

**Unum Retirees Newsletter**  
**Spring 2024 – 45th edition**



**From the Editor**

I think you will find this issue interesting as I received a variety of bios, pictures, and articles. I hope you enjoy reading how your fellow retirees are spending their time. And isn't it always fun to look back at pictures from the past? As a reminder, this is your newsletter so please continue to send articles, pictures, or feedback to me at [cpascoe@maine.rr.com](mailto:cpascoe@maine.rr.com).

And watch your inbox...you might be selected to answer just a few easy questions about your retirement, for the next issue.

Thank you, Connie Pascoe, Editor.

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**Important Dates for 2024**

8/20 – Summer Picnic  
10/23 – Annual Meeting

**2024 Unum Blood Drives**

July 24  
September 18  
November 19

*Note - If you are willing to help out with the Unum Blood Drives, please contact Connie Pascoe at [cpascoe@maine.rr.com](mailto:cpascoe@maine.rr.com)*

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**Membership**  
**Bruce Theriault**

We now have 639 members in the Unum Retiree's Group! We continue to grow, with both newer retirees and individuals who retired some time ago and have found out about us! It is through your help that we continue to add new members.

Generally, we publish the membership roster annually, but with 16 new members and six changes, since we last published, we thought we would republish the list. I was asked if we could indicate the new members, that was a good idea, they will be bolded to help identify them. The roster will come out shortly.

We have lost connection with Susan Mack and Pat Stanley. Does anyone have any contact information for either of them?

At the luncheon, I was asked if someone who used to work at Unum but did not retire from Unum could be a member. The short answer is yes! The following is the guideline, found on the webpage, [unumretirees.org](http://unumretirees.org).

**All retirees of Unum are eligible for membership in a group called Unum Retirees.**  
**All former employees of Unum who are of retirement age are also welcome to join us.**

Keep up the good work on getting the word out to our fellow retirees, especially those who have not heard of us!

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## The Picnic

Another great picnic! On May 21 approximately 60 Unum retirees gathered at Two Lights State Park for our spring picnic. Unfortunately, we didn't see much sun this time as it was overpowered by the fog, but I don't think it stopped us from having a good time. Everyone seemed to enjoy reconnecting with fellow retirees from the past and connecting with retirees they hadn't met before. The conversation flowed!

We drew 4 raffle tickets with the recipients selecting the charity of their choice for a \$50 donation made in their name. The recipients and charities were:

Linda Robichaud – South Portland Food Cupboard

Mary Jordan – Good Shepard

Bette Robicheaw – Buxton Community Cupboard

Toni Robey – American Heart Association

Thank you to all involved with the planning and set-up and to all the attendees!

We will be hosting a second picnic this summer, on August 20 at Two Lights State Park. Please plan on attending and catching up with former coworkers! Hope to see you there.



Checking in...



Ken Lane, Dermot Bostock, Bruce Theriault, Bob Wooten, Jan Barker



Karen Witham, Ellen Burrill, Beth Reny, Linda Stevens. Bette Robicheaw



Bonnie & Dan Bouchard, Ann Cloutier, Kathy Andreasen



Lunch being served...



Dale & Linda Grant, Diane Spofford, Mary Jordan, Karen Alling, Sandy Small, Connie Pascoe



Faith Ridley, Bette Robicheaw, Darleen Scammon, Alice Moisen, Tammy Niles, Toni Robey, Susan Towle, Michelle McNutt, Peggy Veroneau



Gary Akovenko, Ann Waecker, Kevin Huber, Roger Rioux, Jim Toulouse, Karen Witham, Barry Daniels

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## Get to Know Your Fellow Retirees

### **Paul Fields**

I joined the Union Mutual Reinsurance Division in the early 1980's and continued as an employee of that unit until UNUM sold the division at the end of 2001. The successor company was sold a couple of times, and I remained in mostly the same position throughout my career. My full-time employment came to an end in 2019 when I retired from Reliance Standard Life Insurance Company. Since my retirement I have been consulting on reinsurance related matters.

I worked at UNUM for over twenty years and then continued on in the same position with Reliance Standard for an additional 18 years. If you count my post-retirement consulting career, I am well into my fourth decade.

The COVID epidemic occurred shortly after my retirement so initially I focused on consulting, which kept me very busy. Once COVID restrictions eased, I indulged in my passions for history and travel. I became a docent for historic properties including the Marrett House (Standish) and the Tate House Museum (Stroudwater). Over the past couple of years, I have taken on more responsibility for the Tate House, including serving as the Treasurer.

Last year my wife (Marie, who also worked at UNUM), and I went on a cruise to Alaska and this year we are traveling to Iceland, Norway, and Great Britain. In between the major trips, we are trying to get to all 50 state capital cities — we are at 42 and counting.

We recently moved to a condo in Gorham which meant giving up our Steep Falls home, but we are now closer to our daughter and her family. Marie and I were even available to help out with our grandson's driver training (which he passed with flying colors).

My goal for retirement has been to remain as physically and mentally active as possible and to be open to new experiences and directions. I didn't have a particular plan except that I wanted to remain busy and involved. Continuing some sort of employment has also been a positive for me.

There are so many different volunteer and educational opportunities that it would be easy to find something interesting and rewarding for almost any taste. If anyone is looking for something to occupy an afternoon, please come and visit the Marrett House (Historic New England) and the Tate House Museum.

### **Barry Daniels**

I retired in 2000, after working at Unum for 11 years, plus two more after retirement.

Retirement is terrific! I have more time to enjoy playing clarinet. I perform with two jazz bands, the *State Street Traditional Jazz Band* and *Hadacol Bouncers*. Even during COVID, we performed outside in the Old Port. We now play at nursing homes, community events, weddings, memorial celebrations, and summer festivals. It's fun!

I loved working at UNUM. I always look forward to the retiree gatherings, where I can catch up with so many old friends from those days at 2211 Congress Street.



That's me, playing clarinet at the annual Cape Elizabeth United Methodist Church Jazz Sunday service.

### **Darlene Junkins**

I retired from UNUM in 2008. I spent 30 years advancing through various positions mostly on the group side of the company doing accounting/billing, group conversions, paying Life waiver of premium claims and after my breast cancer diagnosis I worked from home supporting the call center.

After retiring I became a cruise addict. I have been on 31 cruises. My travels include Alaska twice, Hawaii twice, Panama Canal, Mexico, Central America and just about every Caribbean Island several times. I am taking a break but plan to focus on Europe and the Mediterranean in future.

I also like going to casinos and playing bingo.

I lost my husband of 52 years last July and am currently adjusting to new widow status. I have great support from fellow retired friends and family.

I will miss the May picnic because.... yup going on another cruise!

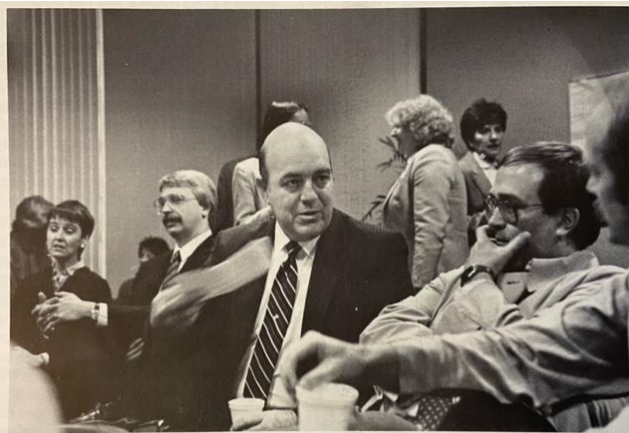
## A Blast from the Past



Marc Fortin, Thea Robinson, ???, Keith Powers, Helen Slocum



Deb Pierce, Bob Howard, Kim Konezni, Doug Herrick



Bill Miller (center) and Bill Griffin are two of the many volunteer instructors who share their expertise with fellow UNUM employees through the Volunteer Technical Instructor Program. Several of Bill Miller's employees also participate in the program as instructors.



Patricia Downey (far left), Lisha Powell, Steve Rubenstein, Bill Vincent and Ron Kovich were among volunteers and their managers thanked for their help and support. Bill's area is responsible for providing most of the volunteer technical instructors.

A reception in December recognized employees who have volunteered their time as technical instructors and thanked their managers for supporting the program. Attending the reception were volunteer instructors Tim Pinette (far left) and Dmitri Fedorjaczenco; Roger Rioux from EB Current System Support, who manages volunteer instructor Theresa Kelly; and Tom Hughes, second vice president in Corporate Services Systems, the area that initiated the program.



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## How I Joined the Mayflower Society

Keith Sawyer

I have been dabbling in my family genealogy off and on for about 20 years, so after retirement, with more time available, I decided to see if I could qualify to join the General Society of Mayflower Descendants. Thirty million is the common estimate for the number of living descendants of the Mayflower passengers, but it can be challenging to pass the strict documentation requirements of the society. With time, patience, and the assistance of the Maine Mayflower Society Historian I was able to accomplish this, so I thought I would share the process I used for those who might be interested in applying for themselves.

Over the years I built out my family tree on Ancestry.com and whenever I came across an ancestor with a surname matching one of the Mayflower passengers who had descendants, or found an ancestor with pilgrim related documents attached, I pursued that line until I either found a pilgrim, hit a dead end, or discovered that there was no connection. If I did connect to a Mayflower passenger, I noted that line in a separate list for future reference.

It is important to keep in mind that not everything you find in an Ancestry.com hint is factual. A lot of suggestions you find there may be the result of just family lore or wishful thinking by other users and not based on any documentation. You will need to remove any invalid or unprovable lines from your list of potential connections.

My next step was to validate my possible lineages with the “Silver Book” series published by the Mayflower Society. The books document the first five generations of Mayflower descendants and are available at the Portland Public Library. I found that I had to drop four of my potential lines because they included relationships within the first five generations which were not listed in the books.

With my eight remaining possible lineages I looked for overlap with previously approved applications. A database for this purpose is on the American Ancestors website. If one of your ancestors was included on someone else’s approved application, then you only need documentation for the generations following that entry.

I found applications in the database which included ancestors from three of my lines, and the closest common ancestor was a great-grandfather so that meant I only had to prove the most recent three generations. Using that line, I completed the preliminary application and lineage review forms available on the Maine society web site (applications are processed through the state member societies) and mailed them to the Maine historian.

A few days later the Maine society historian emailed me. He filled out the official application, reviewed what I had for documentation and told me what else I needed – mainly birth, marriage, and death certificates (vital records) for those last three generations.

In Maine you can get vital records from either the town where the event happened or through the state archives in Augusta. I found that the town clerks usually respond in 1 to 2 weeks, while the state archives response was much slower.

Once I had the needed documentation, I sent copies to the Maine historian who forwarded the complete package to Plymouth headquarters. Approval came about three months later. If anyone has questions about the process, feel free to contact me.

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## Cruise to Cozumel

Tom Bore

On May 9 my wife and I took a 4-night cruise from Tampa to Cozumel on the oldest (1996) and smallest ship in the Royal Caribbean fleet. It was a beautiful day when we sailed out of Tampa and under the Skyway Bridge into the Gulf of Mexico. Two days were spent cruising at a slow speed. We docked in Cozumel Saturday morning, and I headed onshore to explore while my wife enjoyed our balcony cabin. This was my first time in Cozumel, so I signed up for a visit to Lucha Libre wrestling since Mexico is the home of Lucha Libre. It was a fun time watching the match then meeting all the wrestlers after their match inside the ring for photos. After a visit to the gift shop where a nice selection of masks was available to purchase it was over for our free tacos before getting our ride back to the cruise port.

Now it was time for shopping in the various shops and they really pushed the jewelry stores and liquor stores. Next it was time for some liquid refreshment, so I stopped at the famous Señor Frog's for a margarita. What a wild and crazy place. Before heading back to the ship, I stopped at Jimmy Buffett's Margaritaville for a Cheeseburger in Paradise and a nice frozen strawberry margarita.

We enjoyed the nightly entertainment onboard; one night was a good Broadway show with music and dance then the following night was a really good magician. The weather was perfect and the seas very smooth. Very hot in Cozumel. Next year just doing a 3-night Bahamas cruise on the brand-new Utopia of the Seas in March.



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## **The History of PAWS**

**Jean Cobb**

In September of 2006, at the age of 65, I made a significant life change. I moved from Southern Maine to Northern Maine. I bought a house in St. Agatha, population 800, which is located in the St. John Valley. The SJV borders New Brunswick, Canada. It is a very rural and agricultural area where most of the members of the community are of French-Canadian descent.

When I moved, I believed that my decades of cat rescue were over. For the first few decades, starting in my thirties, I rescued cats on my own; I found homes for some and adopted others, so I always had 8 -10 cats. Several years prior to my move, I began volunteering with Friends of Feral Felines based in Portland so that I could help more cats. I did a lot of trapping, fostering and other work with the group and I was the president for 2-3 years. My volunteering became somewhat all-consuming, so my move was a mixed blessing.

Two years later, I discovered the best was yet to come. In 2008, a University of Fort Kent professor, Pris Daigle, and her administrative assistant, Darlene Martin, found a mother cat and her kittens under the steps of the building where they worked. This discovery drew their attention to the huge problem of cat overpopulation in Fort Kent and the other communities of the SJV and they decided to do something about it. They put a notice in the local newspaper to recruit volunteers. Not surprisingly, I answered the call to action.

We started having regular meetings and managed to sneak a few cats into the college building; Pris and Darlene were the only two college employees working there and the college president who lived next to the building either did not know what we were doing, or he chose to look the other way. We attended a town meeting and requested some funds to start our organization; they gave us \$1300.

We managed to pull an organization together and rescue and find homes for a few cats. We got our Charter and our nonprofit status. Pris was the founder and leader in that first year and we were a very good team of 7 - 8 people. Although we were all passionate about our mission, no one on the team had had experience in rescuing cats except me. As a result, I became more and more directly involved and influential in the group. As the years went by and people joined or left our group, I became the lead person.

In the summer of 2009, we got our first "leg up". The Fort Kent police chief agreed to let us share a little building next to the PD to shelter the cats. The PD was using it to hold the occasional stray dog until they found the owner. It was a very primitive and small building with no plumbing, but it was worth a million dollars to us. We got in touch with a young man who needed to earn his Eagle Scout badge. He and his family made the building suitable by putting in a couple of windows, adding some stairs and painting the walls. The back third of the area was fenced off for the occasional dog and we were able to add 4-5 kennels for cats in the front of the building. We now had space to hold up to 7 cats, which greatly increased the number of cats we were able to rescue, and it gave us the security of having our own space.

We still needed to work toward our ultimate goal, which was to have our own shelter, so we continued to look for land and/or a building for the next four years. Finally, we found an opportunity to get a building. I noticed that the students at the local technology school were constructing a small building, 12' X 16'. I met with their instructor about the possibility of constructing it for PAWS. For the next year we worked with the students and their teacher who not only completed the building for us but constructed another smaller building to serve as our entrance, 8' X 8. This project not only helped us get a building, albeit a small one, the project was an excellent opportunity to work within the community.

Of course, we still needed land and we were lucky again. Soon after we began work on the building we found and purchased an acre of land. It is located on the outskirts of Fort Kent, which is an ideal location. We now had our land and our building. The buildings were transported to our land and set-up amid much excitement and fanfare in 2014.

Two years later, we decided to expand our facility so that the cats that are ready for adoption could roam freely in a home-like environment versus staying in kennels. Plus, we needed an isolation room and an intake room for cats that were sick and new arrivals. Our expansion more than doubled our original space and allowed us to add features that improved the lives of our cats and volunteers. The cats have numerous condos, cat trees and shelves on the walls to climb into and on. Visitors to the shelter are pleased and impressed to see the cats enjoying themselves vs. sitting in kennels.

Our organization, Paws Animal Welfare Society, Inc. (PAWS), is a nonprofit organization that rescues homeless cats in the St. John Valley, Aroostook County, Maine. We are all volunteers including the board members. Our shelter is called Valley Cat Haven. We provide shelter for cats until we have found suitable homes for them. All cats remain with us or in a foster home until we find a suitable permanent home. Only seriously ill or injured cats with no hope of recovery are euthanized. Most of the cats only need to be given basic medical care in addition to being spayed or neutered. However, about 25% of the cats need more extensive medical treatment, such as dentistry, blood tests, x-rays, other surgeries, etc. We provide them with whatever medical care they need before they are offered for adoption.

In addition to running the shelter we reach out into the communities to help people and cats. There are no Animal Control Officers for cats in the communities, so we respond to calls for help when a cat is found, and we are available 24/7. We provide information on responsible pet care, and we provide low-cost spay/neuter services to low-income cat owners.

We have been very fortunate over the years. We have always had many dedicated and passionate volunteers. We are highly regarded in the communities, and we receive outstanding support from people and businesses in the area and beyond. We have had challenging times, but we have preserved with the help of several miracles along the way.

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## My Journey to Medicare

Bruce Theriault

I recently turned 65. Turning 65 meant a couple of things. First, I had finally reached the midpoint of my life. That's right, I am going for the record. Second, it was time to go on Medicare. There is a lot of information to absorb and consider in making choices for Medicare coverage. I thought I would share my journey to Medicare with you, especially those who are approaching 65 themselves.

Let me preface this article with the understanding that your Medicare selections are a very personal choice based on your preferences and needs. My choices were based on my needs and should not be considered an endorsement of any type.

So, what is Medicare and what is it composed of? Medicare is health insurance for people 65 and over. Medicare is made up of several parts. They are:

Parts A and B are considered Original Medicare.

**Part A** – Inpatient care in the hospital, skilled nursing facility care, hospice care, and home health care. There is no charge for Part A.

**Part B** – Services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, many preventive services. Part B currently costs \$174.70/month and is adjusted annually.

Extra coverages include:

**Part C** – Medicare Advantage, private insurance which combines Part A and Part B, often Part D. It can include dental, vision and hearing coverage.

**Part D** - Medicare drug coverage.

**Medigap** – Medicare Supplemental Insurance, extra insurance purchased from a private company to cover those expenses not covered by Original Medicare

You are eligible to get Medicare when you turn 65. If you already have Social Security, you will automatically be enrolled. If not, you must enroll in it yourself. You can enroll up to three months before the month you turn 65 through three months after your turn 65. **The most important thing is that you do enroll in that window.** Failure to do so can result in penalties. Enrollment into Original Medicare is done on the Social Security web site [ssa.gov](http://ssa.gov).

Now comes the hard part. Choosing Medicare Advantage or Medigap. Your first question might be why you would need either of these. Well, Original Medicare covers 80% of your medical expenses, with no out-of-pocket max. So, Original Medicare can leave you with huge out-of-pocket expenses, think of heart surgery or cancer treatments. I recently spoke with a friend who had heart surgery. The medical bill was \$250,000. Without some form of supplemental coverage, they would have a \$50,000 out-of-pocket bill. Medicare Advantage and Medigap cover these expenses, but in a very different way. Medicare Advantage is usually free and often includes prescription drugs, dental, vision, hearing as well as other benefits such as over the counter costs and gym memberships. Medicare Advantage does have a copay with an out-of-pocket max. The Advantage plans are usually an HMO or PPO and have a network of providers. Much like insurances we have at work, you would have your primary care physician and would need a referral to see a specialist. Medigap has no copay, everything that is covered, is covered at 100%. There is no network, no primary care physician, and no referrals. There is even a version that includes medical coverage outside of the United States. So, what's the catch? Medigap insurance has a monthly cost and prescription drugs, dental, vision, and hearing are all at an extra cost. Those extras, such as over-the-counter items and gym memberships are also not included. So, do I get Medicare Advantage with no monthly cost and the free extras, but pay possible back-end copays, which could be greater than the Medigap annual premium, or do I pay a monthly premium for Medigap, knowing that is all I must pay, but being healthy, paying more than the Medicare Advantage would have cost me? What to do, what to do?

To help with my decision I had multiple conversations with my wife, spoke with non-Unum friends who are on Medicare as well as talking with several of you about it. I also met with the Southern Maine Agency on Aging and watched a web video available to me by my financial advisor. We also have Via Benefits, a company Unum contracted with to help manage retirement healthcare benefits for us! On the Via Benefits site I was able to see many of the actual choices available to me with their costs. I was also able to speak with a Via Benefits agent, who could answer my questions. The video was a great starting point, it gave me all kinds of information about Medicare and my options. The person from the Southern Maine Agency on Aging added to that information with Medicare information in Maine. Between Via Benefits, the video, and the Southern Maine Agency on Aging I had all the details I needed to make my decision, but I was still unsure. Time to talk with people on Medicare. In talking with Unum retirees I heard the phrase, "pay me now or pay me later", with the idea that the free stuff will cost you in the end. I found that most of the Unum retirees I spoke with took the Medigap option. Why, because they had the retiree medical benefits as a part of their retirement package. With paid or mostly paid premium, this was an easy choice, except I did not qualify for that retirement benefit, and neither will those who turn 65 after me. I found that most of my non-Unum friends took the Medicare Advantage option. The main driver was the cost, but they did seem happy with their choice.

Even though I did not get the Unum Retirees medical benefit; I did make use of Via Benefits. As you approach 65 you will start receiving loads of mailings for Medicare from a wide variety of Medicare insurance companies. You will also notice a lot of Medicare ads on the TV. While you sign up for Parts A

and B on the Social Security site, you sign up for supplemental coverage through a different service. I picked Via Benefits as that service. Via Benefits gave me a great platform to review many options, a way to sign up for the options I picked, and a resource that I can reach out to if I have any issues with my supplemental provider.

Medigap was not going to cost me much more than what I was paying for my health insurance on the marketplace, so Medigap was not going to be a financial burden. On the other hand, I am healthy. No premium and the extra benefits were very enticing. So, with all this information in hand, it was time to make a choice. One thing to keep in mind, like most health insurances, there is a Medicare annual enrollment in the fall, and you can change your choice at that time. Now, there are some rules around changing, but it is a possibility. So, what did I choose, as I mentioned earlier, what you choose for Medicare is a very personal choice and I don't want my choice to influence anyone else's choice. So, I think I will keep it to myself and let you work through your own decision, but hopefully my journey might give you some information on yours.

**Resources:**

Social Security: [The United States Social Security Administration | SSA](#)

Via Benefits: [Via Benefits - Account Management](#)

Southern Maine Agency on Aging: [Southern Maine Agency on Aging \(smaaa.org\)](#)

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## **A Few Upcoming Items of Potential Interest**

**Keith Forrest**

1.) Please be apprised that at the end of 2025, or after the presidential election, many of the Federal tax changes implemented in the last decade (especially on the individual side) are set to expire.

This includes many items of importance to retirees, with some of the more influential being:

- the level of each applicable standard deduction
- the heretofore capping of several tax deductions (such as state & local income taxes, property taxes, etc.) which resulted in many more households opting for the above-mentioned (now higher) standard deduction.
- marginal income tax rates
- potential changes in estate taxes
- Indeed, much could be "on the table". Stay tuned.

2.) As many recipients of the retiree newsletter may be aware, the Federal Reserve sets the level of short-term interest in order to help sustain "both full employment and STABLE prices." Indeed, this is the Fed's twofold mission.

However, the U.S. central bank (or Fed) has defined "stable" prices as inflation being held to about 2%. Personally, for retirees, I think this is an incorrect policy and, in the ideal world, would warrant a correction. Knowing full well why they have chosen such a safe path of balancing economic growth and low inflation, still----if one retires at age 65 and lives to 85, a 2% annual inflation rate robs the retiree of 40% (plus compounding) of their purchasing power based on their age 65 income. Indeed, inflation can be one of the cruelest taxes of all for retirees when future income potential can be significantly reduced.

3.) For those who consider charitable giving to be important, as Linda and I do, there is a way to itemize deductions (such as charity) without actually itemizing deductions. I know this sentence sounds a little like a Yogi Berra-ism, but it's the truth.

If one is in his/her early 70's or above, you are probably familiar with one of those pesky little items that "mandatory withdrawals from one's IRA" account, or pre-tax qualified retirement dollars, must be taken each year (based on the amount in the account(s) at year-end in the prior year with an appropriate age factor applied).

However, you are permitted to transfer your "RMD" or annual required minimum distribution to a qualified charity, which satisfies the RMD requirement, and therefore isn't included in your income for that year. Plus, the standard deduction can also be taken. Thus, you can give to charity, take the standard deduction, and all without itemizing deductions. Not bad!

Linda and I have incorporated this methodology for qualified charities back in Maine (Maine Health / Maine Medical Center and the Barbara Bush Children's Hospital) for the last couple of years. It may not be for everyone, but it works for us, and we remember our 2 decades in Portland with such fondness.

Please note that you should always check with your investment and/or tax advisors before implementing any of the above items.

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## **The best photograph I never saw**

**Ann Waecker**

We went to Hawaii a number of years ago. I remember that we had plane tickets to Honolulu and then another plane to Maui. We'd have just enough time to go see the Pearl Harbor Museum, eat lunch, and then go back to the airport to get the plane to Maui. A few weeks before we were to go, I got a phone call from the airline telling me that they had to cancel the flight from Honolulu to Maui. I said "Oh My God! What can I do?" The caller asked me "How well can you swim?" I was stunned until she laughed. Then she said she had just had to put us onto another flight to get to Maui, a couple of hours later than originally planned. PHEW! So, our reservations to see Pearl Harbor would still be ok and we could still get to Maui.

So, we disembarked and got our ride to Pearl Harbor. Took the tour and were in awe of the whole thing. Checked out all of the displays and walked around. Bought a souvenir book with a lot of photos in it. At one point, we saw a bubble of oil coming up from the bottom of the bay. We thought it had to have been oil from one of the ships that had sunk. I dug out my camera and took a few photos of that bubble. It had to have been a symbol of the war. It was so moving.

After that we went to a restaurant and after we got our table, we asked the waiter to take a photo of us. He took the camera and looked through the lens and asked if we had any film! Opps! I forgot to put film in the camera. Sure, I can do that. Wait! What? I didn't have any film in the camera at Pearl Harbor! Oh no! We didn't have time to go back so the souvenir book that we bought will have to be enough. But you know what? I still can see that shot of the oil bubble. The best photograph I never saw.

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## Obituaries



From the Portland Press Herald, May 21, 2024

NEW GLOUCESTER – **Bernys Overlock Mattson**, 95, of New Gloucester died May 10, 2024, after a long and fulfilling life.

Born Aug. 28, 1928, in Warren, she was the daughter of Doris (Teague) and Charles Overlock. She graduated from Warren High School in 1946, one of a class of 14.

Bernys held various jobs throughout her life from stay-at-home Mom, factory work, business owner, retail sales to ultimately retiring from the mailroom at UNUM in 1992.

Throughout her life she was very active in the community as a volunteer you could depend on. She was a 4H Leader when her oldest daughter belonged and a Girl Scout Leader when her youngest daughter belonged. When someone needed a volunteer, she was always there. She was active with New Gloucester Food Pantry prior to COVID.

Bernys was a member of the Order of Eastern Star for over 65 years holding roles as high as Worthy Matron.

She was a very independent woman even mowing her lawn with her John Deere tractor until she was 93. Additionally, she had many hobbies over the years such as rug hooking, needlework, sewing, knitting, jigsaw puzzles, word searches and most recently learning to crochet.

For the last three months, Bernys resided at Montello Heights in Lewiston and enjoyed the new friends she made and the old friends that visited her. She especially enjoyed playing Bingo.

She enjoyed rides in her 1924 Ford Model T that her husband restored and was driven to her 90th birthday celebration in it with a dear friend from her church chauffeuring her.

She was a devoted wife to her husband, Robert Mattson who she married on Feb. 28, 1948, and devoted mother to her two daughters. She truly enjoyed being a grandmother and great-grandmother.

She was predeceased by her husband, Robert of 55 years, her daughter, Barbara Wing, her brothers, Charles, Frank, Richard, Russell and Ronald Overlock, and her sisters, Jeannette Orff and Carolyn Overlock.

She is survived by her daughter Roberta Tielinen and her husband Kurt, her grandson Adam Tielinen and his wife, Megan and three great-granddaughters, Emma, Grace, and Sadie. She is also survived by a brother, Albert Overlock along with many nieces, nephews, and step grandchildren.

Visiting hours will be held from 5-7 p.m., on Thursday, May 23, at Wilson's Funeral Home, 24 Shaker Road, Gray. This will be followed by a funeral service on Friday, May 24, at 10 a.m., at the First Congregational Church of New Gloucester, 19 Gloucester Hill Road, New Gloucester.

Arrangements are entrusted with the Wilson Funeral Home, Gray.

In lieu of flowers donations may be made to the New Gloucester Food Pantry,  
c/o The First Congregational Christian Church,  
PO Box 114,  
New Gloucester ME 04260.

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From the Portland Press Herald, May 12, 2024

CAPE ELIZABETH – **Thomas Charles Kirner** passed away on May 3, 2024, after a sudden but courageous battle with cancer. Thomas, known to family and friends as “Tim”, was an extraordinary man. A beloved husband and father, he was kind, honest, gentle, and thoughtful. There was no finer friend in life to those in his circle.

He had a passion for travel, was an avid runner, a reader of history, proud of his Navy days, and a master model craftsman.

In his words... “I’ve had a wonderful life with my wife, Ann. My three major accomplishments were raising children who’ve established themselves as responsible citizens in society.”

He will be so missed by his dear heart, Ann; his three children, their spouses; six grandchildren; and all who loved him.

Semper Fortis – Always Courageous

Services will be held at Saint Bartholomew’s Catholic Church on Friday, June 14 at 10 a.m., followed by interment at Cape Elizabeth’s Riverside Cemetery.

Online Condolences may be expressed at <http://www.hobbsfuneralhome.com>.

In lieu of flowers, a donation may be made in Tim’s name to the:  
Land Protection Fund at the Cape Elizabeth  
Land Trust



From the Portland Press Herald, April 25, 2024

WESTBROOK – **William “Billy” Bouffard**, 61, of Westbrook, lived from Oct 11, 1962, to April 16, 2024. Passing after a brief illness, we now celebrate and honor Billy’s high-charging life and countless accomplishments.

“I could tell him anything” “We trusted him” “The best friend we could ever ask for” “The strongest human being I know” “A heart of gold” ...

Billy was a proud stepdad and role-model, a remarkable and kind diplomat, a “quad Dad” to younger players – never realizing the impact he had on so many lives, a 40-year Unum employee, snowmobile club meeting host, the neighbor who loved to mow and snowplow, the dude with the badass truck and the best brother imaginable.

Billy lived life to the fullest and took us all along for the ride. As the ultimate party host, he brought us together for pontoon cruises on Sebago Lake, Gillette Stadium tailgate parties, Mixed Martial Art ringside seats, Wheelchair Rugby team outings, happy hours with Unum co-workers and sunset Bud Lights on his deck.

He is remembered for adventurous dirt bike riding as a teen, being a member of the Stetson Road clan, the Pond Road gang, a teammate of Maine Roadrunners Quadrugby (originally), Casco Bay Navigators which, with his leadership, became NEP Wildcats Rugby – his 2nd family – out of UNH Durham, NH.

He was the ultimate encouragement to anyone in a wheelchair and we’ve all become our better selves from knowing him. Billy was the man who chose to enable life to new heights for himself and others. He embodied the theme: “All things are possible with a little reckless adventure”.

Billy is survived by a stepson Jake Ledue (Portland); sister Nancy Bouffard (Minot), sister Terry Scalia and Rick (Monmouth); several nieces and nephews. He was predeceased by his parents James and Beatrice Bouffard (Lewiston).

With big holes in our hearts and our lives, we say "So long for now".

A memorial celebration will be is planned for the weekend of May 17 – 19th at 90 Country Lane in Westbrook, Friday May 17, 3 to 6 p.m., Saturday May 18, 9 to 6 p.m., and Sunday May 19, 11 a.m. to 2 p.m.



From the Portland Press Herald, March 17, 2024

SCARBOROUGH – **Barbara C. (Bagster) Marsden**, 75, passed away peacefully with family by her side at her home in Scarborough on March 10, 2024.

She was born on July 9, 1948, to Walter and Shirley (Bulger) Bagster. Barbara graduated from Deering High School in 1966. After raising her family, she took an early retirement from Unum in 2000.

She was predeceased by her parents; her loving husband, John Marsden; and her dear sister, Susan Charczenko.

She is survived by her son, Arthur Conrad and daughter, Amanda Sheldon who were her heart; her granddaughter, Kelsey Sheldon and her fiancé, Cody; her grandson, Rj Sheldon and his wife Lauren who were her pride and joy; her sister, Karen and her husband Alan Ricker and her brother-in-law, Jimmy Charczenko who she loved dearly; three step-children and their partners; as well as several cousins; nieces and nephews.

The sports world from golf to tennis to baseball to football, and everything in between, lost their biggest fan.

At Barbara's request there will be no services. Online condolences can be made at <http://www.hobbsfuneralhome.com>.



From the Portland Press Herald, March 7, 2024

WESTBROOK – **Janice M. Gould** was born in Moncton, New Brunswick, Canada on June 6, 1960, and passed away on March 4, 2024, with her entire family by her bedside at Northern Light Mercy Hospital in Portland.

Janice was predeceased by her parents Ernest and Geneva (Drisdelle) Gould, and her infant brother, Laurie, before her birth. Also deceased, many aunts and uncles from Canada.

When the Gould family moved to the United States from Canada in the summer of 1960, Janice's first permanent resident immigration card was a baby picture.

Janice was a graduate of Westbrook High School class of 1979. She worked at Unum for 38 years. She had a very close relationship with her sisters Phyllis and Claire. They traveled to many places over the

years. Anyone that knew Janice knew of her love of music and that she was a big fan of Barry Manilow. Also, her love for the shows "Get Smart", "Supernatural" and actor Roddy McDowell. She also enjoyed reading biographies and playing all sorts of games at family gatherings.

She is survived by her sisters Phyllis and Claire, both of Westbrook, brothers John, of Westbrook, Donald, and his wife Patricia, of Scarborough, and Terrance and his fiancée, Jennie Kane, both of Kennebunk, her niece Elizabeth Cagle of Star, N.C. and nephew, Matthew Gould of Limerick. She is also survived by many cousins in Canada. She will be greatly missed by her family.

The family would like to express its appreciation for the care given to Janice during her stay at Northern Light Mercy Hospital.

A time of visitation will be held Monday March 11 from 1 to 2 p.m. follow by the funeral at 2 p.m. at Dolby, Blais & Segee Funeral Home, 35 Church St., Westbrook. Burial will be in the spring in St. Hyacinth Cemetery, Westbrook

To express condolences or participate in Janice's online tribute please visit <http://www.dolbyblaissegee.com>



From the Bibber Funeral Home

**William C. Hopkins**, 60, of Wells died peacefully on February 22, 2024.

Bill was born on June 2, 1963, to Frank and Norma (Anderson) Hopkins in Washington, DC. He served was a Sargeant in the Marine Corps and was deployed to Beirut and Lebanon. Bill was a Master Electrician, served as a Police Officer for nine years, and most recently an IT Specialist with Unum Insurance.

Bill loved to fish, hunt, and collect guns. His collecting continued through the years, adding wallets and hats to his collection.

He is survived by his girlfriend, Cynthia Fitzpatrick; son Evan Hopkins; brother Tom Hopkins (Mary), and sister Holly Howe (Eric).

Calling hours will be from 11-2 pm on Sunday, March 3 at Bibber Memorial Chapel in Kennebunk. Burial with military honors will be in Spring of 2024 at Hope Cemetery in Kennebunk.



From Jones, Rich & Barnes Funeral Home

Portland, ME- **Dorothy G. (Beach) Nelson**, 97, passed away peacefully in her sleep on February 24, 2024. She was born in Portland, ME, a daughter of Roy & Celia Whitman. She attended local schools and graduated from Portland High School. She married Albert S. Nelson in 1945 while he was on leave from the U.S. Navy. They made their home on Munjoy Hill in Portland after Albert was discharged from the Navy, at the end of WW2. They later bought a house in Morrill's Corner where they lived for the rest of their lives.

Dorothy worked as a clerk at UNUM for many years in the Records Dept. and the Life Underwriting Dept. She retired from UNUM to take care of her husband. After her husband's death in 2013, Dot kept busy going to exercise classes and playing Bingo with friends at St. Pius Church in Portland. She loved to quilt, making individual quilts for all of her children and grandchildren. She also loved to knit hats and socks for anyone in the family who wanted them. She was an avid reader her entire life, preferring mystery novels.

Dorothy was pre-deceased by her husband, Albert, daughter-in-law, Barbara Nelson and granddaughter, Jennifer Nelson.

She is survived by her children, Linda (Bill) Logan of Voorheesville, NY, Judy (Mike) Lydon of Windham, ME, Bob Nelson of Buxton, ME, Lois (Norm) Lobley of South Portland, ME, and Diane (Mike) True of Hope, ME; 9 grandchildren and 15 great-grandchildren.

Please visit [www.jonesrichandbarnes.com](http://www.jonesrichandbarnes.com) to sign Dorothy's online guest book.