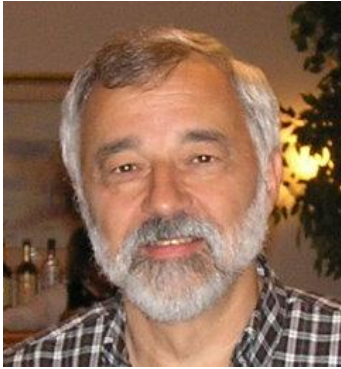


Unum Retirees Newsletter

Spring 2016~Twentieth 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 by contacting Steve Bailey at 846-6648 or 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 for a list of the board members, helpful information about the organization and contact numbers for Unum Retiree benefits.

February meeting

Our winter meeting was held on February 16 at Keeley's Banquet Center. We had approximately 80 attendees. There were several inches of snow and freezing rain overnight and we were concerned about travel. We were fortunate that the weather cleared for the midday meeting. We will be discussing options about the impact of weather for future meetings. At our next board meeting on March 8 we will be discussing alternatives including possibly moving the meeting to March. I welcome your feedback. rrioux@maine.rr.com. You have probably noticed that we have increased the charge for luncheons from \$10 to \$12. We have also decided to charge \$5 for the summer picnic. Our costs have increased so we have decided to pass on some of the increase on to members who attend the lunches. Also once you are registered we cannot refund money after the final notification date as we are required to pay for all meals ordered.

Our presenter for the meeting was **Marilyn Gugliucci**, professor at University of New England, who spoke about "generations". We hear a lot about baby boomers and generation x. What does it mean and how does it affect our thinking? There are several unique generational groupings as follows:

Silent Generation (born 1925-1942)

Baby Boomers (born 1943-1960)

Generation X (born 1961-1981)

Generation Y/Millennials (born 1982-2001)

Generation Z (born 2002-)

What is a Generation?

A group of people who can be:

Identified through trends

Have shared experiences...

That influences:

- Who We Are
- How We View the World

Professor Gugliucci's presentation was both informative and entertaining. We recently sent an email with an attachment of the professor's slides.

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

Anne Andrews

Finally, we lost great lady in December. Anne Andrews passed away just before Christmas.

She and husband Mark were long time members of our board as well as both Headlighters and VALUR which were the predecessors on Unum Retirees. She was the consummate volunteer. She held multiple positions on the boards and was on the board of several other organizations.

If something needed to be done she was the first to put up her hand. She greeted everyone with a smile and a hug. And frequently there was a few whoopee pies in a bag for me. They were the best whoopee pies ever.

We will miss her presence. Mark and Anne moved to Gorham House last year. I am sure Mark would love to hear from you.

Roger Rioux
rrioux@maine.rr.com



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
17 Larchwood Rd., South Portland 04106*

Winter Luncheon at Keeley's Banquet Center in February



Roger Rioux, Ann Waecker, Marilyn Gugliucci (speaker) & Steve Bailey



Bob Anastasoff & Carl Comstock



Kathy and Walter Doughty & John Bonnell



Bea Osterberg & Bev Dahms



Pat Thomes & Glenyce Hughes



Mark Andrews, Natalie Bonnell & Kate Heck



Pam Libby, Diane Berra, Gladys Yankowsky, Barb Brown & Theresa Jackson



Jean Thomas, Sandy and Al Utterstrom



Our Dearly Departed *by Bob Anastasoff*



Anne L. Andrews, age 85, of Gorham, passed away on December 10, 2015, at Mercy Hospital in Portland. Anne was born on November 23, 1930, in Portland. She started working for Union Mutual Insurance Co. in 1948 just prior to her Deering High School graduation. She married Mark Andrews in 1951. They both retired from Unum in 1986. She was an active volunteer for the Unum Retirees Group, and recently retired after 12 years of volunteering for the South Portland Food Cupboard. Anne is survived by her husband of 64 years, Mark Andrews.

A time of visitation was held on December 16, 2015 at Jones, Rich & Hutchins Funeral Home, Portland. A Mass of Christian Burial was celebrated on Dec. 17, 2015 at the St. Maximillian Colbe Catholic Church in Scarborough. Interment followed at Calvary Cemetery in South Portland. In lieu of flowers, donations can be given to the South Portland Food Cupboard 130 Thaddeus St. South Portland, Maine 04106



Linda Jacqueline Bowser, 57, of 71 Broadturn Road, Scarborough, passed away peacefully, surrounded by family and friends, on December 23, 2015, at Brigham and Women's Hospital in Boston. She faced the challenges of cancer bravely and optimistically for more than four years.

Born in Portland on Nov. 5, 1958, Linda grew up in Scarborough, where she attended Scarborough schools; married and divorced; raised a cherished daughter. Linda was employed as a Client Service Specialist at Unum in Portland, where she was known for her caring, positive attitude. Linda proudly received a series of awards at Unum in recognition of her ability to treat customers with respect, courtesy, empathy and

knowledge of their situation. Visiting hours were held January 1 at Hobbs Funeral Home, South Portland. A celebration of Linda's life was held at January 2 at the First Congregational Church, South Portland. Following the service there was a celebration of Linda's life at the Portland Marriott, South Portland. In lieu of flowers, donations may be made in Linda's name to: The Dana-Farber Cancer Institute 450 Brookline Ave. Boston, MA 02215-5450

John Richard Cook, age 73, died on January 7, 2016, at the Concord Hospital in New Hampshire. He was born in Rochester, N.H. He was a graduate of Berwick Academy, in South Berwick, and Bates College in Lewiston.

John was employed by Union Mutual Insurance Co. in Portland, and Chubb Life Insurance Company in Concord N.H., for 28 years, retiring in 1991.

He was a Fellow in the Society of Actuaries.

He is survived by his loving wife of 47 years, Joan (Boilard) Cook.

Visiting hours were held on January 15 at the Waters Funeral Home, Concord, N.H. Funeral services were held January 16 in the chapel of the Waters Funeral Home. Burial will be held in the spring at the Evans Cemetery, Bow, N.H. In lieu of flowers, donations may be made in John's memory to the Bow Garden Club

c/o Lorraine Dacko 27 Putney Road Dunbarton, N.H. 03046



Joan R. DeVeau passed away unexpectedly on October 2, 2015, with family by her side. She was born on April 9, 1934.

After raising seven children and retiring from Unum, Joan moved to Florida and split her time between Florida and Maine.

A celebration of her life took place on October 27, at East Point Christian Church in South Portland.



William C. Donley, Jr., 71, of Scarborough passed away on October 16, 2015 after a long illness. William, or Bill, was born in Portland on December 23, 1943. After graduating from Portland High School, Bill attended Thomas College in Waterville and The University of Maine in Portland. While working at Union Mutual, he met Donna F. Ranquist of Swans Island, Maine and shortly thereafter, they were married on February 3, 1968 in Portland. The majority of Bill's career was spent at Delta Airlines in Portland. Bill leaves behind his wife of 47 years, Donna.

Visiting hours were held October 23rd at Hobbs Funeral Home, South Portland. Funeral service, also at Hobbs, were held October 24th. In lieu of flowers, donations can be made to: Boys & Girls Clubs of Portland 277 Cumberland Ave., Portland, ME 04101

or: Project Grace P.O. Box 6846 Scarborough, ME 04070



Rob Fraser, age 50, of Portland passed away on February 3, 2016.

Rob was born on April 16, 1965, in Southington, Conn.

He graduated from Deering High School in 1983 and the University of Southern Maine in 1988.

Rob's professional career included various positions in the insurance industry, including Unum. Services will be private.



Debbie A. Haddon, 47, of Saco, passed away October 9, 2015, in Portland, after a long illness. She was born in New Haven, Conn., on February 9, 1968. She graduated from Portland High School. Debbie was employed by Unum in Portland for 19 years. She also worked for Anthem Insurance Company in South Portland for six years.

She is survived by her fiancée, James Gokey.

Visitation was held October 15, 2015, at Cote Funeral Home, Saco. The funeral service was held October 16, 2015, at Cote Funeral Home. Burial will be at a later date.



Maureen E. Henderson, 52, of Glenhaven Circle, Saco, passed away on November 2, 2015. She was born on March 22, 1963. Maureen attended local schools and graduated from South Portland High School in 1981. She attended the University of Maine in Orono and later received her Bachelor's degree in Economics from the University of Southern Maine. Maureen also attended the Southern Maine Community College where she received a degree in Culinary Arts. Her places of employment included Unum, F.L. Putnam, Bangor Savings Financial, UBS, Environ, Gorham Savings and most recently R. M. Davis.

Survivors include her husband Mark Henderson of Saco.

A memorial service was held November 9 at the First Parish Congregational Church of Saco UCC. A reception followed. Memorial contributions may be made in her memory to the Animal Welfare Society of West Kennebunk P.O. Box 43, Kennebunk, Maine 04094



Robert Michael "Bob" McDonough, of Limington, died on October 26 at the age of 75. Bob was born in Boston on February 27, 1940. He graduated from Milton High School and Boston College, then joined the Navy. An actuary, he worked for John Hancock Insurance, New England Mutual, and Unionmutual, which brought him to Maine with his wife Lois in 1972, and where he was part of the pension department team. He retired in 1989, at the age of 49 -- after which time he refused to wear a suit or tie for any reason.

He is survived by his wife Lois.

Funeral services were held in his hometown of Milton, Mass. on October 29.

Visiting hours were held at the Alfred D. Thomas Funeral Home, followed by a Mass of Christian Burial at St. Mary of the Hills Church. Interment was done with U.S. Navy Military Honors at Milton Cemetery. In lieu of flowers, the family requests that a donation be made in Bob's memory to Catholic Charities.



Donna M. Millington, 60, passed away unexpectedly on January 4, 2016 at Maine Medical Center with her loving family by her side.

Donna's strong faith and sheer joy for life continued on even after her death, with the gift of life she provided to others through organ donation. She was born in Worcester, Mass. on June 20, 1955.

She graduated from South Portland High School in the class of 1973.

Donna worked as a Paralegal for Unum for 28 years, retiring in 2013.

Visiting hours were held on January 8, 2016 at Conroy-Tully Crawford Funeral Home, Portland. Prayers were recited at the funeral home followed by a Mass of Christian Burial at St. Joseph's Church, Portland. Burial followed in Calvary Cemetery, South Portland.



Rosalie Frances (Chenery) Poirier, 79, passed away peacefully on January 6, 2016, surrounded by her family at Sedgewood Commons in Falmouth. Rosie was born on May 3, 1936, in Andover. On March 22, 1961, she married her beloved husband Albert Poirier, in Auburn, and together they raised five children. Rosie worked evenings at Union Mutual when the company was located in downtown Portland. She also worked for the company for a while when the company moved to Blueberry Hill on Outer Congress Street. Rosie is survived by her loving husband of 54 years, Albert Poirier of Falmouth.

The family would like to thank the caring and compassionate staff of Sedgewood Commons for their loving care of Rosie over the years. Visitation was held Jan. 10 at Lindquist Funeral Home, Yarmouth. A Mass of Christian Burial took place Jan. 11 at the

Parish of the Holy Eucharist (Holy Martyrs), Falmouth.

In lieu of flowers, the family requests that you consider making a donation in

Rosie's memory to: Alzheimer's Association Maine Chapter 383 US Route 1, Suite C, Scarborough, Maine 04074



Sally B. Vaughan, 89, died on December 12, 2015, at The Gorham House. She was born in Portland. She attended Portland schools, graduating in 1944 from Deering High School. She continued her education at Westbrook College, and following graduation in 1946 worked for several years at E. C. Jones Insurance Agency. In 1947, she married Richard Vaughan.

As their children grew, she worked evenings at Union Mutual Insurance Co. She was predeceased by her husband, Richard, who died in April of 2015. Interment was at Mount Auburn Cemetery, Auburn. At her request, no services were held.

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 **Carl Gagnon**, Director of Retirement Programs. He can be contacted at 207-575-4102 or cdgagnon@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

Important Dates for 2016

Unum Retiree Members are welcome to attend Board Meetings. Just let Roger Rioux know beforehand. (207) 671-7906 rrioux@maine.rr.com

Remaining 2016 Board Meetings: June 7th, July 12th, September 6th & October 18th
Remaining 2016 Luncheons: June 21st~Picnic; September 20th~Annual Meeting



Unum Blood Drive Schedule for the remainder of 2016:

HO 1- being held in the Clipper (HO3) due to construction Hours 9:00 AM - 2:00 PM

April 26th Tuesday

Sept 26th Monday

HO 3 Clipper Hours 7:00 AM – 11:00 AM

April 25th Monday

Sept 28th Wednesday

No June or December dates as of now.

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.

Pickleball

by Roger Rioux

Three years ago a friend invited me to play pickleball at the South Portland Community Center. He gave me a brief description of the game and I decided to try it. I was sold on the game immediately. I liked it so much that I gave up playing tennis altogether. It is both a good workout and provides a social outlet. Games are relatively short (11 points) and low impact on the feet and shoulder so you can play for two or three hours at a time. After each game players rotate out and sit on the side until it is their time to play again. This allows for conversation and the development of new friends.



It is the fastest growing sport in the US and courts can be found in many Maine towns. There are more than 60 official venues in Maine. Many senior resorts feature pickleball courts. The Villages in Florida has over 100 fulltime courts. Most outdoor courts are lined for play on tennis courts. Most of the venues have paddles that you can borrow and most players are very welcoming of new recruits to the sport. If you would like more information and a list of places to play, check out www.USAPA.org on the internet.

Pickleball is a paddle sport played with a whiffle ball on a badminton-sized court and a tennis-style net. A non-volley zone (or kitchen) prevents volleys close to the net, and the serving team cannot volley the return of serve.

These unique rules favor players with less mobility and allow senior players to compete successfully with younger competitors.

Pickleball is enjoyed by people of all ages and athletic abilities thanks to its ease of play and straightforward rules. The sport is inexpensive, social and healthy, and has been widely accepted in school gyms, fire stations, community centers, local parks, athletic clubs and thousands of backyard sports courts. In some ways it's a combination of tennis and badminton, and along with sports such as table tennis and racquetball, pickleball has exploded in popularity. Thousands of pickleball courts have been built in recent years, especially in senior communities.

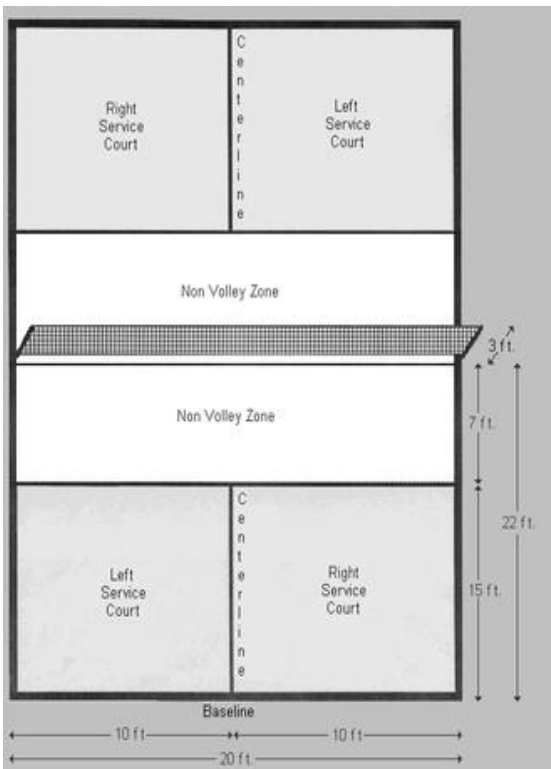
Pickleball's requirements are fairly minimal when it comes to equipment. Paddle faces are made of wood, composites or graphite. Overall, paddles are roughly 8" wide and 15" long with hard, smooth surfaces. Balls are made of hard plastic with holes and are similar in size to baseballs. Nets are 34" high in the center. Courts are 20 feet wide and 40' long. Two pickleball courts can fit in the same area used for a single tennis court.

Why is it called pickleball? It comes from the family who invented the game in the 1970s. Pickles was the family dog that would chase after the errant balls and then hide in the bushes, thus Pickle's ball which was later shortened to the namesake of Pickleball. Initially, families played Pickleball in their backyards on a hard surface, on driveways, and on residential dead-end streets. Since the mid-1970's, Pickleball has grown and expanded from a family activity game to a paddle court sport with formalized rules. Now, over 40 years later, Pickleball is played in thousands of school P.E. programs, parks and recreation centers, correctional facilities, camps, YMCAs and retirement communities. This sport is becoming very popular among active senior adults at community centers and is growing in popularity on high school and college campuses.

The Court

The game itself is played on a court that is the same size as a badminton court (20 feet wide by 44 feet long). The net is set at 36 inches high on the edges and 34 inches in the middle.

Pickleball's small court allows younger players or those with varying degrees of mobility to participate in a way that the larger court of tennis sometimes prohibits. Additionally, a rule prohibiting volleying (hitting the ball in the air) in the non-volley zone (the space 7 feet from the net) helps to equalize play and reduce overpowering smashes at the net.



Tetons and Yellowstone

by Phil & Cindy Sargent



On a return trip last fall from visiting our daughter and family in San Diego, we stopped in Salt Lake to explore Grand Teton and Yellowstone National Parks. It takes about 7 hours to get to the park entrance from the airport with an easy 4-5 hour trip to Jackson Hole the first day. The scenic vistas were constant and inspiring throughout the entire drive.

We spent one night in Jackson and then onto Yellowstone where we spent three nights in the Old Faithful Lodge complex. For the first three days we toured throughout the park. Our final day was spent in and

around Old Faithful. A 1-2 mile walk on boardwalks provides access to view dozens of geysers, prismatic pools, bubbling mud pots and constantly steaming vents.

Yellowstone was our country's first National Park created under President Grant in 1872. It spans an area of 3,468.4 square miles (8,983 km²), comprising lakes, canyons, rivers and mountain ranges. Yellowstone Lake is one of the largest high-elevation lakes in North America and is centered over the Yellowstone Caldera the largest on the continent. The caldera is considered an active volcano. It has erupted with tremendous force several times in the last two million years. The last eruption was 1000 times the force of the eruption of Mount St. Helens. Seventy-five percent of the world's geysers and half of the world's geothermal features are in Yellowstone, fueled by this ongoing volcanism.

Yellowstone is also home to some of America's most majestic and varied animal life. Bison roam at will. We were actually trapped on a boardwalk for 15 minutes because there were bison on both exit paths. In Mammoth Hot Springs, the elk wander around like pigeons in Central Park. Wolves, grizzlies, swans, ducks, geese, eagles, black tail deer, prong horn antelope are but a few of the fauna that you are likely to see.



Interestingly, the re-introduction of wolves has had a positive impact on the park. Because they hunt certain wildlife, the ecology of the park has improved with increased tree growth, less erosion, increases in certain species and a healthier environment for all.

While you can view most of Yellowstone's wonders from your vehicle or on short walks, there are also a variety of hikes that range in difficulty from easy to rugged. Average elevation is 8,000 feet above sea level.

If traveling west, we highly recommend this as a side trip.