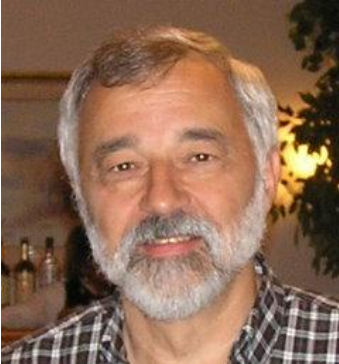


# *Unum Retirees Newsletter*

## *Spring 2015~Seventeenth 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](http://www.unumretirees.org) or by contacting Steve Bailey at 846-6648 or [sebailey@maine.rr.com](mailto:sebailey@maine.rr.com). Unum notifies us once per year about new retirees so we may be missing contact information for recent retirees. We now have over 400 members.

Please refer to our website, [www.unumretirees.org](http://www.unumretirees.org) for a list of the board members, helpful information about the organization and contact numbers for Unum Retiree benefits.

Our winter meeting was held on February 24 at Keeleys Banquet Center where approximately 75 members and guests attended. Please see below for a summary of the presentation.

The next meeting **will be on June 23** at Two Lights Park in Cape Elizabeth. I hope we will see you there. An invitation will be distributed three weeks prior to the meeting.

At the winter meeting on February 24 **James Taylor**, Regional Director for Wells Fargo, gave a presentation regarding identity theft. The presenter is associated with Ameriprise Financial. The following is a summary of an hour long presentation. The topics were 1) Identity theft and the internet, 2) How your identity can be compromised, 3) Preventing identity theft, and 4) What to do if you are a victim.

A short summary is to be careful, but don't be overwhelmed. If you take precautions you can reduce the chances that identity theft will impact you. The ramifications of identity theft can be serious, but there are things you can do to protect yourself. Monitor your credit reports regularly. You can get a free credit report once per year from each of the three credit bureaus. Guard your personal information even from friends, family and people who work in your home. Pay bills online from your checking account if you can. Use a gel pen to write checks as thieves can wash standard ink from you check and steal your account information. Never respond to emails from people you do not know. Don't click on a link from people you do know that is sent to a long list of people. Their email may have been compromised. Don't give out personal information over the phone unless you initiated the call. You can stop getting those blank checks and preapproved credit card offers by calling the credit bureaus or going to [www.optoutprescreen.com](http://www.optoutprescreen.com) to remove your name from the marketing lists. Those checks and offers can easily be stolen from our mailbox.

While technology expands our opportunities and offers efficiencies, it also offers opportunity for criminals to expand their enterprise and to reach greater numbers of victims. In 2013 the number of identity fraud victims increased to 13.1 million from the 10.2 million in 2010. 1 out of 5 victims do not know how their personal



information was obtained. 13% said their information was stolen by someone they knew. 50% had their information misused to make online purchases. 25% reported having their Social Security number stolen. Young people's identities are often stolen when they move and mail continues to go to their old address. Thieves take the discarded mail. 18 to 24 year olds are common victims of ID theft, but older people are not immune. 26% of people over 65 have been affected by fraud.

These are examples of information you need to protect: credit cards and reports, Social Security card, driver's license, ATM and telephone calling cards, mortgage statements, dates of birth, passwords and PINs, home addresses and phone numbers. The information in these documents can be used to steal your identity. Despite the surge of online activity, for most identity theft cases, the point of compromise is still through traditional methods such as a close associate, friend, family, neighbor or in-home employee, lost or stolen wallets, credit cards, and checkbooks, breached home computers, stolen mail, and trash.

We should all be aware of the internet schemes known as "phishing" and "pharming". Phishing includes sending messages or spam from phony financial institutions or companies to get you to reveal your personal information. The perpetrator will tell you that your account has been compromised and you need to log into free it up. Pharming includes installing malicious code on a computer or server, misdirecting users to fraudulent websites without your knowledge or consent. You can recognize fraudulent emails by looking for awkward greetings, typos, incorrect grammar, strange or unfamiliar links, compelling or urgent language (your account will be closed!) and misspelled company name.

Your email account can be compromised, which can have a serious consequence. Be careful when providing your email account and password. Victims email accounts can be compromised while responding to a phishing email. Once the fraudster has your email address and password, they can impersonate you via email to your Financial Advisor, banker or to a business. TIP: Do not save financial or personal information in your email box. If your account is compromised this information is available to criminals. If your account has been compromised contact the following site for tips on what to do.

<http://www.finra.org/investors/protectyourself/investoralerts/fraudsandscams/p125460>

Over half of U.S. consumers use social networking sites. Unfortunately, consumers who use social networks suffer more from fraud than those who don't use them. Fraudsters can use these sites to access addresses, dates of birth, even your mother's maiden name or your daily schedule. Don't post information that you don't want thieves to know, especially when you will be away from home.

#### **To defend yourself online do the following:**

1. Shield your computer with firewalls and up-to-date software to catch viruses, spy ware and crime ware.
2. Do not reveal any personal information on any social networking sites.
3. Ignore and delete emails urging you to click on a link to verify account info.
4. Create tough-to-crack passwords.
5. Don't let financial programs or websites auto-save your passwords
6. Connect to your financial accounts only from your own computer or using secure Wi-Fi locations.
7. Opt out of receiving unsolicited e-mails by registering at [www.dmachoice.org](http://www.dmachoice.org). Click on Register for eMPS.

**A major source of information for identity theft is in your mail box especially if it is at the end of your driveway. To protect yourself you can do the following:**

1. Have your name and address removed from the phone book.
2. Install a locked mailbox at your residence to deter mail theft.
3. Do not leave the envelopes containing bills you pay with checks at your mailbox.
4. Carefully destroy papers you throw out. A crosscut paper shredder works best.
5. If you are away from home for an extended time, have your mail held at the post office, or ask a trusted neighbor to pick it up for you.
6. Request electronic statements and use online bill pay whenever possible.



**David Gardiner** (Ameriprise Financial rep) & **Roger Rioux**

Be careful about sharing personal information. Do not say, or let anyone say, your Social Security number out loud in a public place. If you receive an unsolicited phone call asking for personal information, don't do it and listen closely to background noise. Watch out for "shoulder surfers" who use binoculars, video or camera phones to capture information. Sign up for the FTC's National Do Not Call Registry.

**Other ways to reduce the impact are the following:**

1. Credit Monitoring - A paid service that monitors for suspicious activity or changes to your credit file to detect potential fraud.
2. Fraud alert - A message that is placed on your credit report, requiring lenders and creditors to confirm your identity before issuing a new line of credit. Intended to stop someone from opening new credit accounts in your name, but may not prevent the misuse of your existing accounts.
3. Credit freeze - Locks down your credit file at the credit reporting agencies, which are prohibited from issuing credit history to any lender, creditor, etc.
4. Public data scanning - Scans public records and Internet sites to detect if your personal or financial information is out there.

**What should you do if you are a victim?**

1. Contact any of the three credit bureaus. Experian, Equifax, and TransUnion
2. Close all accounts that you believe have been tampered with
3. File a complaint with the Federal Trade Commission. Call 1-877-ID-THEFT or complete their Online Complaint Form on [www.ftccomplaintassistant.com](http://www.ftccomplaintassistant.com). Provide a printed copy of your Online Complaint Form to the police to incorporate with the police report. (These documents can constitute an Identity Theft Report and entitle you to certain protections.)
4. File a report with the local police. The report will lend credibility to your case, when dealing with creditors, who may require proof of criminal activity.

**Handling other types of theft and whom to contact:**

1. Tax fraud: Contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.
2. Investments fraud: Brokerage accounts have different protections than a checking or savings account. Contact your brokerage firm immediately or file a complaint with the SEC.
3. Social Security fraud: Contact Social Security Administration Office of the Inspector General at 1-800-269-0271, in cases of welfare or employment fraud or if you suspect someone is using your Social Security number
4. Passport fraud: Contact the United States Department of State through [www.travel.state.gov/passport](http://www.travel.state.gov/passport).

**Finally I hope this isn't too overwhelming. There was a lot of valuable information in the presentation. I felt it was important to include as much as possible here.**



# Pictures from the Winter Luncheon *at the Keeleys*

(Provided by our photographer, Bob Anastasoff and his assistant Brenda Anastasoff)



Linda Robichaud, Beverly Dahms & Bea Osterberg greet attendees



Bertha Gardiner, John Andrews, Gil Broberg & Kay Joyce



Pam Libby, Gladys Yankowsky & Barbara Brown



Betty Cushman, Ethel Ennis & Kay Joyce



Sylvia Parks, Kris Miller, Judy Hall, Lorraine Cragin & Gail McIntire



Jeanne Clemann & Jean Fairweather



Karen Witham, Carl Comstock, Jim Toulouse, Ann Waecker & Olin Sawyer



Ann LeClair, Brad Wescott, Martha Murphy & Dianne Hannaford



Kathy Doughty, Walter Doughty, John Bonnell & Katy Heck



## Our Dearly Departed

*by Bob Anastasoff*

**Franklyn Murray Boyce**, 76, of Conifer Lane, North Yarmouth died peacefully November 14, 2014, with his loving family by his side. Murray was born in Glasgow, Montana on October 20, 1938. He attended local schools and graduated from Power High School in the class of 1956 and the University of Montana with a BA. He then enlisted and served in the United States Navy. On December 16, 1967, he married Mary Jeanne Malloy at Sacred Heart Church in Portland. Murray worked as a systems analyst for Unum for 37 years retiring in 1999. After retirement he worked part-time for L.L. Bean in the call center for 12 years. Murray is survived by his wife of 46 years, Jeanne Boyce of North Yarmouth.

A time of visitation was held on November 20, 2014 at the family home in North Yarmouth.

A memorial service was held November 21, 2014, at the First Lutheran Church, Portland. Those who wish may make contributions in Murray's memory to: Special Olympics of Maine 125 John Roberts Rd., #19 South Portland, Maine 04106 or Gosnell Memorial Hospice House Hospice of Southern Maine 180 U.S. Route 1 STE 1 Scarborough, Maine 04074.



**Donna Catroppo** passed away in Marlborough Massachusetts on September 22, 2013. She graduated from Portland High School in 1968. She worked at Unum 1966 to 2002 when she retired. At the time of her death Donna was awaiting a kidney transplant. She was on dialysis for almost 11 years.



**Janice E. Charest**, 74, passed away peacefully on February 10, 2015 in her Westbrook home surrounded by all of her loving family and several friends after a courageous battle with cancer. Relatives and friends were respectfully invited to visit with the family at the Dolby Funeral Chapel, Windham on Feb. 13, 2015. A mass of Christian burial was celebrated at St. Anthony Church, Westbrook. Spring burial will be in the St. Hyacinth Cemetery, Westbrook.



Gloria R. Clark

**Gloria R. Clark**, 79, of Titusville, Fla., passed away on October 23, 2014. She was born on December 22, 1934 in Skowhegan. Gloria was the purchasing manager for Unum for many years. She was preceded in death by her husband, Wilburn Clark. Visitations were held on Oct. 27, 2014, at North Brevard Funeral Home in Titusville, followed by the memorial service. Memorial donations may be made to: Hospice of St. Francis 1250-B Grumman Pl. Titusville, Florida 32780

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**Esther L. Coffin**, 89, resident of Freeport Place, formerly of Northwood Drive in Portland, died on October 10, 2014 at Hawthorne House in Freeport. She was born in Yarmouth. She graduated from North Yarmouth Academy in 1942 and attended Northeastern Business College in Portland. In 1943 to 1946 she was employed by Union Mutual Life Insurance Co. as a Policy Issue Clerk.

Visiting hours were held on October 17, 2014 at Jones Rich & Hutchins Funeral Home, Portland, where a funeral was held on Oct. 18th. Burial followed at Riverside Cemetery in Yarmouth. The family would like to thank the staff at Freeport Place and Hawthorne House for their kindness and care.

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**Beryl Edith Mansfield Dubay** passed away after a long illness in Tujunga, California, on September 9, 2014. She was born in East Machias on October 9, 1922. She spent most of her childhood in South Portland and graduated from South Portland High School in 1939. After graduating from business college in Portland, she worked at the Naval Station in Portsmouth, N.H., until her marriage to Bernard William Dubay on Oct. 19, 1943. During her years as a mother and wife, Beryl and Bernard lived in Madison, Cape Elizabeth and South Portland, and Montpelier, Vt.

Beryl worked as an administrative assistant at the Union Mutual Insurance Company in Portland. After being widowed in 2002, she spent much time in Essex Junction, Vt., and Glendale, Calif. A graveside memorial service was held at the Congregational Cemetery in Cape Elizabeth on November 8, followed by a gathering of family and friends after the service and burial. In lieu of flowers, donations in Beryl's name may be made to: The Haven of Grace (shelter for women and their families) 40 Coe St. Woonsocket, Rhode Island 02895 or to your local food shelf.

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**Joanne R. Elkanich**, 79, of Garnet Drive South Portland, died peacefully on February 4, 2015, at Gosnell Hospice House, following a courageous battle with cancer. Her loving family was by her side. Joanne was born in Duquesne, Pa., on July 10, 1935. She attended local schools and graduated from Duquesne High School in the class of 1953. She married Edward G. Elkanich on May 12, 1956, at St. Peter & Paul Church in Duquesne, Pa. In 1968, they made their home and raised their family in South Portland. After the last of the children were in school, Joanne went to work as an administrative assistant at Unum, a position which she held for 18 years, retiring in 1999. Joanne is survived by her husband of 58 years, Edward Elkanich.

Visiting hours were held on February 9, 2015 at the Conroy-Tully Crawford South Portland Chapel. Prayers were recited at the chapel on February 10, 2015, followed by a Mass of Christian Burial at St. Maximilian Kolbe Church, Scarborough. Burial followed in Calvary Cemetery, Broadway, South Portland.

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**Dennis William Gaines Sr.**, 63, passed away on February 4, 2015, at Sierra Providence East Hospital in El Paso, Texas. Dennis was born on August 21, 1951, at the Trull Hospital in Biddeford. He was educated in Saco schools and attended Thornton Academy, class of 1970. He worked for Unum in the security department for about 15 years. He is survived by his wife of 10 years, Jill of El Paso. Visiting hours were held February 14, 2015 at Dennett, Craig & Pate Funeral Home, Saco. A funeral service followed. Interment followed at Laurel Hill Cemetery in Saco.

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**Mary Elizabeth Johnson**, 80, of Cape Elizabeth, died peacefully after complications due to pneumonia on December 9, 2014. She was born in Portland on March 1, 1934. She is survived by her husband of 43 years, Carl W. Johnson of South Portland.



Mary was a graduate of Deering High School in Portland. She had a long proud career with Unum in their Portland offices. She was an avid bowler in the Unum league where she enjoyed great times with peers and colleagues. Donations in Mary's name may be made to: National Multiple Sclerosis Society Greater New England Chapter PO Box 845945, Boston, MA 02284-5945

**Hazel B. MacLennan**, 98, died on May 13, 2014, in Portland. She was born, in Fort Fairfield, on June 17, 1915. Hazel was predeceased by her husband, Albert E. MacLennan. The family would like to extend a thank you to Hazel's close friend, Jackie Brooks and Laura at Mercy Hospital for all of the kind and compassionate care they gave to Hazel. Family and friends were invited to a memorial visitation on May 16 at the Dolby and Dorr Funeral Chapel, Gorham. A memorial service was celebrated on May 17 at the Standish Baptist Church, Standish. Burial was private in the Brooklawn Memorial Park, Portland.



**Nancy Alice Merrill**, 74, of Longfellow Place, passed away on December 7, 2014, at Seaside Nursing Home. She was born in Portland, attended Portland schools until 1958 and earned her Diploma from Westbrook High School. She and her husband George owned and operated Beaver Pond Variety for 15 years. She also worked at the Gorham and S.D. Warren Credit Unions, AIG Marketing, and Unum as a Customer Service Representative, retiring in 2000. She was predeceased by her husband George. Visiting hours were held on December 12 at Blais & Hay Funeral Home, Westbrook. A celebration of her life was held on December 13 at the Christchurch, Portland. In lieu of flowers donations in her memory may be made to the Christchurch.



**Carmen (Beaudoin) Rice**, 66, of Saco, born on January 26, 1949, died at Gosnell Memorial Hospice House with her family around her on February 11, 2015. Carmen attended Biddeford Schools and graduated from Westbrook College. She worked for over 27 years at Unum before retiring from there in 2001. The remainder of her career was spent at WEX, INC. where she was employed for 14 years. She is survived by her beloved husband Robert of 42 years. In keeping with Carmen's wishes, there were no visiting hours, and services were private. The family asks that in lieu of flowers, donations be made to Hospice of Southern Maine in Scarborough at 180 US Route 1.



**Samantha Jean (Coons) Smith**, 46, formerly of South Portland, passed away very peacefully at the Gosnell Memorial Hospice House in Scarborough on December 21, 2014, with her family by her side. Samantha was diagnosed with a glioblastoma brain tumor in May of 2012, and fought a more than courageous battle against the disease for 31 months. Samantha was a graduate of South Portland High School, class of 1986. She was also a graduate of Catherine Gibbs College in Boston, Mass. She then went on to work in the legal departments of AT&T and Unum. A memorial service was held January 3, 2015 at the Conroy-Tully Crawford South Portland Chapel. Visiting hours were held at the funeral home until the time of service. In lieu of flowers, the family requests donations be made to: The Maine Center for Grieving Children 555 Forest Ave. Portland, Maine 04101



## 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](mailto:rlibby5@maine.rr.com) or 17 Larchwood Rd., South Portland 04106*

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

**Bob Anastasoff, Webmaster** [BobA2000@aol.com](mailto: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:

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

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](mailto: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

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### Important Dates for 2015

*Unum Retiree Members are welcome to attend Board Meetings.*

*Just let Roger Rioux know beforehand. (207) 671-7906 [rrioux@maine.rr.com](mailto:rrioux@maine.rr.com)*

Remaining 2015 Board Meetings: June 2nd; July 14th; September 1st & October 20th

Remaining 2015 Luncheons:

- June 23rd: Picnic @ Two Lights State Park
- September 22nd: Annual Meeting @ Italian Heritage



### Unum Blood Drive Schedule for the remainder of 2015:

- HO1 Blood Drives are scheduled for **9/28 & 12/8** from 9:00 AM to 2:00 PM
- HO3 Blood Drives are scheduled for **4/27, 9/30 & 12/9** from 7:00 AM to 12 Noon
- The Blood Drive that would normally be scheduled for **4/28** in HO1 has been moved to HO3 due to construction in HO1. It will be from 9:00 AM to 2:00 PM

As of yet there are no Blood Drives scheduled for the month of June this year.

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

*(207) 797-8982 [rwooten1@maine.rr.com](mailto: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.

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## **Long Distance Fishing Vacation**

*by Gerry Katz*

While working in Unum's South Florida office in the early 1990's, I began what hopefully, would become an annual fishing adventure above the Canadian Provinces in the Northwest Territories on the Great Slave Lake and Mackenzie River.

Each year on **June 12th**, I fly through Houston and then onto Edmonton, Alberta Canadian where I stay for two nights near the airport and meet up with attorneys (father and son) from Tulsa, to do some last minute shopping at the Edmonton Mall and outdoor sporting goods stores and relax, hopeful our luggage and fishing equipment arrive when we do. Then, we fly to Hay River, Northwest Territories and transfer to a float-plane for the last flight to Brabant Fishing Lodge located on a peninsular on the Mackenzie (a river that runs 1,200 miles North to the Arctic). The river is several miles wide. This time of year is also known as "ice-out" when the Great Slave Lake ice up to 4-5 feet thick melts and you can navigate certain areas including the mouth of the Mackenzie River.

After unpacking and a quick lunch we quickly get our fishing gear into 18' Lund aluminum skiffs and off to a favorite location to hunt for trophy size Northern Pike. The days are long with breakfast served at 7:00 AM and out on the water by 8:00 with approximately 30-45 minutes for lunch and back to the excitement of our catch & release adventures.

Cocktails and dinner begin at 5:00 PM and by 7:30 we are back on the water until 9:30 PM. At that latitude, we have approximately 22 hours of light each day and evening and it is possible (depending on wind and current conditions) to release 60-80 Northern Pike each day, including some of the largest Northern Pike in North America, at times 48-50" long and up to 26-29 lbs.

Barbless hooks are required on all artificial lures and careful handling of the fish is a must so they return to the water relatively unharmed to be caught again perhaps, during the same week. Although we fish in an area approximately 10-12 miles in length, some of us have released the same fish twice within a two to three day period.



*If you love fresh water fishing at a comfortable lodge with some of the best Northern Pike fishing in North America, you have got to set aside one week and fish in the Northwest Territories, Northern Manitoba or Northern Saskatchewan. You'll want to return.*

Above is my personal record Northern Pike released on 6/15/2012 - 50-1/4" & 31.7 lbs.

Gerry Katz  
Weston, FL

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## **Attention Unum Retiree Travelers!** *from Jan Castle*

I'd love to know if any fellow retirees have recently visited the *Columbia River Gorge, New York City, Nashville, or Pigeon Forge*...seeking tips for activities, restaurants, lodging in those areas.



**I would be happy to share my experiences in Washington D.C., and/or on the Viking Grand European River Cruise from Budapest to Amsterdam.**

Here is the Maine monument at the Washington D.C. World War II Memorial, on the Washington Mall.

And, cruising the Danube...between Vienna and Melk, Austria...



## My first Holiday Season as a "Retiree"

by *Sally Decatur*

This past holiday season was my first as a UNUM retiree. I was very used to working full time plus trying to fit in all the extra responsibilities and chores that come with preparing for Thanksgiving and Christmas. Holidays were always a bit stressful and too busy.

This year was remarkably different! Suddenly there was time to not only bake for my family but for others as well. There were opportunities to shop leisurely when stores were less crowded and spare a few hours to volunteer at the church fair. My favorite activity was to take each grandchild out for lunch and shopping to pick out small Christmas presents for their family members. See all 4 on the right!

There was time to relax, breathe and enjoy visiting with family and friends. *I certainly knew retirement would offer a much different lifestyle but am regularly surprised by the number of times it has allowed me to "slow down and enjoy the ride".*



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## Mother & Daughter fighting cancer together

by *Linda Kelly*

"My daughter Jen and I have the BRCA2 gene mutation and we both had the prophylactic surgeries. The *Portland Press Herald* and *Maine Public Radio* have interviewed us and did videos of our story which will be featured this month as it is Breast Cancer and Awareness month. The story was also carried on channel 6.... "

Following is the article that appeared in the *Portland Press Herald* paper on **November 10, 2014** written by **Susan Kimball: Photos by Whitney Hayward/Staff Photographer**

**Jen Bowie** and her mother, **Linda Kelly**, do a lot together. This year, that took on a whole new meaning. Last spring, Bowie, 40, and Kelly, 67, each had a double mastectomy. In January they had total hysterectomies, with the removal of their ovaries, within 10 days of each other.

The surgeries were elective. Both Bowie and Kelly were – and still are – the picture of health.

"A lot of people have said that it was a brave decision," Bowie says. "To me, it was just the logical thing to do."

Bowie, who lives in Raymond with her husband and two young daughters, was at a doctor's appointment last year when the doctor mentioned the practice had just become licensed to do genetic testing. Bowie figured it couldn't hurt to fill out a questionnaire to find out whether she was eligible for testing. She was, and her insurance covered most of the cost.

Tests showed that Bowie had inherited the BRCA2 gene mutation, which greatly increases the chance of developing breast cancer and ovarian cancer.

About 12 percent of women will develop breast cancer sometime during their lives, according to the National Cancer Institute. That number skyrockets for those with the BRCA2 mutation; 45 percent of women who inherit the mutation will develop breast cancer by the age of 70. Eleven to 17 percent of those who inherit the mutation will develop ovarian cancer by that age.



Linda Kelly



Jen Bowie

Surgery – prophylactically removing both breasts – is the most aggressive and most effective treatment option, reducing the risk of breast cancer by about 95 percent. There are no definitive studies yet on how many women are making the choice to have preventive mastectomies. But Dr. Ari Brooks, director of the Integrated Breast Center at Pennsylvania Hospital, says there's no doubt the number is on the rise.

"All breast surgeons," said Brooks in an email, "are doing bilateral mastectomies more frequently now because of BRCA testing."

One of the first things Jen Bowie did after getting the news was call her mom, who lives in Gorham.

"And she said, 'Mom, it did come out positive,'" Linda Kelly says. "I have a BRCA2 gene mutation, so you and dad need to get tested."

Kelly was pretty sure that she had passed the rare mutation to their daughter. She has four first cousins who had breast cancer and a favorite aunt who died of ovarian cancer.

She was right. She was also thankful that she and her daughter found out before either of them had gotten sick.

"We both were very grateful that this testing, this mutation, had been identified," Kelly says.

Dr. Loren Rourke, director of Maine Medical Center's Breast Care Center and the surgeon who did the mastectomies for Bowie and Kelly, says many women with the BRCA2 mutation will never develop breast cancer, but the patients who choose radical surgery simply have no interest in living with a time bomb lurking in their DNA.

"(It's) enough to compel them to say, 'I don't know which side I'm on, but those odds are not in my favor, and I'm not gambling on this one,'" Rourke says.

Rourke stresses to her patients that discovering they are carriers of the BRCA2 mutation isn't an emergency and that they should take plenty of time to weigh their options.

"I look for, on the day of surgery, that peace I see in a patient's eyes," Rourke says, "when I know they've had time to think about it and they've made the right decision."

Both Bowie and Kelly reached that peaceful place pretty quickly.

"I didn't want to get cancer," Bowie says. "So I didn't want to go the route of early detection because there's no guarantee they're going to find it in time."

Her mother, who often jokes about living into her 90s so she can see her grandchildren marry, came to the same conclusion.

"I had no reservations about it," says Kelly. "I had no questions as time went on ... that, 'Gee, maybe I'll change my mind.' It was, 'I'm going to do this because I want to live a long, healthy life.'"

Kelly says it helped that one of Hollywood's most celebrated actresses made the same decision.

"If Angelina Jolie can go through this, then so can I," she says with a laugh.

They both say they were lucky that insurance picked up much of the tab. The biggest challenge was having to take it easy as they recovered.

Bowie had to take a break from playing with her soccer league team, the Hot Flashes. And she couldn't lift her kids, 2-year-old Julia and 4-year-old Anna, for a few weeks. Kelly, who stacked six cords of wood by herself the year before, had to stay away from the woodpile.

"This year there's three cord still sitting in the backyard, and now I can start to do it," Kelly says with a big smile. Neither has any regrets.

"It was the right choice for me," Bowie says, "and it was the right choice for my mom. But I think the important thing is at least having the information to be able to make that choice about your future."

A future that now feels much more secure.

"I am extremely grateful," Kelly says, looking over at her daughter, "that we're going to have each other for a long time."

**Clarification:** This story was revised at 11:57 a.m. Nov. 12, 2014, to reflect that about 12 percent of women will develop breast cancer sometime during their lives, according to the National Cancer Institute. That number skyrockets for those with the BRCA2 mutation; 45 percent of women who inherit the mutation will develop breast cancer by the age of 70. Eleven to 17 percent of those who inherit the mutation will develop ovarian cancer by that age.

**Please visit the website for the video: <http://www.pressherald.com/2014/11/10/maine-mom-daughter-take-brave-action-cancer/>**



# Article from the November 14, 2014 edition of the Sentry Newspaper

## *An Article done on Jean Allen, a Unum Retiree*

Everyday Maine: Jean Allen

‘Raising a family was my main point in life’

By Duke Harrington~Contributing Writer



**Jean Allen, 87, poses in her Boothby Avenue home with the Camp Fire Girls headband she made as a 12-year-old girl. (Duke Harrington photo)SOUTH PORTLAND**

— Born on Thornton Heights, raised in Ligonias and Pleasantdale, and a resident since the mid-’50s of Boothby Avenue, Jean Allen has experienced South Portland from one end to the other during her 87 years. Recently, she sat down to share her experiences as a lifelong city resident.

**Q: Where and when were you born?**

A: I was born on Thornton Heights in December 1926.

**Q: Do you remember any of the Great Depression at all?**

A: I don’t really remember much of that. Looking back I can see times were hard, but back then I never figured I was a poor person, because we weren’t really starving or anything. My dad raised rabbits and he had a big garden. So, we were fed well.

**Q: What did your parents do?**

A: My mother worked for Maine Central Railroad before she was married. She was an immigrant from Canada. My dad came from England. He was a garage man, but not a mechanic. He was a tin-knocker. He would knock out dents.

**Q: How big was your family?**

A: I had a brother and a sister. They’re both gone now.

**Q: What was that end of South Portland like when you were young?**

A: Well, we didn’t live in Thornton Heights for long. Just after I was born we moved to Main Street, and then to Broadway. We lived in the Ligonias area and it was very rural. I had to walk through a big field to get to Lincoln School. That field is all houses now, it’s Ridgeland Estates.

**Q: What’s your most vivid memory of that time?**

A: I remember that Broadway had the trolleys come up by us, and in the wintertime they’d spark because the cable hit the snow, and they would sparkle. It cost a nickel to go to town on the Ligonias trolley. We didn’t get [city] buses until I was in high school, and school buses weren’t even thought of then.

**Q: What did you do for fun as a child in the city?**

A: We didn’t have playgrounds except for our own yard. We were not near to many other children in the neighborhood. We met at church activities and at school. There was a beach behind the Forest City Cemetery where we went swimming in the summer time. It was fun, but cold. Very cold. And we never thought anything to see a skim of oil on the water. One of the other fun things we would do was, we would take two pins, cross them and lay them on the trolley tracks. When the trolley would go over them, it would fuse the pins together, and we’d pretend we’d made a pair of scissors that we could use at school, or when playing dolls and stuff. It was just something to play with. But other than that, we were content to jump rope, play hide-and-seek, kick-the-can and play statue.

**Q: Do you have any memories of anything that’s since disappeared, that young people today might never have heard of?**

A: Well, I was terrified of Vaughn’s Bridge, which was a big, iron, turntable bridge that ran from the end of Main Street over to Portland. The center part turned to let ships pass through. A good many times we’d walk over into Portland, especially at Christmastime to see Santa Clause come into Union Station. I hated to cross the bridge because there was a space about this far [holds hands about five inches apart] where they turntable would go around. I would hold my breath and jump across the gap. It wasn’t that big, but I was sure I could fall through it.

**Q: What was Christmas like you were young?**

A: Christmas was a lot different then. Your stocking that you hung up wasn’t a fancy one. It was one of our own stockings that we used to wear. They were quite long and you’d always get an orange in the toe, and maybe some nuts and other things, but never a gift.

**Q: What was school like back then?**

A: It was quite different because you had boys on one side and girls on the other side, and never the twain shall meet. When you went into school they had a record player going and a teacher there sorting us going up the stairs, saying, “Left, right, left, right.” My class was quite small and we were usually grouped in with another class. But at Lincoln School they built a special room in the basement so we could have a room of our own. Lincoln is a Christian school now. Where I went to junior high, Reynolds School, is gone now.

**Q: Do you remember what you were doing when news came of the attack on Pearl Harbor?**

A: No. It wasn't a big event for me, except that my father was very into the news. He wasn't a young man, but he still didn't know whether they would draft him or not. I do have a better memory of D-Day though, because that happened on my Class Day, as I was getting ready to graduate from high school. We were in assembly when we heard it was D-Day.

**Q: What was South Portland like during the war years?**

When we walked down Broadway to go to the high school, which is Mahoney Middle School today, we'd pass the armory, which was housing Coast Guard people. Right where Mill Creek Park is was a dump, but they had a little tiny store there so that kids, when they got out of school, could go across the street and get comic books and stuff. The shipyards were quite a going concern, but, of course, we didn't live in that area, so we didn't get that traffic. But that was the time when Peary Village was built, and the Mountain View area was built around where the high school is now. That was all housing for the shipyard workers.

**Q: Were you personally affected by World War II?**

A: We weren't concerned about it, unless you had somebody in the service. My brother was not drafted. They made him 4-F for some health reason that I didn't understand. He was devastated. But after it was all over he joined the National Guard and served for quite some time. He got worked up to a sergeant.

**Q: Did you participate in any wartime activities?**

A: In high school I was taking the commercial course and we were asked to help in typing forms people used to get qualified to use rationing books, and also in the issuing of the books.

**Q: Was your family affected by rationing?**

A: Yes. My parents would take foster children in, so we were set pretty well, because they were eligible to get sugar stamps. My dad tried to get in at the shipyard. He tried working at the Maine Steel Company, where they were making turnbuckles. But my dad was a thin man, and he just couldn't take it. So, he ended up at a garage called Trefethens, which was where Pratt-Abbott [dry cleaning] is now. It was a Pontiac dealership.

**Q: What did you do after high school?**

A: Well, I wasn't interested in going on to college. I figured I'd done my duty through high school. So, I went to work for the telephone company, New England Tel & Tel. I was in the billing department. I think the first check I got was for \$14. I was there almost five years before I got \$1 an hour. I thought that was a big step. I continued to live at home until I was 19, when I got married. I still have one of my last weekly check stubs, for \$36.12, in 1951.

**Q: How did you meet your husband?**

A: I met him at Highland Lake in Falmouth. We had a summer cottage over there. This was 1945 and he had just been discharged and his parents had a place there as well. He had a big canoe and I was sitting on the dock in front of our cottage. He came up and wanted me to go for a ride and, of course, I said, "Nuh-uh." But then later on I did go. He had plenty of chances to ask me because, being just out of the service, he didn't have a job.

**Q: So, pursuing you became his full-time job?** A: More or less [laughs]. But, it was summertime, and it just happened, I guess. That summer we met, and after a couple of months he gave me a ring, and we got married in the fall, on Halloween. We were married 59 years. His name was Philip Allen and my maiden name was Allan.

**Q: So, you only had to change one letter?**

A: Not even that. For some reason, my dad was used to people spelling his name "Allen," and he either didn't notice, or he didn't care, because my birth certificate says "Allen," instead of "Allan." For the heck of it a few years ago, I entered by name into the computer [at genealogy.com] and it says he only has two children, Alvin and Lois, but no Jean. As far as the Internet is concerned, I don't exist, or I must belong to somebody else. Well, I always figured I was adopted [laughs].

**Q: So, you discovered the error in your name when you got married?**

A: No, not for a long time after. It wasn't until after my mother died that I got my own birth certificate for something and it said "e-n." I went down to city hall to see if I could change it, but by that time my dad had passed away and there was no one to verify that I was an "a-n" and they wouldn't change it.

**Q: How long did you work at the phone company?**

A: For five years. Then I became a home mother until the youngest of my three children in high school, then I went to UNUM. I worked there two different times for eight or nine years total.

**Q: And what did your husband do for work?**

A: He worked for Cushman Bakery for a while. Then he found that he could be a salesman, so he had several different jobs, selling houses and bakery products and appliances at Hodges, over in Mill Creek.

**Q: What sorts of civic activities were you involved in?**

A: We were active in People's Methodist Church. That was a big part of our life for many, many years. I still bake a custard pie every month for their suppers, although I make sure to cut it myself, otherwise they'll try and get 12 pieces of pie. Can you imagine? I make



Jean Allen as a teenager in the early 1940s, sitting outside the family home on outer Broadway.  
(Courtesy photo)

sure there are eight. My husband was a Lion at one point, and then he changed to the Kiwanis. He was also a Mason. I was a Girl Scout leader for my girls.

**Q: Had you been a Girl Scout as well?**

A: No, I was a Camp Fire Girl, from when I was 10 until I went into high school. It was a lot like Girl Scouts. We earned beads and badges and made headbands and all kinds of things. The big difference was, it was all things Indian. We got to wear a ceremonial gown, which was imitation leather, with fringes on it, with beads around our neck and headbands. I still have the headband I made for my outfit. But by the time my girls came along Camp Fire Girls had died out, so the only thing for them to do was to go into Girl Scouts.

**Q: When did you move into your home on Boothby Avenue.**

A: In 1954 or 1955. Our house was two years old at the time, but had only been rented out by the developer. We've been the only owners. This is an exceptional neighborhood, but it's closed in on quite a bit. When we first moved in there was no house there, or there, or there, or there [points out window to neighboring homes]. The wild cherry tree across the street from us measures how long I've been here. It's at least 50 feet tall now, but it was only a bush when we moved in.

**Q: How has South Portland changed over the years?**

A: Well, it's grown tremendously. It's expanded so much you really can't tell where the borders are. It definitely has become a city. You don't find as many open spaces any more. Of course where the mall is was a piggery. None of that was there. And Mill Creek was much smaller when it first went in. Of course, the Million Dollar Bridge changed everything. I think when I was younger, and when my kids were in school, we took the "fight for the bridge" in football more to heart. They still make a deal about it, but it doesn't seem to mean as much. Of course, things have changed a lot with who we play for teams. We never would have played Windham, heavens to Betsy. Even Westbrook, we'd always say we had to go out into the tall grass to play Westbrook, because there were even more rural than we were.

**Q: Is there anything you think South Portland still needs.**

A: Not a Market Basket. Sometimes I think they need a new council. They seem to do a lot of arguing. I was on the fence myself about tar sands. Ecologically, it shouldn't be here, but then if it's jobs, maybe we need to do something.

**Q: What would you say was your proudest accomplishment was in life?**

A: That I have three great kids, and not bad grandchildren and a great-grandchild either. I think raising a family was my main point in life. Other than that, it was just regular living, I guess. I'm just glad that I was able to live in South Portland the whole time. I'm proud to be from South Portland. I think it treats seniors pretty well.

**Q: What advice would you have for a young person just starting out today?**

A: Throw away the telephone things. They just take too much time. You very seldom see a young person without something in their hand, texting or whatever. Also, the attitudes of the new generation are too involved in themselves to bother to go to church. I once heard a lady say, "Church is just a habit." Well, I think it's sort of an anchor.

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## **This is an After Unum Story**

*by Barbara Foss*

I currently do labor market samplings for a local vocational expert for insurance companies and have found my passion (after Unum) and am now able to devote more time and effort to my holistic practice. My disability knowledge has aided me to be qualified as a consultant and also to understand physical and emotional challenges that I address at *Saco Healing Arts Center*.

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## **A Cute Story from the Past**

*by Mark Granoff*

"The attached article (my wife recently found in storage) from 1975 is self-explanatory. However, there is a short side story regarding our meeting:

In addition to presenting the Junior Achievement Charter to the company, the President of the sponsoring company (Union Mutual) buys a share of stock (cost: \$1) in the Junior Achievement company. To set up the meeting with Colin Hampton, I spoke to Colin's Secretary (Julie Martin). She put the short meeting on his calendar, and said, "I hope it doesn't happen like last year."

In order to avoid any problems, I asked her what happened at last year's meeting. She told me that Colin didn't have a dollar to buy the share of stock, and that she had to lend him the money. Quickly, she added that this year she will make sure he has a dollar. While the meeting went well, the Junior Achievement President rather aggressively told Colin that he would be back to sell him one of the digital thermometers. At this point, I ushered him out of Colin's Office." *(The article is on the following page)*



# nd's Business Community



## COMPANY CHARTERS

— Greater Portland's 19 Junior Achievement companies are receiving their operating charters during presentations at the JA Business Center, 39 Darling Ave., South Portland, and at Freeport High School. Oscar Salang, left, president of Sunshine Sales, gets his company's charter from Colin C. Hampton, right, president of Union Mutual Life Insurance Co., the sponsoring firm. Mark Granoff, center, is one of three adult advisers to the mini corporation which makes digital thermometers.