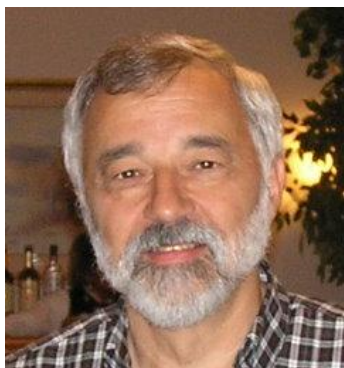


# *Unum Retirees Newsletter*

## *Fall 2019~thirty-first edition*



### **Words from the Chair** **by Roger Rioux**

If you know of any recent retirees who may not be aware of the organization, let them know about us and how they can join by contacting us through the website: [www.unumretirees.org](http://www.unumretirees.org) or by contacting **Steve Bailey** at 846-6648 or [sebailey@maine.rr.com](mailto:sebailey@maine.rr.com). Unum notifies us once per year about new retirees so we may be missing contact information for recent retirees. We now have 530 members.

We had our retiree lunch on September 17 with about 93 members attending. We commemorated the tenth 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.

Our organization encourages members to volunteer at their favorite non-profits as a way to give back to our communities. Unum will also donate one dollar per hour to qualifying organizations 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](http://unumretirees.org)**. We were informed that this is the last year that retiree will be able to apply for matching funds, so take advantage of the matching gift.

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*

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.

**Roger Rioux** presented information about cutting the cable cord for TV. A summary follows.

# Cutting the cable for TV

## by Roger Rioux

You no doubt have heard about streaming live TV. There have been many ads on TV for YouTube TV, Sling, Hulu, Apple TV +, and other services. What are the pros and cons and how do you sign up? The following will hopefully answer many of your questions. This article is a summary of what I presented at the lunch on September 17.

Why cut the cable? Perhaps you want to cut costs. You want more DVR capacity. You call your provider and talk to someone who seems to speak another language. You want more flexibility to watch TV anywhere in the house or on your phone, tablet or computer. You are looking for better choices on what you watch.

Why not cut the cable? The technology requirements seem overwhelming. Cutting the cord requires Wi-Fi, a smart TV or streaming device, and a subscription to a streaming service. The cable company has been in business for decades and the technology is relatively stable and you are happy with the service. The thought of switching to a new service gives you nightmares as it will require some troubleshooting skills if issues arrive. You already watch too much TV and want to cut back.

If you are still reading, I haven't scared you away. There are three topics to consider: 1) Wi-Fi, 2) streaming devices and 3) streaming services.

### Wi-Fi Modem/Router

Most of us have a modem/router from the cable company. Some of us have bought our own modem/router because we don't want to pay a monthly fee for the device. Wi-Fi is how you access the internet on your computer, phone or tablet. If you switch you will get the TV signal using Wi-Fi. Which means your TV can be placed anywhere in the house because the coax cable is no longer required to watch TV. You can also access programs using an app on your phone or tablet.

### Streaming Device

Next you need a streaming device such as a smart TV, a Roku Stick, an Amazon Firestick or other similar device. These devices will make your TV capable of accessing the internet. Some TVs are already capable of accessing the internet without a stick. My TV is a smart TV but I could not download any apps so I needed to add a Roku stick to add the YouTube TV app. If you can download the app for streaming you will not need a streaming device. This ability replaces the digital box or DVR you get from the cable company. When you make the switch you can return the cable boxes to the cable company and your bill should be much reduced. When shopping for a device, be sure to look for the **volume control** so you can use one remote for TV and streaming. You will be able to access other streaming services such as Netflix and Amazon Prime to watch other shows and movies. These require a subscription but they can be shared with other family members. There are also many free apps on which you can watch movie or program content.

### Streaming Service

There are many streaming services including YouTube TV, Hulu, and Sling. You can check out the options by accessing the CNET website at <https://www.cnet.com/news/best-live-tv-streaming-services-for-cord-cutters/>. It provides an overview of the various options and prices. The top rated service is YouTube TV which is the one I use. It costs \$49.99 per month. It will give you access to the local network channels, 8 news channels and 19 sports channels, and various entertainment channels including AMC and TMC. The local PBS channel is not currently available but will be later this year. Check this website for a complete list of the channels and to sign up: <https://tv.youtube.com/welcome/>. You can try it for free for one month.

**YouTube TV** offers unlimited DVR on the cloud so you will never run out of space and your library is accessible from anywhere. With YouTube TV you can easily record all upcoming instances of your favorite shows. However, when you set up a recording, it will automatically record every upcoming episode — including reruns — until you remove the program from your DVR list. The best way to learn how to navigate YouTube TV is to search the web for “how to ...”. There are many good sites and videos. YouTube TV has three categories. “Library” is where all your recordings can be found. “Home” is where YouTube TV keeps track of your favorite shows and the shows you were last watching when you

signed out. "Live" is where all of the available channels are listed. It is like the guide on cableTV. If you want to see a demo of Roku and YouTube TV check the following:

<https://www.youtube.com/watch?v=xjoYdD3X058>

I will try to answer questions by email at [caperioux@gmail.com](mailto:caperioux@gmail.com). Please do a search for directions before emailing. The online help is very good.

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

*Pam Libby, Editor*



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## Important Dates for 2019

*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)*

### 2020 Board Meetings and lucheons:

**~To be announced**

### Unum Blood Drive Schedule for 2019:

Tuesday, December 3rd (HO3 7am-1pm)

**If you are willing to help out with the Unum Blood Drives,  
please contact Kathy Woodbrey at [lifter@fairpoint.net](mailto:lifter@fairpoint.net).**

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**NOTE:** For those who have enrolled health care coverage through "One Exchange", now called "***VIA Benefits***", ***they can be reached at: (877) 495-7131.***

If you are not enrolled through VIA Benefits, or have an issue that cannot be resolved, you can contact the ***HR Response Team at [HRinfo@unum.com](mailto:HRinfo@unum.com) or (207) 575-0500.***

(We do not have specific names. We only have what is on the website. The contact names may change but the contact number and email will not.)

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# ***Pictures from the Annual Meeting Luncheon***

*Pictures taken by Leo Lamoureux with Claudette Shepard assisting*



**Bertha Gardiner, Caren Beety,  
Carlene Anderson & Barry Daniels**



**Al & Sandy Utterstrom and Kathie Foye**



**Carolyn Corliss, Bette Robicheaw  
& Connie Cordamone**



**Darlene Junkins, Ellen Burrill,  
Linda Flannigan & Pat Thomes**



**Lorraine Cragin, Martha Francoeur  
and Carl & Ann Comstock**



**Sign In-Beverly Dahms, Linda  
Robichaud & Bea Osterberg**



**Ellen Murphy, Marilyn Finley, Joanne  
McInnis & Ann Hebert**



**Diane Jamieson & Becky Snoddy**



**Gladys Yankowsky, Rita Weimer,  
Bob Wooten & Jan Barker**





Kris Miller & Jane Dube



Linda Theriault, Ted Bernard,  
Jennifer & Ron Sturzenberger



Steve & Sue Bailey



Sue Burgess & Linda Grant



Tim & Kathleen Doughty, Barbara Bryant,  
Martha Murphy & Dianne Hannaford



## ***Unum Retirees - Volunteers*** *by Beverly J. Dahms*

### **Unum Retirees Volunteer Report for 2019**

The Unum Retiree membership was asked to provide the Board with an estimate of the number of hours and types of activities they volunteered at during the period of January 1, 2019 through August 31, 2019. We are very happy to report that we received responses from 25 of our members and the number of volunteer hours reported was 8744.

The 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 occasionally 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/](http://www.unumretirees.org/) for the application. Please complete the form and forward to UNUM before **December 6, 2019**. The information has to be provided electronically, if you are able to access a computer to submit the information, please contact one of the Unum Retiree Board members and we will be happy to assist you. In

2018, \$11,382.75 was provided to non-profit organizations through the Volunteer Service Grant program for active employees and retirees.

Please note, beginning in 2020, Unum will begin utilizing an external, vendor supported system for active employees directed giving programs. There will no longer be a way to facilitate the Volunteer Service Grant program for retirees, as the current system they use for this will be eliminated. We apologize for this, as we are sure it will cause disappointment. We know the retiree group has enjoyed continuing their access to this program. Unfortunately 2019 will be the final year for utilization of the Retiree VSG program.

Thanks again to all of the retirees for taking the time to continue to help all of the no-n-profits in your local communities. They greatly appreciate your help and support.

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### **A note/suggestion from Marjorie Getz (Tourangeau)**

*As always, I'd like to see a half-page or so with various volunteer opportunities-----stuff that other retirees are doing. I do feel that people want to volunteer in their communities, but aren't sure where to start-----a page with what others are doing might help.*

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### **Former ID Benefits Mini-Reunion** *by Carolyn Corliss*

In early June it was learned that **John Houser** would be “in town,” prompting former ID Benefits colleagues to meet for a quickly organized reunion at Sebago Brewing in So Portland.

In attendance were: (in alphabetical order) **Cindy Bellefontaine, Connie Cardamone, Laurie Cluff, Carolyn Corliss, Kim Dunlop Davis, Joan Gerrish, John Houser, Christine Joyce, Janet Nicholas and Kim Shove. Mike Flanders** (formerly D & H) attended as a guest of John's.



The ID Benefits Department has long been associated as a close-knit group having a family feel. Melted away were the nearly twenty years that has elapsed since many were last seen. Numerous memories and fun stories were recounted at the impromptu gathering, coordinated by Connie Cardamone with assistance from Carolyn Corliss. Many of the attendees are now happily retired while others have formed their own businesses, joined other companies/industries and are continuing their career paths.

Tentatively, an “official” ID Benefits reunion is being planned for summer of 2020 with the venue at *Enchanted Acres* in No Waterford, thanks to owners Kim Dunlop Davis and hubby Stu. Connie and Carolyn will be reaching out to you for assistance in locating any of the “missing” former members of the team. Facebook followers will be receiving information through the *ID Benefits Group* listing and the Messenger app. Please contact Connie [[ccardamone@maine.rr.com](mailto:ccardamone@maine.rr.com)] or Carolyn [[cmcorliss@pobox.com](mailto:cmcorliss@pobox.com)], if interested in helping plan this gathering.

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# Trip to England – April 2019

*by Deborah Coward*

April 5 was a very special day this year for me – 50 years ago on that date I stood in a pink bridesmaid dress (homemade by me) with my hair ‘done’ by a stylist and looking (in my humble opinion) AWFUL. I was the senior bridesmaid of two (weddings were a lot more simple back then) to my only sibling, my sister, Penny who celebrated her 50<sup>th</sup> wedding anniversary on that date this year (her husband probably celebrated too – yes, I remember, he was there!).

I had always planned to be in the UK for that very special date so, even though I hate flying with a passion and will only ever get on a plane again if it is to go to England, Tom and I planned a trip. Fortunately if memory serves me right this was just before the two Boeing crashes or I doubt that I could have been dragged onto the plane.

Flying to England sounds a lot more romantic that it is – basically you spend too many hours in a silver box flying through the air at terrifying speeds and the only alleviation of the misery is the flow of free drinks and food, and the movie! (British Airways still gives you two meals ‘free’ and ‘free’ drinks. Free, of course, is a relative term when you consider the prices of round trip tickets to the UK).

It was my first visit ‘home’ in three to four years (see above – terrified of flying) and I was ready. One thing about being an immigrant to another country is you don’t quite fit in to either place! In America very rarely does a day pass without someone saying to me – you’re not from round here, are you? Or, I love to hear you talk. Or, English as it is supposed to be spoken - how lovely, (tell that to the Liverpudlians and the Brummies (Birmingham) whose accents we Brits have to work really hard to understand). And over there, not a day passes without someone saying – Deborah, you have such a strong American accent. What can I say?

My sister and brother in law met us at the airport and after an anxious few minutes as to whether our stuff would fit in their car (the average British car is quite a bit smaller than the average American car), we drove off to see their new home for the first time. They had lived for many years in an area called The New Forest (planted by King William on or around 1066 – British irony for you) and had been looking for a smaller home closer to town for what seemed like years to me. You think the house buying process is difficult here – nope!! Piece of cake compared to the UK where there are no buyer brokers (brokers representing just the buyer in a transaction) but only listing brokers (the broker representing the seller). Additionally there is no Multiple Listing so in order to get your house the correct amount of exposure you may well list with three or four (or more!) different firms. Yes, there will be a veritable forest of signs outside your house and calls coming in from multiple brokers. Once the house is under contract, the broker is pretty well out of the picture while buyers and sellers talk directly to each other. But one further thing, the house being ‘under contract’ does not mean what it means here. The offer is verbally made and verbally accepted and the contract is not actually signed until the moment we would consider the closing. And can that mess things up – oh yes indeed! In a strong seller’s market with lots of buyers looking at a limited number of homes (inventory problem is the same as here) there is nothing to stop the seller saying – well I know we accepted your offer, but now we want 20,000 more pounds (my keyboard doesn’t have a handy little British pound sign on it). Or in the case of a strong buyers’ market there is nothing to stop a buyer saying – yes, I know we offered you ‘X’ to purchase your home but we would like to adjust that offer DOWN by – say, 10,000 pounds. This is called ‘gazumping’ and while it is not as prevalent as it used to be it still exists (happened to my sister – the day before contracts were to be signed – or closing day, remember? – their buyer reduced their offer by said 10,000 pounds. He didn’t know that he was dealing with Eddie Baker who has very little tolerance for bad behavior so even though Penny and Eddie had all their boxes packed and another home under contract themselves, my brother in law not only refused to be blackmailed, he refused to do business with the buyer after seeing their true colors. So a minimum of three families were not able to move into their new homes!! Trust me – so much easier and cleaner over here.

While Penny & Eddie still lived in the ‘New Forest’ they had moved much closer to a small town and were living on the outskirts in easy walking distance of those things which make life worth living (doctors, dentists, hairdressers, libraries etc etc). Sweet little house but very small. The largest bedroom there would not



be seen as suitable to be the master bedroom in an American home. One bathroom (toilet separated from the bathroom thank heavens!).

We arrived on April 3 and took Penny and Eddie out to dinner on the actual day of their anniversary – we went to a small and lovely French restaurant – we took a taxi because in the UK there is NO tolerance of drinking and driving and because this was a special event we all wanted to be able to raise a glass. Lovely meal – restaurant staff all truly French and the food reflected it.

My sister had arranged a luncheon on Sunday for fifty of their closest friends and family. We thought we had come a long way but there were two Australians there and a Kiwi (New Zealander) who had traveled further than we did AND he was only there for 4 days!!!!. I had written a little speech that I planned to give but when I stood up to speak my voice betrayed me and all I managed to say was – she's been a wonderful sister to me ..... but I think my sister liked that as much as she would have liked the speech I planned!

We had a wonderful time (so much so that I have already marked off the whole month of May for us to go to the UK in 2020). We had a whole list of things we wanted to do and places we wanted to go none of which we had ever done before (you know, when you live somewhere you don't necessarily take advantage of places near by!).

We visited the Jane Austen house (highly recommended – highly – my husband reminded me we had lived about 15 minutes from this place during our five years in the UK with UNUM and never once visited).



We went to the Bombay Sapphire gin distillery – conveniently located about half an hour from my sisters' home. If you like the occasional gin and tonic or gin martini, this is a MUST for you. All the Bombay Sapphire gin is distilled at this site – there is no other. The highlight of this trip was a room with little dishes of various substances used to flavor gin in various countries and cultures. You got to taste them all and then pick your favorites and our guide looked at our selections and picked out THE drink for each of us. And I have to say – it was a wonderful drink. Small aside – if you see Fever Tree brand tonic water over here (Market Basket has it) – it is wonderful but sadly about \$8.00 for a four pack. We've gone back to Polar with regret!!!.

Tom had always wanted to see the Charles Darwin house (which was also quite near to where we had lived for five years and no, we didn't go there either at that time). It was a fantastic sort of living museum – set up just as it was when Darwin was there -with a very enthusiastic and knowledgeable VOLUNTARY staff. The grounds were also wonderful – Spring is a great time to be in the UK as the temperatures are much milder over there year round than over here. Everyone complains about the heat when the temperatures 'soars' over 80 degrees F or 'plunges' to 30 degrees F!. Yes those temperatures are considered extreme. An extra benefit at the Darwin House were the gardens which were a complete riot of color and spring had very firmly arrived.

We wanted to pop over to the European continent when we were there and we picked Belgium. We drove to the ferry, drove the car on the ferry, and drove off in France and passed briefly through on our way to Belgium. And yes, in UK they do drive on the LEFT of the road and in Europe they drive on the RIGHT. My brother in law impressed me tremendously by driving the car off the ferry and staying on the correct (European) side of the road. I suppose American mail people do it but I was most impressed.



We went to Ypres which is a pretty little Belgian town that had seen a lot of action in World War II. They had the most amazing museum there which, while sad in some ways, was just fascinating if you are a history buff. Neither my brother in law nor I can walk very far any more (darn old age) but there was a small war cemetery in the town with row upon row of white crosses above the name 'unknown' that we visited. A very few of them had a name on – one read – here lies the son of John and Mary Doe, and here lies his brother.



But the graves were mostly marked Unknown. Can you imagine?

Belgium is interesting insofar as their 'language' is an unwritten dialect called Flemish, and everyone we encountered including the young lady who checked us in at the hotel seemed completely comfortable in Flemish, in French and in German. Oh yes, and in English!

It was a very amazing time as our visits to the UK usually are – Tom loves it! April is a good time to go as there are no school vacations during that time. England is an incredibly popular destination for Americans, Japanese and so many other countries, that to my mind, being there when school is IN and not OUT is essential.

And I knew there was something else about 2019 – what was it? Oh yes, I turned 70! As this cannot possibly be true, I must be lying but unfortunately the calendar does not lie and I was born in July 1949. To anyone approaching that date, I will say that for me the anticipation of the day was much worse than the reality! And there is not a lot to be done about it.....

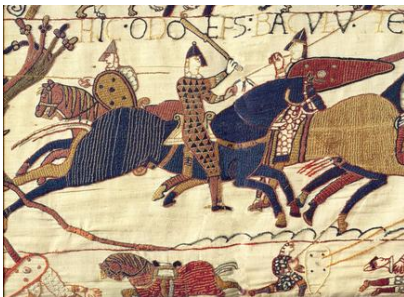
Hope my words encourage some readers to visit the UK if you have not yet been there. Speaking personally, I would probably avoid it until Brexit is sorted out – one way or another!! If it ever is....!!

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## Brittany, France

*by Roger Rioux*

For several years, my wife and I have planned an annual family trip with our five children. In May of last year I was asked where we might go for our next trip. I did not have to think very long for I have long wanted to visit Normandy and Brittany. Normandy is because of D-Day and the beaches where American soldiers landed in 1944. Brittany is because that is where my oldest known ancestor lived before leaving for North America in 1768. It did not take long to make plans and we left in late September for a week in France. It was four of my children and me. My wife decided to stay home and one son could not get away. In the last edition I wrote an article is about Normandy. This is about the second part of my trip that included Brittany.



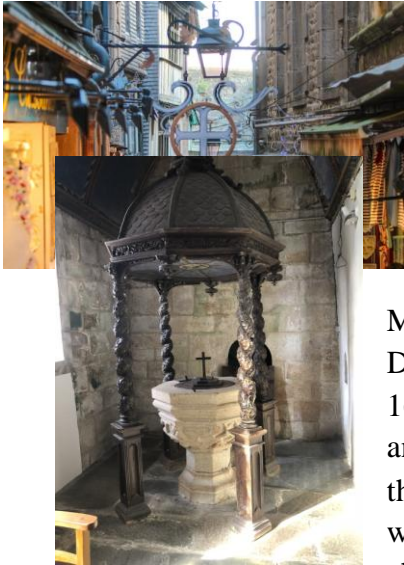
On leaving Normandy we stopped in Bayeux and visited the museum where the Bayeux Tapestry is displayed. The tapestry depicts the events leading up to the Norman conquest of England. The Bayeux Tapestry is an embroidered cloth nearly 230 ft long and 20 inches tall which depicts the events leading up to the Norman conquest of England culminating in the Battle of Hastings. It is thought to date to the 11th century.

We arranged to spend the night at a hotel on Mont-Saint-Michel which is one of Europe's most unforgettable sights. Set in the bay where Normandy and Brittany merge, the island draws the eye from great distances. The story of how the mount turned into a great place of Christian pilgrimage is colorful. Aubert, bishop of the nearby hilltop town of Avranches early in the 8th century, claimed that the Archangel Michael himself pressured him into having a church built atop the island. From 966 onwards, the French dukes and kings supported the development of a major Benedictine abbey on Mont-Saint-Michel. Magnificent monastic buildings were added through medieval times. Other fine buildings went up along the steep village street, now converted into museums, hotels, restaurants and boutiques for today's tourists to discover and enjoy. Notice the alley resembles Diagon Alley in the Harry Potter movies.



We then made stops in Roscoff, Concale and Dinan. Roscoff is also home to La Maison des Johnnies et de l'Oignon de Roscoff, a 'Museum of the Onion Johnnies', the well-known onion merchants who arrived in

Britain on their bicycles selling onions door-to-door. Also worth a visit is the beautifully restored 16th century Gothic church, the Notre Dame de Croatz Batz, whose bells resemble a tiered cake, and the gorgeous gardens of Jardin Exotique on Ile de Batz.



Concale is surrounded by pretty old fishing houses (many of them now restaurants and shops) and the highlight of our visit were the numerous restaurants where you can sample the local produce, especially the oversized oysters for which the region is best known.

We finally reached the village of Plujean in the city of Morlaix where my ancestor was born on March 20, 1652. Jean Rioux was baptized in the Notre Dame Catholic Church pictured below. It was built in the 1630s. It was an emotional experience to walk where my ancestor walked over 360 years ago. When we arrived in the village, the church was locked. One of my daughters went to a local shop and asked about getting into the church. The clerk made a phone call and a few minutes later a woman on a bike



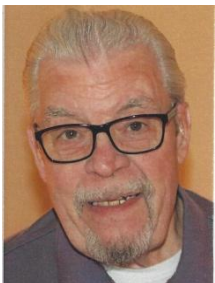
rode by and she opened the church. We spent several hours taking pictures and talking about the history of my family. When he was about 16 years old Jean Rioux immigrated to Canada and finally settled in Iles D'Orleans in the province of Quebec. On December 26, 1677 he married Catherine Leblond. Virtually everyone in Canada or the U.S. with the last name Riou or Rioux is a descendant of Jean and Catherine.

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## The Independent Life

*by Roger L. Bouvier*

After living in Auburn for many years after returning to Maine from New York City, including a dozen years at Unum at the end of my business career and several years in a comfortable condo and being a widower, I decided maybe a change would be good for me.



So, now I'm living the Independent Life here at Schooner Estates, a Senior Living Community in Auburn that offers just about anything a senior might want. The main campus has five buildings all connected together, each having its own name – Castine, Searsport, Camden, Rockport and Harpswell (that's me). There's a total of 103 private apartments of every size in these buildings, in addition to well-appointed sitting rooms, study, library, small theater, fitness gym and two large rooms for indoor musical presentations, meetings and whatever.

In addition to independent living, Schooner also offers assisted living, residential and memory care options in additional 60 studio apartments. And there is also a multimillion-dollar facility under construction with its own campus. The main meal of the day is served at lunch time in two dining rooms and I don't think I'll lose any weight. In addition to all of the above, the monthly rent includes heat, A/C, WiFi, cable, transportation for appointments, 24-hour nursing if needed and weekly cleaning.

Speaking of the latter, a few days after I moved into my apartment, one of the cleaning ladies stopped by to introduce herself and she said, "Where do you keep your sheets?" Taken aback a bit, I said, "Why?" and she replied, "Because I change your bed sheets weekly." Gosh, I haven't had that done since I was two years old. Well, I'll take what comes with the monthly rent and I've taken advantage of some of the above already.

The only thing I miss is my auto garage I had at the condo, but we do have reserved parking and, in the winter, the maintenance guys brush off all the cars, then back them out so they can plow, and put them back. I've looked at them at 5am and it's like a well-choreographed dance. Didn't have that at Unum.

So, that's a bit of the independent life. I was somewhat prepared having lived alone in my condo for a number of years. But if you do the big change, give it a chance and enjoy it. And yes, I sometimes don't mind being alone in my well-stocked apartment just reading or watching the lousy Red Sox and looking forward to tomorrow. Oh, and with winter coming, I don't have to worry about paying the property tax, what's the best price for oil deliveries, cleaning the furnace, plowing the driveway, paying for water and sewerage, and whatever. Enjoy!

*Note I received from Roger:*

*"I didn't work at Unum for very long but I did more or less enjoy my full-time employment (I did do an additional 6 years as a part timer). Thought it was a great company (until the so-called "merger"). Didn't get to know many people but I enjoy looking at the Retirement Letter since I can't travel to Portland any longer to attend the luncheons.*

*So, here's my contribution to your newsletter. I'm sure there's a lot of retirees wondering what to do, etc.. Tell your Board to keep up the interesting Retiree Letter."*

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## What is One of My Greatest Fears

*by Ellen Burrill*

I have known for many years that I need to sort through "my stuff". It is time to clean out things that I do not enjoy anymore, do not need, do not want and no one else wants. I am an enthusiastic donator to Goodwill and the Salvation Army resale stores but somehow the "stuff" just continues to be everywhere, especially my basement, also known as "Ellen's Walmart"!

Now, to be fair to myself. not everything in "Ellen's Walmart" is mine. I do let others use my space to store their "stuff" and usually do not impose a time limit on that space. However, I am beginning to realize that the space available is slowly but surely being used up. So I must change my ways of allowing, collecting, storing and keeping "stuff".

And so to answer the question, "what is one of my greatest fears?" I will admit I live in fear that after I am gone, because no one wants "my stuff", it will end up at the end of my driveway with a giant sign "FREE!" and no one takes a thing!

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## Obituaries

**Beverly J. Chandler**, 72, of Windham, went home to be with the Lord Jesus on June 30, 2019, surrounded by her loving family.

She was born in Portland on July 30, 1946, the daughter of William and Ella C. (Gardiner) Chandler.

Through out the years, she worked at UNUM and the Town of Falmouth. Most recently she kept busy caring for several cats and a dog in her neighborhood, and helping out in her church and anyone in need.

She survived by her son Darrin S. Chandler and his wife Nicole Ann (Egan) Chandler; her sister Arlene M. (Chandler) Batura and her husband Albert J. Batura; and her two nieces Karen M. Batura and Carolyn A. Batura; and Walter and Margo Hawkes. She also leaves behind her family at Covenant Family Fellowship. She will be deeply missed by her family and her friends.

The family would like to thank caregivers at Hospice of Southern Maine and the Gosnell Memorial Hospice House.

A memorial service was held at Covenant Family Fellowship at 24 Falmouth Rd., Windham on July 26, 2019 at 6 p.m.

Arrangements were in the care of the Windham Chapel of Dolby Blais & Segee, 434 River Rd., Windham. To express condolences or participate in Beverly's online tribute, please visit [www.DolbyBlaisSegee.com](http://www.DolbyBlaisSegee.com).

If desired, donations may be made to: Animal Refuge League of Greater Portland PO Box 336 Westbrook, Maine 04098, or Covenant Family Fellowship 24 Falmouth Rd. Windham, ME 04062

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**Thomas (Tom) William DePeter**, 83, went to be with his Lord on Aug. 23, 2019, in Scarborough, after a long battle with multiple health issues. He was born Feb. 3, 1936 in Portland, Maine. The son of the late Jerry DePeter and Florence (Cleary) DePeter, they resided in the Thornton Heights area of South Portland until he was eight years old. Shortly after his eighth birthday, Tom and his family moved to Scarborough where he lived out his life.

Tom, always a hard worker, held multiple jobs as a young man. From a farm hand at Prouts Neck, to a fish factory in Portland, etc. he was dedicated to whichever job. At 18, Tom joined the U.S. [Army](#) as an infantry soldier and was stationed in Germany for most of his military career, eventually achieving the rank of sergeant. After serving, Tom worked at Union Mutual (UNUM) in the maintenance department for 12 years, attaining a supervisor position. After UNUM, he began his career at SMVTI (SMCC) working his way up to campus Plant Engineer. The first recipient of the Unsung Hero Award in 1993, Tom retired after 35 years of selfless service, but remained a consultant for a few years. Growing up in Scarborough, he met and married his wife Glenna (Pooler) DePeter of 58 years, on September 10, 1960. After retirement, Tom and Glenna enjoyed many winters in Largo, Florida with cousin Edward DePeter and Barbara Watson. Tom's hobbies in the army were baseball and boxing. His love of baseball continued after service as a member of the Connecticut Valley Semi-Professional baseball league, Men's slowpitch softball league, and Senior League baseball. A family oriented man, whose interests included cribbage, music, and woodworking, where he developed into a master of scroll sawing. Tom loved his dogs, Foxy Lady (16 years) and Domino.

Tom is survived by his wife Glenna, two daughters Brenda Larain and Lori DePeter; two sons, Tom DePeter and Michael Flick; as well as Elsie Clements and Florence Marr; granddaughter, Amanda Anan and husband Michael; grandsons, Ryan Rand, Charles Raybine III, Anthony Simoneau, and Zachary Wilson; great-grandchildren Reid and Scarlett Anan; brothers Charles DePeter, Robert DePeter and wife Charlotte; sisters Geraldine Curlew, Grace Gallant, Joanne Crooker, and many extended family members. He was predeceased by brothers, Francis and James DePeter; and sister, Sandra Flick. A special thank you to home care nurse Sarah Hawk for her dedication and compassion.

Visiting hours were on Tuesday, August 27, at Scarborough Free Baptist Church, 55 Mussey Road, Scarborough, where a celebration of life was at 11 a.m., on Wednesday, August 28. To express condolence's or to participate in Tom's online tribute please visit [www.DolbyBlaisSegee.com](http://www.DolbyBlaisSegee.com)



**Virginia V. Esposito**, 77, of Froswick Avenue, died peacefully on Thursday, July 4, 2019 at Gosnell Memorial Hospice House.

She was born in Portland, Maine the daughter of the late Valentino and Mary (Woodward) Valeraini. She graduated from South Portland High School.

On October 24, 1958 she married Vincent Esposito Sr. and together they made their home and raised their family in South Portland, Maine.

Virginia worked for many years as Supervisor of Environmental Services for UNUM. She then worked several years doing home health care.

In her spare time she loved to play bingo, enjoyed traveling, family barbecues, and she loved cooking. Her greatest love was the time she spent surrounded by her family. She was a member of the South Portland VFW Post #832.

Virginia was predeceased by her husband, Vincent Esposito Sr.; a son, Thomas Esposito; a sister, Tina Jameson; several brothers. She is survived by two sons, David and his wife Jean Esposito of South Portland, and Vincent Esposito Jr. of South Portland; two sisters, Rose of Waterville, and Ethel of Biddeford; nine grandchildren and twelve great grandchildren; many nieces and nephews.

Visiting hours celebrating Virginia's life were held on Thursday, July 11, 2019 at the Conroy-Tully Walker South Portland Chapel, 1024 Broadway, South Portland, ME from 4:00 to 6:00pm. At the family's request services will be private. To view Virginia's memorial page, or to share an online condolence, please visit [www.ConroyTullyWalker.com](http://www.ConroyTullyWalker.com)



**Louann Alice Groves**, 65, passed away peacefully on July 14, 2019 after a short stay in Hospice Care. She was born Jan. 16, 1954, daughter of Lewis and Donna (Thompson) Groves. Louann was a 1972 graduate of Westbrook High School. She enjoyed being involved in the music and theater programs.

She spent 35 years working as an employee benefits specialist. Her career began in 1973 at UNUM and continued when she relocated to Southern California in 1985. She returned to Maine in 2001 after the passing of her dad.

Louann was predeceased by her father, Lewis Groves.

She is survived by her mother, Donna; her brothers, Jeff and Gary, her sister-in-law, Laura; and many cousins and a niece. A graveside service was held on Wednesday, August 7 at 11 a.m. at the Woodlawn Cemetery (Section 18, Lot 15) in Westbrook.

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**Robert "Bob" Wade Keenan**, loving husband and father, passed away unexpectedly at the age of 77 at his home in Durham, Maine, on July 30, 2019.

Left to cherish his memory are his wife, Sharon of Durham; his sons, Rob (Paula), Kevin (Katrina) and Ryan; and daughter, Katherine; sister, Anne Blocker; step sons, Jim Morse (Kim), and Kris Crawford; and step daughters, Kim Wolph (Shanti), and Kelley Bailey (Will). He is also survived by numerous grandchildren, nieces and nephews.

He was preceded in death by his parents; and a brother, Bruce.

Bob was born in Little Rock, Ark., on April 30, 1942, to Bruce and Louise Keenan. The family later moved to Mobile, Ala. There, he attended Murphy High School where his performance on the track team earned him

a scholarship to Auburn University. At Auburn, he was a member of Sigma Chi and participated in Naval ROTC. Upon graduation, he served as a lieutenant in the [United States Navy](#) from 1963-1967.

Bob grew up in the south but made the northeast his home for much of his adult life, settling in Maine in the 1980s.

He spent a majority of his career at UNUM, leaving as a vice president, and ultimately retired as a vice president of Information Technology from Assurant Employee Benefits.

Bob enjoyed spending time with his family, working with his hands, and was an avid computer enthusiast. He will be remembered for his kind and gentle nature by all who knew and loved him.

Friends and family are invited to attend a time of visitation from 4-6 p.m., Saturday, September 28, at the Brackett Funeral Home, 29 Federal Street, Brunswick. Condolences can be expressed to the family by visiting [www.brackettfh.com](http://www.brackettfh.com)

In lieu of flowers, please send contributions in Bob's memory to the American Heart Association 51 US Route 1, Suite M Scarborough, ME 04074

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**Francine O'Donnell (Wilfert)**, 65, was happiest walking in the woods, digging in the dirt, searching for sea treasures, watching the sunrise or frolicking with an ever present family of rescue pups. She always marched to her own drummer. On Aug. 11, 2019 Francine moved on from this earthly life to join the endless, wondrous universe, the great mystery that always intrigued her.

Born on Munjoy Hill in Portland, the daughter of Thomas B. O'Donnell and Cecile (Ledoux) O'Donnell, Francine was a keen listener and an astute observer of nature. Wise

beyond her years, at an early age she possessed an abounding sense of wonder that never left her. Her insatiable curiosity remained a constant throughout her life.

She married Greg Wilfert in 1981 and together they shared a life of adventure. They enjoyed traveling abroad just as much as navigating the country backroads in their airstream, the Peapod. In February, on a whim, they hopped in the car and meandered down the east coast, loosely planning each new day. Free and easy was their style. Francine and Greg restored several homes, cottages and commercial buildings and helped revive the small town of Cornish. They had a common goal of leaving things a little better than when they found them.

Together they hiked, biked, skied, snowshoed, kayaked, canoed and spent countless hours exploring the islands of Casco Bay. They always packed a hearty lunch that was usually gone before the adventure began.

Francine sought to excel in everything she undertook, from teaching 1st grade in Westbrook, to working up the ranks in the corporate world at UNUM, building The Cornish Trading Company into a nationally recognized antiques and design center, and finally, obtaining her real estate license and making her mark in the Greater Portland real estate market at Vitalius Real Estate Group. Throughout her life she also donated her talents to a number of nonprofit organizations. In each undertaking she was known for her professionalism, integrity and tenacity.

Francine found her greatest joy in the activities outside of her professional life. She was devoted to the protection of the environment and all creatures great and small. Whether through financial support, or adopting dogs in need, rescuing was a prime motivation. About 10 years ago she taught herself the art and science of organic vegetable gardening. She created beautiful, productive gardens and was quick to share her bounty with friends or those in need. She established a small self-serve vegetable stand in Scarborough and donated the proceeds to the Good Shepherd Food Bank. She was passionate about helping to end food insecurity in Maine.

Francine was known for her style, design skills and entrepreneurial spirit. She loved transforming spaces for her own enjoyment or for clients who sought her eclectic flair. She courageously participated in two cutting-edge clinical trials through Dana Farber Boston, helping advance the science and treatment of multiple myeloma, a bone marrow cancer. She hoped her contribution would help extend the lives of others and lead to a cure.

In addition to her husband Greg Wilfert of Portland and Cornish, Francine is survived by her sister, Jean Cagianello, of Coventry, Conn., her brother, Tom O'Donnell, of Portland; her nieces, Terese, Corine and Bernadette, nephew, Sean; several great nieces and nephews; many cousins; and a number of close friends. She will be missed by her canine companions, Karma, Grace, Sprout and Basil.

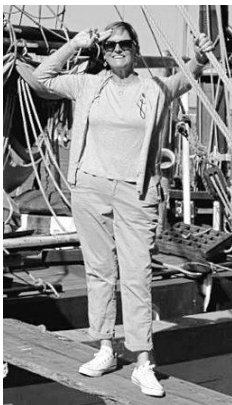
The family would like to thank the team at New England Cancer Specialists led by Dr. Christian Thomas. He was more than a physician, he was a kind friend & advocate. Francine will be remembered for her wisdom and wit, a fearless warrior with a tender heart.

A memorial service will be held on Sept. 21, 2019, 10:30 a.m., in The Spurwink Congregational Church at 533 Spurwink Avenue in Cape Elizabeth. A reception will immediately follow in Sprague Hall at 1 Charles E. Jordan Road in Cape Elizabeth. All are welcome.

"I am going to make everything around me more beautiful, that will be my life." ~Elsie de Wolfe

To view Francine's guestbook or to leave an online condolence for the family please visit [www.athutchins.com](http://www.athutchins.com)

In her memory donations may be made to the: Animal Welfare Society in West Kennebunk, Maine or the Good Shepherd Food Bank.



**Susan A. Randall**, 49 passed away at her home after losing her battle to ovarian cancer on July 14, 2019. She was born Feb. 18, 1970 in Biddeford. She was the daughter to Bernice A. Tousignant of Homosassa, Fla. and Robert E. Randall (deceased). She attended schools in Old Orchard Beach. Susan worked at MEMIC in Portland and then UNUM for many years, both in the Portland office and latterly in Dorking, Bristol and Basingstoke, England. Most recently she was employed by Francis Clark LLP in Exeter, England as a Learning and Development Consultant.

In the summer of 1999 in Portland, Susan met the man who would eventually become her husband, Jeremy Mears of Seaton, England. He had recently embarked on a year-long trip travelling the world and made a stop in Portland. Following several years of a transatlantic relationship, in 2002 Susan moved to England to be with Jeremy and remained there until her death.

Susan would be described by all who loved her as bold, fearless, energetic, fun-loving and very giving.

She was a selfless person who did more and gave to others while never asking or wanting anything in return. Susan was not a religious person, but a good friend of hers once described her as "one of the most Christian people she knew". Her smile was infectious and her positive attitude both before and throughout her illness, were an inspiration to many of us around her.

Susan's love of life brought her to many places around the globe. Travelling with her husband, family and friends was her life's enjoyment. In her short life, Susan travelled more than most could dream of. Susan's adventures gave her and all around her happiness. She met many in her travels and became lifelong friends to many of those people.

Susan's family meant everything to her. She especially enjoyed coming home to Maine in the fall to see the foliage season and visiting during the winter months to enjoy the snow.

Susan leaves behind her husband and life partner of 20 years, Jeremy Mears; her mother, Bernice Tousignant; brother Raymond P. Randall and his wife, Alice, brother Donald W. Randall and wife, Lisa, sister Sandra L. Histen and husband, Steve, sister Sheila R. Dilios and husband, Chris, Sharon A. Zauhar and husband, Ed; nieces and nephews include, Catrina Walker, Anthony Randall, William Histen, Amanda Zauhar, Stephanie Randall, Andrew Histen, Charlie Zauhar, Arianna Dilios, Matthew Dilios; great-nieces, Cellina and Hannah Walker and great-nephew, Garrett Walker.



## Portland Retiree Volunteer Service Grant Application

The deadline for 2019 is **December 6**. Please be sure to remit **via email only** 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](mailto:matchinggifts2@unum.com)**

### ***Volunteer Service Application***

RETIREE NAME: \_\_\_\_\_

PHONE: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

CITY, STATE \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

RECIPIENT ORGANIZATION: \_\_\_\_\_

ORGANIZATION POINT OF CONTACT: \_\_\_\_\_

EMAIL: \_\_\_\_\_

MAILING ADDRESS\*: \_\_\_\_\_

CITY, STATE \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

PHONE: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

\*Correct address is critical, as this is where the check will be mailed.

TOTAL HOURS VOLUNTEERED \_\_\_\_\_

Please report total accumulated volunteered time for 2019, up to 500 hours.

\*Note: Hours from all organizations for which you have volunteered may be combined.

The recipient organization must be one of those you list below; all reported organizations must meet eligibility requirements.

List organization name, and hours for all organizations you have volunteered with to equal the total you have provided above (if more than 3 lines are needed, you may include this information in the body of your email.)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Recipient organization's 501(c)(3) IRS letter must be included with submission. To obtain this document, please contact the receiving organization.

I certify that all facts and representations made in this application, including attachments made part of this application, are true and correct to the best of my knowledge.

\_\_\_\_\_  
RETIREE VOLUNTEER

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATE