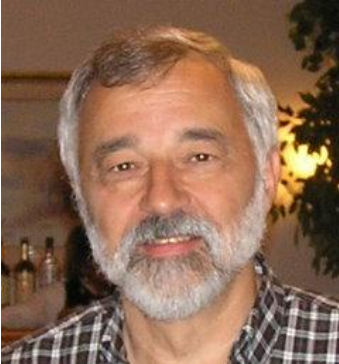


# Unum Retirees Newsletter

## Fall 2014~Sixteenth 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 contacting Steve Bailey at 846-6648 or [sebailey@maine.rr.com](mailto:sebailey@maine.rr.com). We now have 399 members and we do not need to charge dues thanks to Unum's generosity.

Our Annual meeting was held on September 23 at the Italian Heritage Center. Approximately 80 members attended the 5th annual meeting of the Unum Retirees organization. Unum Retirees was officially organized late in 2009 as a combination of VALUR and Headlighters. We have grown from an official membership of 288 at the start of 2010 to 399 in 2014.

Steve Bailey issued a brief financial report. Our finances are in good shape. With Unum's support we are able to handle our expense without charging dues. Also we are able to charge only \$10 for the two lunches and the picnic is free of charge. Thank you, Unum.

Because our organization encourages volunteerism, we asked members to give us information about their volunteer time. 32 people reported over 12,000 hours. The charities included churches, hospitals, schools, animal rescue, welfare societies, senior centers, food pantries, colleges, boy scouts and many more. I am sure there are many more of us who volunteer. Great job!!

The current Board of Directors was reelected for another year. 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 information for Unum Retiree benefits.

Our speaker was from W. P. Carey Financial which is affiliated with Ameriprise Financial Services. She talked about 10 Uncomfortable Questions about Your Money. No answers were offered as the discussion could be complex and unique to your situation. A discussion with your family and/or your financial adviser was suggested. The questions:

- 1) *How much money is enough?*
- 2) *My spouse spends too much money. How do I stop it?*
- 3) *I have a blended family. How do I make sure my assets go to my kids without offending my current spouse or stepfamily?*
- 4) *My adult child regularly asks for money. How do I stop it?*
- 5) *How do I leave the majority of my assets to my spouse without upsetting my kids from a previous marriage?*
- 6) *My children are not equally responsible with money. How do I leave them each money in a way that is right for them and not being viewed as being partial to one over the other?*
- 7) *How do I account for my children's differing situations in my will?*
- 8) *I want to leave the majority of my assets to a charitable cause. Will my children understand?*
- 9) *Will I outlive my money?*
- 10) *My picture of retirement is different from my spouse's. What do we do?*

The next meeting will be in **February**. I hope we will see you there. An invitation will be distributed two weeks prior to the meeting.

# Pictures from the Annual Meeting *at the Italian Heritage Center*

(Leo Lamoureux filled in as our photographer at the Annual Meeting since Bob Anastasoff was not available)



Mark Andrews, Gladys Yankowsky & Barb Brown



Ann Cloutier, Lisa Ignaszak, George Barker, Candice Jewett & Jan Castle



Richard & Linda Martel and Connie & Joe Theriault



"The Greeters"  
Bea Osterberg & Susan Brackett



Judy Burton, Sandra Pardi,  
Judy Hall & Lorraine Cragin



Linda Stevens & Beth Reny



Katie Dyhrberg & Ann Herbert



Joyce Hilliard & Nancy Harris





**Lisa & Wally Crowell and Bertha Gardiner**



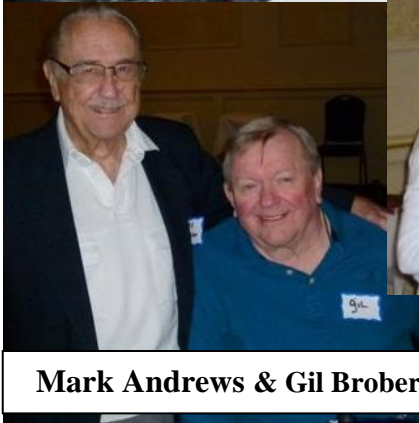
**Pat McLaughlin & Jan Castle**



**Ginny Williams & Chris Pooler**



**Kathy & Walter Doughty; Noah and John Bonnell; Barbara Bryant.**



**Mark Andrews & Gil Broberg**



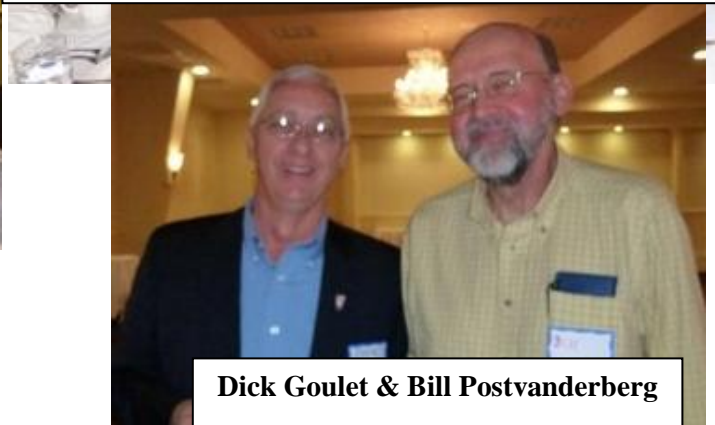
**Karen Witham & Beverly Dahms**



**Martha Murphy, Barbara Montague & Betty Cushman**



**Bea Osterberg, Susan Brackett, Beverly Dahms, Pam Libby, Ann Waecker & Bob Wooten**



**Dick Goulet & Bill Postvanderberg**



## *Unum Retirees - Volunteers*

*by Beverly J. Dahms*

### **UNUM RETIREES VOLUNTEER REPORT FOR 2014**

The Unum Retiree membership was asked to provide the Board with an estimate of the number of hours that they volunteer during the period of September 1, 2013 to August 31, 2014. I am very happy to report and we received responses from 33 of our members and the number of volunteer hours reported was **12,636**.

Our membership has been very busy over the last year.

We continue to receive calls for mailings from several of the local non-profits. If you would like to be part of our volunteer group please contact me and I can let you know where and when we are needed.

Some examples of the way that we have helped in our local communities:

*Meals on Wheels, hospitals, animal shelters and rescues, schools, colleges, churches, libraries, municipalities, museums, senior citizen activities at local nursing homes and assisted living facilities, Red Cross agencies, historical societies, local arts and theaters, botanical gardens, children's organizations and food pantries. There was also many volunteer hours at Knights of Columbus, Habitat for Humanity, Wreaths Across America, Fort Williams Park, Maine Maritime Museum and Mid Coast Hunger Prevention Program.* There are also many smaller non-profits that have been supported in our local communities by our membership.

Our Unum Retiree Membership has supported non-profits in *Maine, Florida, Georgia, New Hampshire, Kentucky and Pennsylvania.*

To report your hours for matching funds from UNUM, you will need to go <http://www.unumretirees.org/> for the form. Please complete the form and forward to Unum before the **December 5, 2014** deadline.

Thanks to all our retirees for taking the time to help all of the non-profits. They greatly appreciate our help and support.

Beverly J. Dahms  
BDahms1@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](mailto:rlibby5@maine.rr.com) or 17 Larchwood Rd., South Portland 04106

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



## Our Dearly Departed

*by Bob Anastasoff*



**Julie Page Burnheimer**, 58, passed away at her home in Gorham on August 26, 2014, surrounded by her family after a yearlong battle with ovarian cancer. She was born on October 13, 1955, in Damariscotta.

She is survived by her husband of 35 years, Scott V. Burnheimer with whom she settled in Gorham in 1985.

Julie was employed for the past 35 years for the investment department at Unum.

A gathering of friends was observed on August 29, 2014, at the Dolby & Dorr Funeral Chapel in Gorham. Services were held at the First Parish Congregational Church, Gorham. Burial was held in the Eastern Cemetery, Gorham.

Contributions in her memory may be made to the Jimmy Fund Walk. To contribute, please visit [jimmyfundwalk.org](http://jimmyfundwalk.org), select give, select support a walker, select Burnheimer. Julie Page Burnheimer 434 River Road, Windham

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**Doris June Burt**, 87, of Scarborough, passed away on August 2, 2014, at Holbrook Health Center of Piper Shores.

Doris was born on July 21, 1927, in South Plains, Texas. She was educated in the South Plains schools and graduated from Floydada High School in Texas. She attended the University of West Texas and the University of Georgia.

She was a longtime employee of Unum as an accountant.

Surviving is her husband of 62 years, Robert F. Burt of Scarborough.

Visiting hours were held on August 26, 2014, followed by funeral service at Hobbs Funeral Home, South Portland. Interment was at Brooklawn Memorial Park.

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**Roger Harold Fulton** passed away peacefully, with loving family by his side, on September 30th, after a long and courageous battle with Parkinson's disease.

Roger was born in Woburn, MA on August 29, 1931. Following high school Roger enlisted in the Air Force and proudly served in Korea. Roger graduated from Springfield College in Springfield MA in 1957.

While at Springfield College, Roger met and was swept of his feet by the shy and lovely, Ann Hatheway of Bathurst, New Brunswick Canada. They were an amazing couple for 58 years, complimenting and supporting each other through "good times and bad".

Following college, Roger's traits of diligence, generosity, kindness and playfulness served



him well in a long career with UNUM. It was a career that suited him well.

Memorial contributions in his memory may be sent to: [Thornwell Home For Children](#) 302 S Broad St, Clinton, SC 29325, Memory Matters P.O. Box 22330, Hilton Head Island, SC 29925-2330, or [Hospice Care of the Lowcountry](#) P.O. Box 3827 Bluffton, SC 29910.

Roger's family would like to publicly thank the staff at Memory Matters Bloom and Hospice of the Lowcountry (Suzie) for extraordinary care and service to Roger. And a special thanks to all the individual "angels" who selflessly volunteered to spend time with Roger. A memorial service was held on Monday October 6, 2014 at the First Presbyterian Church at 11:00 A.M.

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Gloria Ann Gallant

**Gloria Ann Gallant**, 67, of Limerick, died on August 10, 2014, at the Gosnell Memorial Hospice House in Scarborough after a brief battle with cancer.

She was born in the St. John River Valley area of Northern on June 12, 1947. She graduated from Madawaska High School and also attended Husson College for one year. She worked

for 15 years at Unum Insurance Company in Portland retiring as a supervisor.

After retiring from Unum, she was office manager for Dr. Adele Carroll's practice in Limerick.

Visiting hours were on August 13 at the Watson, Neal & York Funeral Home, Cornish. A funeral Mass was held Aug. 14 at St. Matthew's Catholic Church, Limerick. Burial followed at Highland Annex Cemetery in Limerick.

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Nancy May Hawkes

**Nancy May Hawkes**, 77, of Windham and Gorham, died July 18, 2014 at Gosnell House in Scarborough with her loving family at her side.

She was born in Portland. She graduated from Deering High School, and worked briefly at Union Mutual before her marriage.

She is survived by her husband of 55 years, John Thomas Hawkes.

Visiting hours were held at Dolby Funeral Chapel, in Windham July 23. A Funeral Mass was celebrated on July 24 at St. Anne's Church, Gorham. Interment followed at Hillside Cemetery, Gorham. In lieu of flowers, donations may be made to: Gosnell House 11

Hunnewell Road Scarborough, Me 04074 or to: The Maine Cancer Foundation 170 Route 1, Suite 250 Falmouth, Me 04105

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Richard Winslow Hersey Jr.

**Richard Winslow Hersey Jr.**, 95, was born and raised in Portland.

He graduated from Deering High School and the University of Maine, Orono. with a B.A. degree in business administration. He served for four years in the Army Air Corps service, he married his college sweetheart, Barbara Moore of Brockton, Mass.

He worked for Unum for nearly 30 years. He was in charge of contracts and compliance for all the Unum products.

He retired in the early 80s. His wife Barbara died January 1984.

Arrangements by Hobbs Funeral Home, South Portland. On-line condolences may be shared at [www.hobbsfuneralhome.com](http://www.hobbsfuneralhome.com). Our family wishes to thank the entire staff in the Emergency Department and on the Gibson Unit at MMC. Special thanks to nurses

extraordinaire, Kate of CCU ER and Meagen of the Gibson Unit, and our heartfelt thanks to Hobbs Funeral Home for taking such good care of us. In lieu of flowers, please make donations to the Peaks Island Fund at [www.peaksislandfund.org](http://www.peaksislandfund.org).

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**Elizabeth Ann (Betty) Hinds**, 81, of South Portland, passed away at Maine Medical Center in Portland on August 4, 2014, after a period of declining health. Betty was born on Jan. 12, 1933, in Portland, was educated in the Cape Elizabeth Schools and graduated from Cape Elizabeth High School. She worked at Benoit's, New England Telephone Credit Union, Unum and was a realtor at the Hinds Agency.

Predeceasing her was her husband, Edward C. Hinds in 2009.

Services were held August 8, 2014 at First Baptist Church, South Portland, followed by burial at Mt. Pleasant Cemetery, South Portland. Contributions may be made in her memory to: The First Baptist Church 879 Sawyer Rd. South Portland, Maine 04106.

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**Jane (Silcox) Redlon**, 68, of Saco, born on May 29, 1946, died at home with her family around her on July 31, 2014. Jane attended Saco schools and graduated from Thornton Academy in 1964. She worked for many years at Unum and retired early to pursue the activities she loved most: gardening, camping, cooking, and socializing with friends and family.

She is survived by her husband of 47 years, Skip. In keeping with Jane's wishes, there were no visiting hours, and services were private. Arrangements were under the direction of Cote Funeral Home in Saco. The family asks that, in lieu of flowers, donations be made to Hospice of Southern Maine in Scarborough.

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### **Important Dates for 2015-To be announced**

*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)*

### **Unum Blood Drive Schedule for the remainder of 2014:**

- **December 1st~HO1 from 9 AM to 1 PM**
- **December 10th~HO3 from 7 AM to 11 AM**

*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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Congratulations to **Terri Morris** for again winning **1st place** in her age group for the *2014 Beach to Beacon Race!!* We are so proud of you, Terri!

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## **A GREAT Suggestion** *from Jan Castle*

" After attending my first Unum Retirees luncheon (9/23), I had an idea for the Newsletter. Many of the people at the table I sat at were talking about their vacations and places they had traveled to. *Perhaps we could invite members to send you a list of the places they've visited (cruises they've taken, etc.) and their contact information, with the intent that they could be a reference for other retirees thinking about a similar vacation, or just wanting to compare notes regarding vacation sites.*"

# Social Security C.O.L.A. Update For 2015

*by Keith E. Forrest, CLU, ChFC*

As an update to our previous advance sneak peek at next year's cost-of-living adjustment for all Union Mutual and UNUM Corporation retirees who are now receiving Social Security retiree benefits, kindly circle Wednesday, **October 22nd** on your calendars as the day when the final announcement will be made by the Labor Department and Social Security Administration officials.

Regarding the precise outlook itself for next year's Social Security C.O.L.A., both the July and August consumer price index data points are now history, and the combined result shows an average year/year increase of about +1.7%. This means that there should not be very much deviation from this statistic for the 3rd quarter average when the September CPI numbers are released on 10/22. Barring an unforeseen circumstance, it now is almost certain that next year's cost-of-living adjustment will be in a range of 1.5-1.9%. As discussed previously, if Medicare Part "B" premiums are unchanged, the entire increase will flow through to each of us. According to Social Security Administration numbers, for the "average" recipient this would translate into a gross monthly increase of \$20-25 from 2014 levels.

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## A Check Off My Bucket List

*By Judy Hall*



This summer I finally got an item off my bucket list. When you live in Maine it seems it's the last place you tour. My two sisters Carol and Beth along with two of my very good friends Lorraine Cragin and Gail McIntire toured the Longfellow house, Victoria Mansion and the Tate house all in one day. There is such a wide variance among the three.

My favorite was the Longfellow house. I would call it country opulence, It's a comfortable, cozy home filled with interest and a lovely garden in the rear. The Victoria mansion is just pure show. Did you know it was a summer home? Really?? The Tate house is an earlier home, much plainer, with a touch of nice for the day. It overlooks the Fore River, The owner was commandeered by the King of England to oversee the cutting and shipping of large trees back to England. (Sorry, no pictures of Victoria)



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## Unum Retirees are eligible to attend the *Veterans' Day Event* on Friday, November 7th at 10am!

**NOTE: If you are planning on attending, please notify Susan Austin ([SAustin@UNUM.COM](mailto:SAustin@UNUM.COM)) in advance!**

(Thanks to Jan Castle for checking into!)



## Life Insurance: an overlooked source of funds?

by Stan Sylvester

Retirement is expensive. My yearly expenses exceed my yearly income which is from a combination of Social Security, my Unum pension and my personal investments. Recently, I needed \$10,000 and I pondered where it might come from. An idea suddenly came to me: withdraw cash from a Union Mutual Life Insurance policy.

Do you remember **Pete Carpenter**? He was a friendly little Union Mutual agent who frequented the Home Office wearing his Columbo-style trench coat, carrying his well-worn brief case, often asking, "How about adding another \$10,000 to your insurance coverage?"

On multiple occasions I told him that I already had \$25,000 in life insurance so why would I ever want any more? But the longer I was exposed to the world of life insurance, the more I realized that I was underinsured. Thus when Pete approached me once again, in 1969, I took out a \$10,000 policy. I didn't pay attention at the time that this was "LPU@65," a much appreciated feature later on which allowed me to stop premium payments when I reached 65.

Again, in 1973 and in 1974 I added two more \$10,000 policies (these are LPU@90 so, with my becoming 90 this year, my premium payments have stopped). A major bonus of my owning a total of \$30,000 in Union Mutual policies was that when we demutualized in 1986, I received 306 shares of Unum stock at no cost, with my life insurance continuing "as is."

Now, jump ahead to 2014. The policy issued in 1974 had accumulated a cash value of \$43,400. At my current age and with my children all grown, my need for insurance coverage has greatly lessened. So it seemed to me that a convenient source of the \$10,000 I needed was part of the cash value of this policy.

Little did I think, way back then, that Pete Carpenter's offerings would lead 1) to needed life insurance coverage, 2) to a handsome payout of Unum stock at demutualization, and 3) to a readily available source of needed cash in my old age. If you, too, need cash, don't overlook what's hidden in your life insurance policy.

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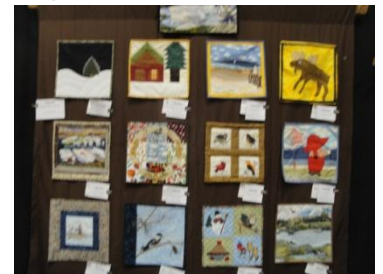
## Quilting

by Beverly Dahms



I retired in 1999 and made a list of things that I wanted to do in my retirement. One thing that I wanted to do was join a quilt club and through friends was able to be a part of a local club. I currently belong to **Casco Bay Quilters** which meets at Bessey Commons in Scarborough. It was rather strange when I went to the first meeting and it was held in the old science lab at Bessey School, since I had actually attended school there and had been in this lab many times. Since joining I have met many quilters and have improved my quilting skills thanks to this very experienced group of quilters.

The club is part of the **Pine Tree Quilt Guild, Inc.** Each July the Guild has a quilt show and there are many quilts displayed from antique, modern and art quilts. Each year there is a theme challenge sent out to the members. The 2014 theme was **Maine: The way Life should be.** Our chapter decided to participate and it was determined that we would make a 12 inch block showing what we love about Maine. We had 12 members participate and as you can see from the picture we have some very talented quilters in our chapter. It was called *Postcards from Maine*. I decided to make "Cabin in the Woods" as my entry. It was very rewarding to be a part of the group and see the entries at the Quilt Show. I am very happy that I was able to join Casco Bay Quilters and continue learning new techniques and making new friends.



# For history lovers----Portland's History Docents

For the 20th consecutive year, history lovers have a unique opportunity to do something fun for themselves and good for the community. Starting in early **March**, the **Portland History Collaborative** will host a program of 9 classes on local history, art, and architecture, as well as guiding techniques and public speaking.

The program is called **Portland History Docents**, and it's designed to produce volunteer guides for seven historic sites including the *Longfellow House*, *Greater Portland Landmarks* (including both historic walking tours and the *Portland Observatory*), *Maine Narrow Gauge Railroad*, the *5th Maine Regiment Museum*, *Eastern Cemetery*, *Victoria Mansion*, and the *Tate House Museum*.



"The history docents program has been recognized throughout New England for the quality of its training, not to mention its amazing durability," Marjorie Getz, the program's manager, commented. "In the past 19 years we've graduated nearly 800 from the course. You can get involved, meet interesting people, and learn a lot about the region in which we live, while you volunteer with some of the local museums".

Graduates of the program are asked to donate about 6 hours a month as guides at one of the historic sites sponsoring the training.

*The Portland History Docents classes run on Thursday mornings, 9A.M. to noon,, at the Maine Historical Society in Portland. Classes **begin on March 5 and conclude April 30**. The cost is \$30, which covers the entire program.*

More information is available at Greater Portland Landmarks, 774-5561, or via email at [volunteer@portlandlandmarks.org](mailto:volunteer@portlandlandmarks.org).

*FYI ~ This program is run by **Marjorie Getz (Tourangeau)**. Marjorie worked for Unum for 10 years. ALSO her husband, **Dave Tourangeau**, worked at Unum for 27 years!*

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## Garden Thyme TV Show

*starring **Dianne Senechal & Donna Sawyer** (former Unum employees)*

**Dianne Senechal & Donna Sawyer** (former Unum employees) are identical twins! They have been doing a weekly gardening show on Saco River Community TV.

They do "gardening with Maine humor"! As reporter Susan Kimball wrote about them.... "Think Lucy and Ethel filming their own television show and you get the picture".

Susan (a reporter with the *Portland Press Herald*) wrote an article titled "Twins' "Thyme" flies" which appeared in the September 8, 2014 paper! (The article can be found online at:

[http://www.pressherald.com/2014/09/08/sisters-find-local-fame-with-tv-gardening-show-in-york-county/?fb\\_action\\_ids=732006963501072&fb\\_action\\_types=og.comments&fb\\_source=aggregation&fb\\_aggregation\\_id=288381481237582](http://www.pressherald.com/2014/09/08/sisters-find-local-fame-with-tv-gardening-show-in-york-county/?fb_action_ids=732006963501072&fb_action_types=og.comments&fb_source=aggregation&fb_aggregation_id=288381481237582)

You can also visit "Garden Thyme" on Face Book: [www.facebook.com/GardenThyme.me](http://www.facebook.com/GardenThyme.me)

# Retiree Honors Veterans

## by Bill Miller

"The accompanying News article, with picture of the *American Legion Honor Guard*, was made in 2007.

I started making "Flag Boxes" in 2004 for the Legion here in Rowan County Kentucky. It has since spread to two adjoining counties (Fleming and Carter).



These "Flag Boxes" are presented to the family of deceased veterans by the *American Legion Honor Guard* during funeral services. I might mention that the Honor Guard is composed of veterans from every branch of service, and the average age of the members is 80 years old. Every one of the members perform with professionalism, courtesy, and respect.

Last year (2013) Rowan County presented **52 "Flag Boxes"** to deceased veterans, and so far this year (2014) there has already been **40**. All I know for sure for the other counties is their "Flag Box" count is around 55. I'm not sure if they all went to funeral services or family and friends who wanted a "Flag Box" for their relatives, as this is a big demand also.

Please note that this is a community effort for our veterans. **Harold White Lumber** of Morehead donates the lumber, **Glover Glass** of Morehead donates the glass, **Trophy Works** of Morehead donates the engraved plaque that goes on the "Flag Box". **I** donate the screws, glue, poly, sandpaper, felt bottom, time, and minor talent to make the "Flag Boxes" and American Legion Post 126 present them.

Also please note the news article mentions that I was an "Insurance Salesman". This is incorrect, I was a Systems Programmer for UNUM and retired on December 31, 1996."....

William R. Miller  
405 Hummingbird Way  
Morehead, KY 40351

(Please see the News article on page 12)



## Creeping Thyme Farm (goat farm and dairy)

owned and run by Marie  
Clements & her husband Tim  
(Marie's new job in retirement!)

A wonderful article was recently published in the **Maine Sunday Telegram** on Sunday, August 24th in the "Source" section!

You can visit their website and Face

book page at: <http://www.creepingthymefarm.com/>  
& [www.facebook.com/pages/Creeping-Thyme-Farm/109446032441415](https://www.facebook.com/pages/Creeping-Thyme-Farm/109446032441415)





# Retiree honors veterans with handmade flag boxes

By STEPHANIE  
OCKERMAN  
Managing Editor  
sockerman@themorehead-  
news.com

Walk inside Bill Miller's getaway, past the Family and Friends Workshop sign, pat sawdust off a chair and you immediately feel welcome. His workshop was not named by accident. His easy-going manner makes anyone feel like friend or family.

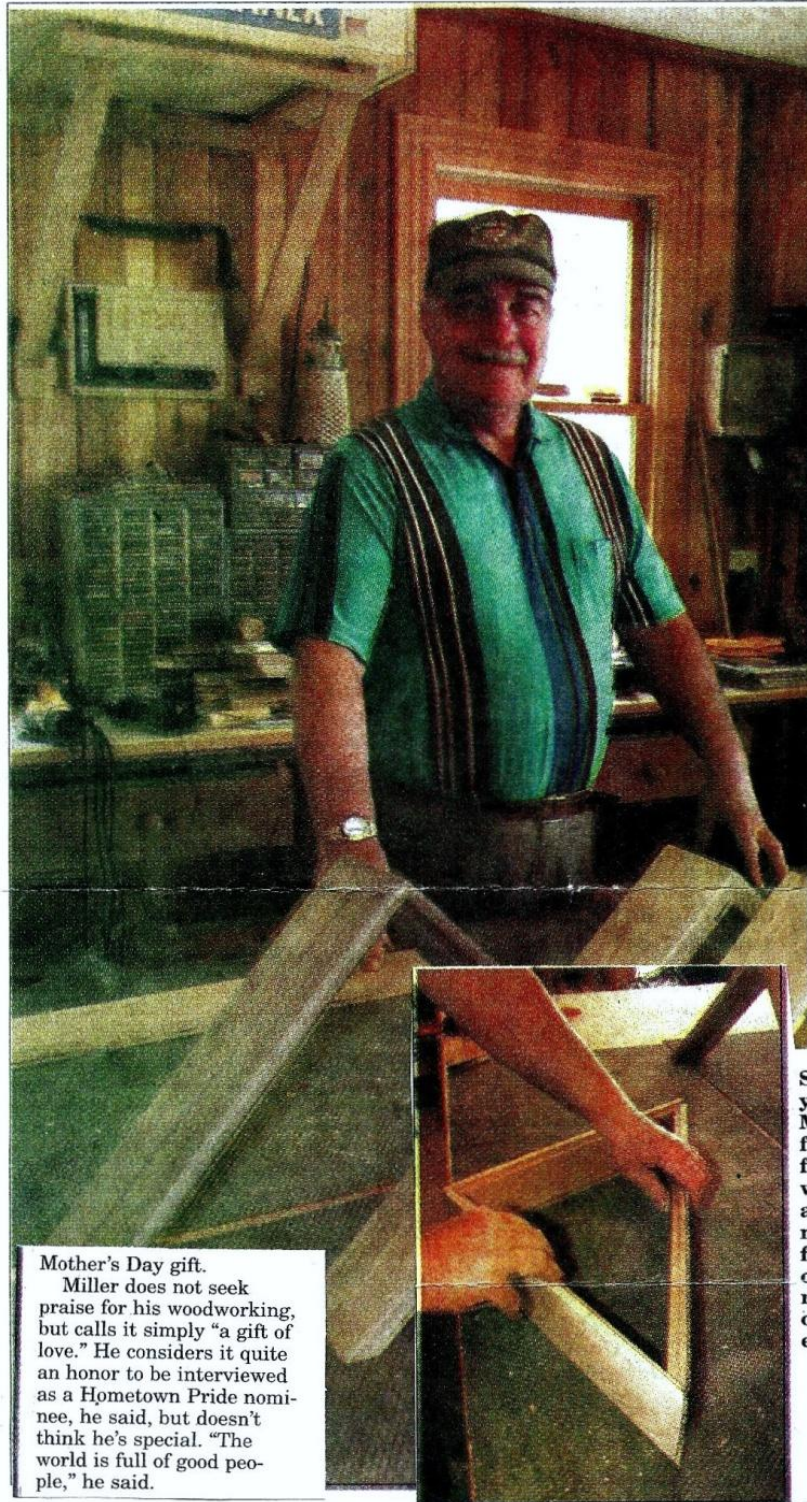
On a nearby workbench are the frames of five wooden flag boxes. Miller makes the boxes as a tribute to America's military members who have passed away. He offers his thanks to the heroes by giving the flag boxes for free to surviving family members.

It's the least he can do, says the retired Marine and life insurance salesman. "The good Lord has been good to me and now I'm trying to give some of that back," Miller said.

The 24-by-17 inch boxes have been made from walnut, cherry, maple, oak and even sassafras. Miller began making them for friends about eight years ago but now offers them to anyone who asks. Mostly the boxes are made for members of the Morehead American Legion Post 126. Commander Ollie Keeton picks them up at Miller's workshop, located adjacent to his home at Big Brushy. Last year Miller crafted 36 boxes. So far in 2007 he has constructed 21 flag boxes in the workshop that was built by members of the Morehead Nazarene Church.

Miller pays for the wood himself, purchasing it at Harold White Lumber, and fellow veteran Al Thompson of Morehead supplies the glass, cut by his son. The nameplate placed on the wood box is done by Trophy Works.

Miller not only builds the flag boxes, but also crafts furniture as gifts. This week he was finishing a trash cabinet someone



#### Mother's Day gift.

Miller does not seek praise for his woodworking, but calls it simply "a gift of love." He considers it quite an honor to be interviewed as a Hometown Pride nominee, he said, but doesn't think he's special. "The world is full of good people," he said.

So far this year, Bill Miller has framed up 21 flag boxes that will be given away. He has made them from a variety of wood: walnut, cherry, oak, maple and even sassafras

FRIDAY MORNING, MAY 11, 2007

THE MOREHEAD NEWS—MOREHEAD, KY

## 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 -- 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**

Ruth Myer  
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## Maine

Search up, down, forward, backward, and diagonally to find words related to Maine. Unused letters spell out Maine's motto.

R	T	H	E	S	U	O	H	T	H	G	I	L	E	M
A	O	L	K	I	R	A	E	B	N	T	E	L	N	I
E	S	C	M	O	I	T	W	T	A	C	O	E	I	I
I	O	H	K	D	S	D	I	C	O	L	K	E	C	G
R	I	I	A	Y	R	M	N	L	I	A	G	R	E	N
E	O	C	M	E	C	O	D	A	L	M	N	T	F	I
T	A	K	O	I	O	O	J	D	N	S	G	E	I	D
S	T	A	G	C	Y	S	A	L	M	O	N	N	S	L
B	S	D	A	A	I	E	M	S	D	I	O	I	H	I
O	A	E	B	R	H	E	M	S	T	C	O	P	I	U
L	E	E	E	E	T	O	E	N	R	L	L	G	N	B
U	N	I	S	N	O	W	R	A	F	T	I	N	G	P
D	W	O	Y	R	R	E	B	E	U	L	B	N	E	I
P	O	T	A	T	O	E	S	B	M	O	X	I	E	H
M	D	N	A	L	T	R	O	P	G	N	I	I	K	S

Acadia	Cooncat	Moose	Rockycoastline
Bay	Downeast	Mooseheadlake	Salmon
Beans	Icefishing	Moxie	Sebago
Bear	Inlet	Pinetree	Shipbuilding
Blueberry	Isle	Portland	Skiing
Chickadee	Lighthouse	Potatoes	Snow
Clams	Lobster	Rafting	Windjammer
Cold	Loon	Rocks	

Hidden message: \_ \_ \_ \_ \_

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(If you need the answer page for this puzzle, please let me know and I'll send it to you  
([rlibby5@maine.rr.com](mailto:rlibby5@maine.rr.com) OR 17 Larchwood Road, South Portland, ME 04106)