first day I was able to understand the WEGO system and take another route to the Butterfly Conservatory.

I walked to the Skylon Tower for some excellent photo opportunities and on the last cold, windy and rainy afternoon enjoyed the National Geographic IMAX Movie depicting the history, myths and miracles of the Falls. I met friendly people all along the way and enjoyed the adventure from start to finish!

Please visit Pat's blog for more pictures [Niagara Falls: Worth the Trip! | Travel Blog](#)

Reflections.

By

Florence Wile-Hodsdon



The year was 1940. War was spreading throughout Europe, and the United States was providing ships, planes, and other supplies as rapidly as possible to the Allies. Rolland Irish was President of Union Mutual Life Insurance Co., and those in charge of planning deemed it wise to add disability insurance to the thriving life insurance business. The result - the purchase of Mass. Accident Ins. Co. Those employees who chose could move to Portland and many did; however, some clerical people preferred to terminate and remain where they were.

In view of this, UM interviewed and hired five locals to train to replace those openings needing filling. I was one of the five - North Yarmouth Academy graduate, enrolled at Northeastern Business College, seventeen years old and green as grass. I was interviewed by Harold Lang, Vice President. One of the requisites was a complete physical exam, something I had never had. Alvin Ottum, MD was the physician. Following the exam, my temp was slightly elevated so this required a return check. Happily all went well and I became a trainee.

We five left by train to Boston in March. Upon arrival, we were housed at the Franklin Square House in Dorchester and from there taxied to and from Kilby St. in Boston to work. As I was not a fast typist, had little or no shorthand experience, I was assigned to the accounting department under the tutelage of a very pleasant and efficient lady.

We returned to Maine in May and were housed on the 4th floor of 440 Congress St. Those connected with the life side of the business were on the 3rd floor with Purchasing, Printing, and Maintenance on the Exchange St. side of the building. Maine National Bank was on the first floor providing easy access for banking. Later we had a credit union with our own employees on the board.

South Portland Ship Yard and Bath Iron Works were teeming with activity and employees. It wasn't long before these folks were enrolled in the disability coverage. As you can imagine, this involved a massive amount of clerical work. I, along with two others, was assigned to wait on clients, updating records, verifying payments, diversified and interesting.

The company housed about 300 in the home office building. A mutual company, with agencies throughout most of the country, the actual enrollment was much larger but in the home office there was a feeling of "family." We soon knew everyone, and the women had an organization known as the FUNCHAT CLUB. I am a past-president. We held regular meetings, had a bowling league, - a typical social group.

There was a sense of belonging to, and being part of, something special. On birthdays, a birthday cake was delivered to one's home by Cushman Baking Co., courtesy of the Company. Christmas was a special time - every employee received a small gift. Sales promotions where the high producing agents would be brought in from the field, often included a picnic, various sports events, ending with a dinner and dance.

It was the custom of the larger companies, UM, NETel., the banks, to hire only single women. By December of 1941 the United States became part of the Allies in the battle against the Axis, and, it wasn't long before the practice died a natural death - Married Women Also Needed To Work... This proved to be in my favor as war was declared Dec. 7, 1941, I was married Dec. 25, 1941, and became the first married woman allowed to continue working.

In 1943, I terminated to raise a family, only to return in 1964, finally retiring in 1984. A humorous aside, upon returning, I was told there was a reference to my being on "maternity leave." Dave Stanley, V.P. remarked, "thankfully we didn't have to pay her as we do now."

I have nothing but fond memories of the company and people as I knew them. This is one of the reasons I enjoy HEADLIGHTERS and feel by doing my bit for VALUR I can show my appreciation for the experience.

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