Unum Retirees Newsletter Fall 2018~Twenty-eighth 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 499

members.

We had our retiree lunch on *September 18* with about 70 members attending. We commemorated the ninth year of Unum Retirees which was formed by uniting Headlighters and VALUR in October 2009. The organization has grown from our initial membership of 304. Thanks to a gift from Unum of \$5000 per year we are able to function without dues and can keep the costs of meals to less than half of the actual cost per person.

Each year we ask members to let us know of how many hours they have volunteered in the last 12 months. Twenty four people reported 7400 hours. Our organization encourages people to volunteer at their favorite non-profits as a way to give back to our great country. Unum will also donate one dollar per hour to a qualifying organization for each hour you work. Please look for directions later in this newsletter. You can also find directions and the application form on our website: unumretirees.org.

Steve Bailey provided a financial update. We are in good shape financially thanks to the gift that Unum gives us every year. We are essentially on budget for the year.

The members elected the board for the upcoming year:
Roger Rioux Chair
Bob Wooten Vice Chair, Webmaster
Ann Waecker Secretary
Steve Bailey Treasurer and Membership
Leo Lamoureux Communications
Pam Libby Newsletter
Beverley Dahms Volunteer Coordinator
Kathy Woodbrey Blood Drive Liaison
Bea Osterberg Lunch Coordinator
Linda Robichaud Lunch Coordinator
Tim Pinette At Large

We would love to add to the board membership. Please consider attending a meeting or two to see what we do to support the retirees. We have a good time and no one works too hard. There is no commitment if you join us for a meeting. Just let me know that you will attend so we can alert Unum security.

Following is a recap of the presentation done at the recent luncheon

Kraig Morris, Regional Planning Consultant for Fidelity, provided a market update and a perspective on the retirement income planning. For a review on the market update, please do an internet search using "Quarterly market update: Q3 2018". You will find both a video presentation and a written review.

Mr. Morris then presented an overview of retirement income planning. If anyone is interested in seeing all of the PowerPoint slides, please send me an email at rrioux@maine.rr.com. I will provide my best effort at summarizing the presentation below.

Your retirement years are meant to be the season when you enjoy the fruits of your labor, spending more of your time doing the things you truly want to do.

How many aren't quite sure what is meant by developing a retirement income plan?

How many of you feel confident with a plan?

How many of you feel that you have a good grasp on how costs and inflation affect your plan?

What have you done so far to prepare for retirement?

In 1983, 36% of employees had a pension plan through their work. In 2013 it was 11% and today it is less than 7%. Younger people have to fund more of their pensions which are focused on defined contributions, rather than a defined benefit.

If you are still transitioning to retirement, you might be considering the following questions:

When should I begin taking Social Security payments?

What expenses can I expect once I've retired?

What health care costs can I possibly predict?

What coverage will I have (including Medicare)?

How much would I like to give to family and charities?

What workplace retirement plan options should I take advantage of?

If you are retired there are five key concerns to consider: Withdrawals, Inflation, Longevity, Medical expenses and Allocation of assets. The following slides were used in Mr. Morris' presentation. The comments for each slide follow.



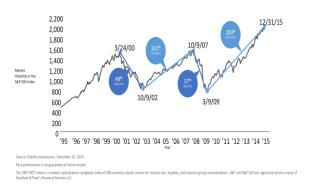
Concern 3: Longevity Life spans can be longer than expected



Source: Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2014 as of 201

Concern 5: Allocation

Market fluctuations require weathering the storm



Concern 4: Medical
Health care may be more expensive than you realize



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Withdrawals: As you consider creating a retirement income plan, one of the most important concerns to focus on is the rate of your withdrawals—one primary aspect of your portfolio you solely control. We believe in inflation-adjusted withdrawal rates starting at no more than 4% to 5% per year for individuals who retire at age 65. We found that an inflation-adjusted withdrawal rate of more than 5% could increase the risk of depleting retirement savings during an investor's lifetime.

Inflation: The second concern—inflation--is a familiar challenge to many of us. While there has been something of a holiday on this front recently, with inflation at about 3% a year since 2000, retirees can't, prudently, plan on that continuing indefinitely. As this hypothetical chart shows, even a relatively low inflation rate of 3% can have a significant impact on a retiree's purchasing power.

Longevity: First, the good news: people are living longer and healthier lives. Then, the bad news: it's very difficult to predict how long you're going to need to make your assets last. With quality of life improvements and access to health care, Americans are living longer. Longevity is one of the potential headwinds a retirement income plan could encounter in retirement. Retirees also face the prospect of at least one partner living longer than expected or planned for.

Medical: Medical, can be one of the largest concerns to take into consideration when creating a retirement income plan. The risk posed by uncovered health care expenses is so substantial that health insurance itself must be seen as a pillar of retirement security along with pensions, personal savings, and Social Security. Fewer and fewer companies are offering health coverage to their retired employees.

According to Fidelity, on average a 65-year-old couple retiring in 2018 needed an estimated \$280,000 for medical expenses during retirement, using an average life expectancy of 85 years for men and 87 years for women. And these

costs don't include any nursing home care that might be needed. And people 65 and older have a 40% chance of needing nursing home care, where costs can run up to nearly \$7,000 per month for a private room.

Allocation: The market will always have cycles of highs and lows. But in retirement, managing through a down market can be more challenging. A retirement income plan needs to be designed to weather the market lows but also be positioned to potentially take advantage of recoveries as well. This chart highlights two different market periods often referred to as: The 1990's: A time of low unemployment and inflation and exceptional market performance driven by the technology sector. Lost decade: In the following decade, many investors experienced the dot com bubble burst, the ensuing recovery, and then the financial crisis of 2008. During these two decades, how did you react to these periods of volatility? Here are some questions to consider: How have your investment beliefs changed in response to market volatility? How has that experience influenced your investment decisions?

Next steps; if you have not completed a review of your retirement situation you should consider doing it with your financial adviser or the company that holds the bulk of you investment assets. The following chart is a list of things to consider.

Wealth Planning Overview

Retirement Investment Income Family Asset Strategy **Planning** Protection Protection Conversations Asset Allocation Savings Strategy Disability Estate Planning Education Income Strategy Premature Wills Tactical Allocation · Living Expenses: Death Protection Personal Asset Location Trusts (Taxable, IRA, Annuity) Assisting Parents · Outliving Income Tax-Efficient Wealth Transfer and Relatives Workplace Investing · Charitable Giving Investments Taxable Savings · Benefits and Strategy Social Security · Health Care/ Long-Term Care

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Pictures from the Annual Meeting



Bob & Brenda Anastasoff, Beverly Dahms and Judy Hall













From the Editor

Thank you all for your input! It is truly appreciated! **This Newsletter is published for <u>YOU!</u>** 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 <u>AND</u> receiving articles from you! (<u>rlibby5@maine.rr.com</u> 17 Larchwood Rd., South Portland 04106)

Pam Libby, Editor





Unum Retirees - Volunteers by Beverly J. Dahms

Unum Retirees Volunteer Report for 2018

The Unum Retiree membership was asked to provide the Board with an esitmate of the number of hours and types of activities that you volunteered at during the period of January 1, 2018 through August 31, 2018. We are very happy to report that we received responses from 24 of our members and the number of volunteer hours reported was 7399.

Our membership was very busy helping in our local communities. Several members volunteered at Meals on Wheels, hospital, 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 were also many small non-profits that have been supported by our Unum Retirees.

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

To report your hours for the Volunteer Service Grant Program from UNUM, you will need to go to www.unumretirees.org/ for the application. Please complete the form and forward to UNUM before **December 7, 2018**. (Form included on page 9)

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

Portland Retiree Volunteer Service Grant Application

The deadline for 2018 is **December 7**. Please be sure to remit via email by that date. Applications received after that date will not be processed.

Submission Instructions:

One dollar is paid for each hour reported. The minimum number of hours that can be reported is 50, with a maximum of \$500 matched per retiree.

Please print LEGIBLY or fill out electronically (preferred)

Return completed application via email to: **Alana Stroker at matchinggifts2@unum.com**

Volunteer Service Application		
RETIREE NAME:		
PHONE: ()X		
HOME ADDRESS:		
CITY, STATE		
RECIPIENT ORGANIZATION:		
ORGANIZATION POINT OF CONTACT:		
MAILING ADDRESS*:		
CITY, STATE	ZIP CODE:	
CITY, STATE PHONE: ()		
*Correct address is critical, as this is where the check will be mailed.		
TOTAL HOURS VOLUNTEERED		
Please report total accumulated volunteered time for 2018, up to 500 hours		
*Note: Hours from all organizations for which you have volunteered may be		
The recipient organization must be one of those you list below; all reported		
The recipient organization must be one of those you list below, an reported	organizations must meet engionity requirements.	
List organization name, hours and phone number for all organizations you ha	ave volunteered with to equal the total you have	
provided above (if more than 3 lines are needed, you may include this inform		
1		
2.		
3		
		
Recipient organization's $501(c)(3)$ IRS letter must be included with submissic organization.	on. To obtain this document, please contact the rec	eiving
I certify that all facts and representations made in this application, including correct to the best of my knowledge.	attachments made part of this application, are tru	e and
	/	ER
DATE		-

Important Dates for 2018

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

2019 Board Meetings and Luncheons: will be announced soon

Unum Blood Drive Schedule for the remainder of 2018:

~HO1 time is 9am-2pm

December 10 (Monday)

~HO1 time is 9am-2pm

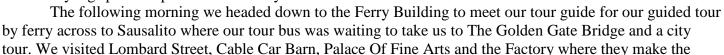
December 13 (Thursday)

If you are willing to help out with the Unum Blood Drives, please contact Kathy Woodbrey at lifter@fairpoint.net.

San Francisco! by Tom Bore

On June 20th Diane and I flew out to visit the City by the Bay. It was our first trip to San Francisco and I had plenty of places on my bucket list to visit.

After checking into our hotel for 6 nights I walked up 3 blocks to visit Chinatown. It looked like a easy walk but those streets are killers. My legs paid the price for a few days.





Chinese fortune cookies. We had some free samples. Also visited The Coit Tower, Fishermen's Wharf, Hiaght/Ashbury & Union Square.

The following morning we went to Pier 39 and took the first ferry out to Alcatraz. Got to spend about 5 hours on The Rock. Great walking tour.

We also went to AT&T Park

and saw the Giants play the Padres twice. Very nice park with great views of the bay. My 34th ballpark I've been to.

Also took a bus tour over to Muir Woods to see the giant redwood trees. Great city to visit with lots of walking and many steep hills. Had perfect weather the entire trip. Rode a cable car for the first time. Used Uber to get around the city when needed. The area across from Fishermen's Wharf is nothing to write home about.

All in all a great trip.





Our own **Theresa Morris**, again, ran the Beach to Beacon this summer!

(Picture taken from the South Portland-Cape Elizabeth Sentry published on August 10, 2018.)





Obituaries

Marlene M. Bornheimer, 84, passed away peacefully at South Portland Nursing Home, following a nine-year battle with Alzheimer's disease.

She was born on April 1, 1934, in Portland, the daughter of Gordon and Alice (Dansereau) Place.

Marlene worked for UNUM, Portland Water District, and as a supervisor at Casco Bank, until her retirement.

Some of Marlene's favorite pastimes included: going to the beach, swimming, and most of all, dancing.

She is survived by her loving husband, Kenneth E. Bornheimer; daughter, Brenda Bornheimer; son, Robert Bornheimer; grandchildren, Nichole Talbot and husband, Matt, Lindsey Leonard, Rachael Bornheimer; great-grandchildren, Makayla and Jacob Talbot.

Visiting hours were held 2-4 p.m., Wednesday, July 18, at Hobbs Funeral Home, 671 U.S.

Route One, Scarborough.

In lieu of flowers, please consider a donation in Marlene's name to: Alzheimer's Foundation of America 322 Eighth Avenue, 7th Floor New York, NY 10001



Marilyn L. Cowan, 83, died Tuesday July 31, 2018, at the Barron Center. She was born Sept. 17, 1934, in Portland, a daughter of Clinton and Mary (Whitney) Kane. Marilyn grew up in Portland and was a 1952 graduate of Portland High School. She enjoyed a career at Unum and then at Cheverus High School alumni department. Marilyn was a sports fan and loved watching the Red Sox, tennis, and Cheverus High School baseball and basketball. She liked to stay active and enjoyed camping at Sebago Lake. One of Marilyn's

greatest passions was traveling. She frequented Ireland, Florida, New York City, and went

on several cruises. She will be remembered for her quick-witted sense of humor and her passion for attending her grandchildren's sporting events.

In addition to her parents Marilyn was predeceased by her husband Earle Cowan; siblings, Clinton Kane Jr., Daniel Kane, Constance Tripp, and Dorothy Kane; niece, Janet Tripp; and stepson, Frank Cowan. She is survived by her son John Cowan and his wife Nina of Gorham; grandchildren Jenna and Joseph Cowan of Gorham; and many nieces and nephews. Marilyn's family would like to thank the staff of the Barron Center Memory Care Unit for their care and support during her stay.

A memorial service was held 1:00 p.m. Saturday August 4, at the Westbrook Chapel of Dolby, Blais & Segee, 35 Church St., Westbrook. To express condolences or to participate in Marilyn's online tribute please visit www.DolbyBlaisSegee.com

Those wishing to remember Marilyn may make a gift in her name to the: Barron Center Resident Activities Fund 1145 Brighten Ave. Portland, ME 04102



David J. Deprey, 67, died on Tuesday, Sept. 11, 2018, at the Gosnell Memorial Hospice House, surrounded by family and friends, after a courageous battle with merkel cell carcinoma. He was born on March 5, 1951, in Portland, the oldest son of the late Camille P. and Jadwiga "Veno" (Konan) Deprey. David grew up on St. John Street in Portland, attended local schools including King Middle School, graduating with honors from Portland High School, class of 1969. After high school David went to college at the University of Maine Orono where he received his Bachelor's degree in Chemical Engineering. David thought highly of continued education and went on to receive two Master's degrees, one in Business Administration and the other in Statistics.

He started his career teaching finance at UMO and continued his career in various financial/accounting managerial roles. David went on to earn his CFA (chartered financial analyst) designation. During his extensive work history of over 40 years in finance he worked for UNUM, Liberty Mutual, and for Wellpoint/Anthem of Maine. Since 2012 he was an Independent Financial Consultant and most recently worked as a commodities analyst. He will

be remembered at work for his intelligence, work ethic, humor, and kind/gentle nature. David was proud of his work and continued to be involved with performing as an analyst for as long as he was able.

David's Catholic faith was an important part of his life that he passed on to his children. He attended the St. Louis Church in Portland for many years, and was proud of his Polish heritage. David served as President of the church council and was a Grand Knight in the Knights of Columbus. More recently he was a communicant of the Cathedral of Immaculate Conception and sponsored new members of the church. He saw the importance in giving back to a community he grew up in.

David loved to read and to listen to music. He was always looking to expand his mind and intellect; and enjoyed reading 40 to 60 books year; ranging from history, to religion, and philosophy. David especially loved opera music. He also loved watching and playing baseball. He was a devout Yankees fan.

David will be remembered for his undying love for his children. Wherever he went he always enjoyed sharing with others, how proud he was of his two children. David is survived by his children, Antonina (Nina) of South Portland and David (Mac) of Falmouth; a brother, Daniel A. Deprey and his wife Karen of Maryland, many cousins and close friends. David's family would like to thank the staff at the Gosnell Memorial Hospice House, Seaside Nursing, and Maine Medical Center, for their support and guidance through this difficult time.

Visiting hours were held on Friday, Sept. 21, from 4-7 p.m. at Conroy-Tully Walker South Portland Chapel, 1024 Broadway, South Portland. Prayers were recited at the funeral home at 9:15 a.m. on Saturday, Sept. 22, followed by a 10 a.m. Mass of Christian Burial at the Cathedral of Immaculate Conception, 307 Congress Street, Portland. Burial was in Calvary Cemetery. To view David's memorial page or to share an online condolence, please visit www.ConroyTullyWalker.com

Donations may be made in David's memory to the: University of Washington, MCC Research, Paul Nghiem, MD, PhD, University of Washington Dermatology, 850 Republican Street, Brotman Building, Room 242, Box 358050 Seattle, WA 98109



Col. Sidney Thomas Lewis, M.D., MPH, FACPM passed away at his home in (Sipayik) Pleasant Point, Maine, Saturday, July 7, 2017. Born in Carnegie, Pa., June 15, 1932, to the late Winifred (Freda) Williams Lewis and Thomas Anthony Lewis.

After graduating high school in 1950, he attended the University of Pittsburgh where he earned a degree in Microbiology. After graduation, he joined the <u>U.S. Air Force</u>. His first duty assignment was as supervisor of the Aeromedicine Field Laboratory at the Holloman AFB in New Mexico. It was during this time he was assigned to work with Col. John Paul Stapp, who at the time was known as the "The Fastest Man on Earth."

Col. Stapp placed him on the automotive crash forces task team. This team did studies on ways to reduce soldier casualties in automobile crashes. Their research led to the implementation of the three-inch seatbelts used in cars today.

After this assignment, his desire was to return to the University of Pittsburgh to study medicine. With encouragement from Col. Stapp, he applied and was accepted to the medical school, graduating in 1961 with a doctorate in medicine, and membership in the Alpha Omega Alpha honorary medical fraternity.

After a medical internship at Lackland AFB hospital, Texas, he was assigned to the Aeromedical Indoctrination department, school of Aerospace Medicine, Brooks AFB, Texas as an instructor. From there he went on to the University of California, Berkley for his masters in public health. Next, he served a residency in aerospace medicine/occupational medicine, becoming board certified in both.

In 1968, he became director of base medical services and commander of the 24th USAF dispensary, Howard AFB, Canal Zone. He instituted many improvements resulting in a more efficient operation and services provided as well as improving morale. His next assignment, medical officer aerospace medicine, directorate of aerospace safety, Norton AFB, California serving as team chief for a functional inspection of the USAF Hyperbaric Therapy program under the Director of Aerospace Safety, Brigadier General Charles (Chuck) Yeager. Sidney was sought after by a number of national organizations, universities, and service schools as a lecturer on human tolerance limits and deceleration forces and the survival aspects of aircraft accidents.

Serving on the inspector general's team as team chief, he traveled to many locations in the U.S., including South America, Europe, and Asia inspecting hospitals and clinic facilities run by the Air Force. These inspections assured the Air Force that the best possible care was provided to all military personnel and their dependents.

In 1973, while he was assigned as a guest lecturer to the physiologic training officers, he met his beloved wife Hilda, who was attending flight nurse school. They became friends, sharing her same interest in the arts and music and their basic philosophy in medicine. They married in 1978 while he was assigned to the Wright Patterson AFB in Ohio. His final Air Force assignment was at Hanscom AFB in Bedford, Mass., as clinic director of the base medical services.

During his 30 years in the Air Force, his research contributed to many advances in aerospace medicine. His outstanding leadership and devotion to duty were instrumental in the resolution of many problems of major importance to the Air Force and earned him the Meritorious Service Medal.

Sidney retired from the Air Force in 1984, and moved his family to Newry, Maine, joining the private sector as medical director for Boise Cascade in Rumford. In 1985, he provided occupational medical consultation to various industrial clients including Fairchild Semiconductor, Georgia Pacific, International Paper Co., and the Passamaquoddy Tribe. In 1987, he was recruited by UNUM Life Insurance Co. to be a second vice president and occupational medical director, relocating his family to Cape Elizabeth. He continued his career at UNUM until 1998. Not one to sit on his laurels, Sidney and Hilda bought a flower shop/restaurant to continue his hobby of creative cooking and Hilda's love of floral designs. His love and appreciation of the beauty of "Downeast" and the closeness of Hilda's family made it a great location for retirement. He is well known in Eastport for his jovial nature and sincerity. His friends became affectionately known as the "Knights of the Round Table" the early morning coffee group. He was an avid fisherman spending many happy hours at his favorite fishing spot on lake Sysladobsis and spending time with family and dear friends at the lakes' family compound. He loved doing challenging crossword puzzles and Sudoku.

Sidney was predeceased by his parents; sister, Virginia Mathias of Andover, Mass., and stepson David Moses Bridges of Sipayik.

Sidney is survived by his wife, Hilda Lewis of Sipayik; and sons, Matthew Lewis of Bangor, Mark Lewis and wife, Nancy, of Lafayette, Calif.; daughters, Pamela, Linda, and Louise of California; sisters, Karen Armatorio and Norma Affolder of The Villages, Fla., sisters and brothers-in-law, stepchildren, Darel Bridges of Saco, and Jennifer Bridges of

South Portland; several grandchildren; several nieces and nephews; and his good friends of the round table. Memorial services were held at the Christ Church, 21 Key St., Eastport at 1 p.m. on Saturday, July 14. A celebration of his life was at his home after the memorial service, 3 Soctomah Lane, Sipayik.

Arrangements by Mays Funeral Home, Calais and Eastport.

Condolences and memories may be shared at www.maysfuneralhome.com.

Donations in his name can be made to: The David Moses Bridges Scholarship Fund at Maine Community Foundation 245 Main Street Ellsworth, ME 04605, or at www.mainecf.org or Downeast Hospice Volunteer Organization at Calais Regional Hospital 24 Hospital Lane Calais, ME 04619

Elaine Whitten Purington died July, 10, 2018, at home. She was born in Boston on June 28, 1927, the daughter of Ralph and Margaret Whitten.

Elaine moved to Portland at the age of 12 and went to the Cummings School and then Deering High School graduating in 1943. She married Donald Purington in 1949, and raised four children in the house they built in her father's vegetable garden on Jackson Street.

They summered in the camp they built on Little Sebago Lake in Gray. She worked as a secretary for Union Mutual (UNUM), Travelers Insurance, Nelson & Small, and the Portland Water District. She was a Boy Scout Den Mother and Girl Scout Troop Leader for several years. She was a long time member of the North Deering Congregational Church. Elaine was predeceased by her parents and brothers, Ralph Henry Whitten Jr. and Carl Ernest Whitten; as well as her husband, Donald Purington.

She is survived by her brothers, David "Pete" Whitten and his wife, Cheryl, of Florida and Richard Whitten and his wife, Mary Ellen, of Oregon. She also leaves her four children; Stephen Purington and his wife, Alice, Karen White and her partner, Ed Getty, Lisa Jordan and her husband, Wayne and Susan Marean and her husband, Steve; as well as six grandchildren; Jim and Joe White, Andrea Laskey and Kim Bickford, and Wesley and Chase Marean; three great-grandchildren, Emily White, Forrest and Iris Laskey; and many nieces and nephews across the country. Friends and family were invited to camp on August 3, 2018 at 4 p.m. for a celebration of Elaine's life.

Please visit www.advantageportland.com to sign Elaine's guestbook and leave memories and condolences for the family. In lieu of flowers, donations in her memory can be made to: Little Sebago Lake Association P.O. Box 912 Windham, ME 04062-0912



Tracy A. Ward-Batchelder, 57

It is with great sadness that the family of Tracy A. Ward-Batchelder announces her unexpected passing on Friday, Aug. 31, 2018, at the age of 57. Tracy was born on August 9, 1961, in Portland to David and Joanne Ward. She attended local schools and graduated from Sacopee Valley High School.

Tracy's work history included positions at Unum in Portland, Manager at K-Mart in North Conway, N.H., Lakeview Rehabilitation Center in Ossipee, N.H., and Rite Aid Pharmacy in Cornish.

Tracy was a very talented artist and enjoyed drawing and painting. She was intrigued by Asian culture such as the healing art of Reiki as well as feng shui. She also enjoyed nature, reading tarot cards, photography, and most importantly, time spent with her family and friends.

Tracy was predeceased by her father, David; brother, Michael; and husband, Paul. She will be lovingly remembered by her mother, Joanne Ward of West Baldwin; her oldest daughter, Nicole Coolidge (and her son-in-law, Ryan, her grandchildren, Addison, Bailey, and soon to

arrive baby Connor); her youngest daughter, Shannon Batchelder; a sister, Susan Gagnon and her husband, Patrick Gagnon, of Litchfield; and several aunts, uncles, cousins, nieces and nephews.

A memorial graveside service was held at 11 a.m. on Saturday, September 15, 2018, at The New Cemetery in West Baldwin.

Arrangements are in the care of Wood Funeral Home, 9 Warren St., Fryeburg. Condolences and tributes may be shared with Tracy's family at www.woodfuneralhome.org.

Gifts may be given in Tracy's memory to the: Center for Grieving Children at http://www.cgcmaine.org/donate