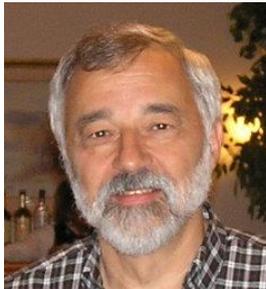


Unum Retirees Newsletter

Fall 2023 – 43rd Edition



Words from the Chair



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 Bruce Theriault at (207) 749-2712 or maineblt@roadrunner.com

We are looking for feedback about the organization. Please send any feedback about additional information we can share about the organization. We are here to serve you. Thankfully UNUM continues to provide funds to support our efforts. We could always use additional members on the board. If you are interested in attending a board meeting, please let me know. We meet at the Unum office and typically go out for lunch afterwards.

We expect to continue to meet with two picnics and one luncheon in 2024. We are planning on publishing a winter newsletter.

On October 25 we met at the Elks Club for a member lunch and our annual meeting. We are able to keep the cost to attendees at \$12 thanks to the financial support we get from Unum. There were about 70 members attending. The board was reelected by unanimous consent.

Roger Rioux	Chairperson
Bob Wooten	Vice chair & Webmaster
Kathy Woodbery	Treasurer
Ann Waecker	Secretary
Connie Pascoe	Newsletter & Blood Drive Liaison
Bruce Theriault	Membership
Leo Lamoureux	Communications
Beverly Dahms	Volunteer Coordinator
Linda Robichaud	Luncheon Coordinator
Theresa Jackson	Luncheon Coordinator

We drew 5 raffle tickets at the luncheon, with the recipients selecting the charity of their choice for a \$50 donation made in their name. The recipients and selected charities were:

Nancy Durnam – Animal Refuge League
Melissa Noble Gilvey – Animal Welfare of Kennebunkport
Dick Goulet – American Red Cross
Mike Mack – Travis Mills
Tricia Walsh – Good Shepard Food Bank

From the Editor

Again, thank you to those of you that contributed to this edition! I've received feedback that people are enjoying reading about what other retirees are doing. With that in mind, if you haven't contributed, please do! Please contribute by submitting articles and/or ideas to make this the newsletter you want to read. You can reach me at cpascoe@maine.rr.com.

Thank you, Connie Pascoe, Editor.

Important Dates for 2023

2023 Unum Blood Drives - December 19th

Note - If you are willing to help out with the upcoming Unum Blood Drives or any in the future, please contact Connie Pascoe at cpascoe@maine.rr.com

Membership

By Bruce Theriault

I asked for your help in getting the word out about our group and you have come through! We now have 611 members, adding 18 new members since our last newsletter. We also had 11 updates, improving our ability to get information out to everyone. Unfortunately, we had to drop 7 members who we can no longer contact with the information we have.

Some Interesting Stats: Of 611 members, 501 are in Maine and other members are in 21 other states, with Florida having the most members. We also have 27 members who winter in a different place than they summer.

Lost and Found: We do have a couple individuals who we have lost contact with. They are Mary Doherty and Nettie Pollard. If you have either's contact information, please share it with me at maineblt@roadrunner.com

The Annual Meeting

Annual meeting presentation summary:

We arranged for John Hughes, CFP®, ChFC®, RICP of Hughes Wealth Advisors affiliated with Ameriprise Financial Services to present information of interest to retirees at various stages in our lives. John presents financial planning sessions for Unum employees and was well known to many attendees.

Some of this information is complex and may have tax consequences. Before taking action, you should consult with your financial advisor, accountant or estate lawyer.

Capital Gains:

- If you've owned your home for at least 2 years, you can sell your primary residence and be exempt from capital gains taxes on the first \$250,000 if you are single and \$500,000 if married filing jointly.
- This exemption is only allowable once every two years and only applies to your primary residence.
- You can add your cost basis and costs of any improvements that you made to the home to \$250,000 if single or \$500,000 if married filing jointly.

What happens if my spouse enters a nursing home?

If you have enough income to pay, you are responsible. If your assets are under \$148k and you meet the income requirements, you may be eligible for Mainecare which may cover the costs. If you have sold your house or other assets to get below \$148k, the state can do a five-year look back and recoup some of the costs. Giving your house to your family member is also subject to a five-year look back. Also gifting a property to someone means that they acquire your basis. If they subsequently sell the property, they may be subject to a capital gains tax. If they inherit the property, they establish a new basis. Plan accordingly.

Don't miss key deadlines for retirement funding, Social Security and Medicare.

- Age 55: You may be able to make penalty-free withdrawals from qualified plans such as 401(k)s if you left your employer in the year you turned 55 or later.
- Age 59½: Penalty-free withdrawals from IRAs and qualified retirement plans are allowed at this age.
- Age 62 You may start taking discounted Social Security benefits.
- Age 65 Apply for Medicare (during the window three months on either side of the month you turn 65.)
- Age 66 or 67: Start taking full Social Security benefits. It depends on your birth year. Any delay in applying for benefits up to age 70 can qualify you for increased Social Security benefits.

Required Minimum Distribution from IRAs

The age for withdrawing from retirement accounts was increased in 2020 to 72 from 70.5. The SECURE 2.0 Act, though, raised the age for RMDs to 73 for those who turn 72 in 2023. Therefore, your first RMD must be taken by April 1 of the year after which you turn 72 (73 in 2023). After that your RMDs must be taken by December 31 of each year. Failure to do so means a penalty of 50% of the required RMD. Retirees may without penalty withdraw more than the RMD.

Probate vs Non-probate Assets

Probate assets are any items, properties, or belongings solely owned by an individual at the time of their passing. These assets are then considered as property of the decedent and must pass through probate.

Non probate assets are any properties, accounts, or insurance policies that are either held by a Trust, joint owners, or include a beneficiary designation outside of the decedent and their estate. Simply put, these are assets with legal mechanisms in place to avoid the probate process.

Below are some common examples of non-probate assets to consider:

- Real estate and cars titled with joint owners
- Property placed in a Living Trust
- Retirement accounts, life insurance policies, and annuities with a beneficiary designation
- Bank accounts or brokerage accounts with a Transfer on Death or Payable on Death clause



Rick & Linda Robichaud, Lisa Latno



Barbara & Bob Mitchell, Tricia Walsh



Al Utterstrom, Barbara Bryant



Marilyn Finley, Ellen Murphy, Mike Mack,
Joyce Stickle



Sandy Small, Karen Alling, Linda & Dick
Grant



Rebecca Snoddy, Diane Jamieson, Sandra
Pardi, Marie Pardi



Gary Akovenko, Gladys Yankowsky,
Karen Witham



Priscilla Oneil, Merilee Smith, Dick
Goulet, Theresa MacKensie



John Gordon, Beth Reny, Sylvia Parks,
Linda Stevens, Darlene Junkins, Ellen
Burrill



Nancy Stanley, Mike Dona



Brenda & Don Anastasoff



Ann Waecker, Leo Lamoureux,
Dick Goulet



Bruce Theriault, John Hughes, Roger
Rioux, Max Odryna, Bob Wooten

Unum Retirees - Volunteers

By Beverly J. Dahms

Unum Retirees volunteer report for 2023

The Unum Retirees membership was asked to provide the Board with an estimate of the number of hours and types of activities that they volunteered at during the past year. We are very happy to report that we received responses from 32 of our members and the number of volunteer hours reported was 9,528.

Our members were very busy helping in their local communities. Several members have volunteered at hospitals, churches, animal shelters, schools, colleges, libraries, municipalities, fire departments, museums, senior citizen activities, nursing homes, hospice, historical societies, local arts and theaters, many children's organizations, and food pantries.

Some examples of the non-profits supported by our members:

- Partners for World Health
- Mid Coast Hunger Prevention
- Independent Senior Network
- Friends of the Scarborough Marsh
- Portland Wheelers
- Maine Audubon Piper Plover Monitoring
- Maine DEP Volunteer Water Monitoring
- Southern Maine Agency on Aging
- Pine Tree Boys Scouts of America
- Knights of Columbus
- Kennebunk Free Library
- Waypoint (formerly Waban)
- American Red Cross (one Retiree volunteered 2,291 hours in North Carolina)
- Habitat for Humanity
- Maine Adaptive Sports & Recreation
- Southern Maine Health Care & Advisory Council
- Maine Maritime Museum
- The Locker Project

Again, thank you all for supporting our local non-profits and your many hours of volunteering. Keep up the good work!

Volunteerism

By Bruce Theriault

One of the tenets of the Unum Retiree's Group is to encourage volunteerism. Periodically, volunteer opportunities come up, such as stuffing letters for The Portland Trails, and a communication comes out to look for volunteers to help. Along with these opportunities, many members are volunteering with their favorite nonprofits. We would like to have you write an article about the organization you are volunteering with. I will kick it off with my favorite organization, the Pine Tree Council, Boy Scouts of America.

The Boy Scouts of America have had multiple changes over the years. The most recent change was to include girls into the program. Cub Scouts is now a coed program with boys and girls in the same units and dens. Boy Scouts have changed their name to Scouts BSA to reflect the addition of girls into the program. Currently, troops are either boy or girl troops. And The Pine Tree Council now has several girls who have earned the rank of Eagle Scout.

The mission of the Boy Scouts of America is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law.

I was only a scout for one year, but I have been an adult volunteer, with the Pine Tree Council, for 39 years. I started as an advisor for the Data Processing Post at Unum, which I volunteered with for 10 years. As my sons got old enough to join scouting, I became a leader in the Cub Scouts in Buxton, Maine. Eventually, my sons made it to the Boy Scouts, and I spent six years as the Scoutmaster of Troop 349 in Buxton. Both of my sons earned the rank of Eagle Scout. Today I am currently the York District Advancement Chair where my committee reviews and approves Eagle Service Projects. We also hold the Eagle Boards of Review, where scouts come to be reviewed to earn their Eagle rank. I oversee the Merit Badge Program for the council, and I also volunteer one day a week in the council office in Raymond, where I do whatever is needed, processing advancements, filing, or painting walls. My two oldest grandsons, Finnegan, and Everett have joined Cub Scout Pack 349. Their dad, my son Adam, is the advancement chair for Pack 349 and the Lion Den leader.

My experience with the Pine Tree Council has shown me the impact scouting can have on our youth. Scouts develop outdoor skills through camping and hiking, learn about a wide range of topics through the Merit Badge Program, and develop leadership skills through positions they hold with their troops. I have had youth tell me that scouting has kept them off drugs. I have seen scouts see a good role model, something they do not always have at home. We have taken scouts on their first camping trip or chance to go fishing. I can see the skill and leadership learned in scouting impact my sons' jobs and lives.

Maybe you were a scout or a scout's parent and have seen what scouting can do for our youth. If you are looking for a volunteer opportunity the Pine Tree Council, Boys Scouts of America is a great place to help. Visit their webpage at pinetreedsa.org.

Volunteering

By Caren Beety

In October I was asked if I could do some volunteer work for Portland Trails. I really wasn't sure what Portland Trails was or what their goals were.

Portland Trails is a non-profit land trust that brings over 70 miles of trails and green space for you and your family to enjoy locally. The Portland Trails is comprised of Members, Volunteers, Corporate and Community Sponsors as well as Landowners.

Since 1991, Portland Trails has built and maintained a trail network for residents and visitors through Greater Portland including Portland, Westbrook, Falmouth, and So. Portland.

This can't be done without volunteers.

When the note from our Retiree group was sent out, I decided this was something I could do, and I did not have any trips coming up till December; so, I volunteered. The request was for stuffing envelopes with information for their annual support drive. I stuffed A LOT of envelopes that day. I also volunteered a second day and that was to hand-address the envelopes. Since retirement, I have not done a lot of writing (just typing) and I had to laugh at my poor penmanship. After about 10 envelopes, I was back on track.

Overall, it made me feel good that I was able to help a worthy group with their work to meet their goals.

Get to Know Your Fellow Retirees

Don't forget to watch your inbox in case you are selected for a future issue!

Pat Wallace

My name is Pat Wallace and I retired in 2015 after 20 years in Group Life and 5 years in Quality Assurance. Retirement has been great! After retiring, I moved to Venice, Florida but now reside in St Petersburg, Fl. My days are busy with bicycling, kayaking and pickleball when I'm not at the beach.

I have had time to do some traveling as well. We did a bike and barge trip on the Danube in Germany a few years ago which was fabulous and would recommend this to everyone. My daughter moved from California to New Zealand about six years ago, so I have been fortunate to be able to visit her and her family a couple of times. Long flight but so worth it.

As you can imagine, the summers in Florida can be pretty unbearable, so we visit our northern friends and family in Port Huron, Chicago, and Maine to get some relief.

So, all in all, I am really enjoying every minute of retired life!!!

Tammy Niles

Tammy retired in 2019 after working at Unum for 38 years. Tammy said "Life after retirement isn't the way I would have hoped for after losing my husband but the time we had immediately after retirement was amazing going on adventures and exploring Maine even during COVID by packing a lunch and exploring the coast from here to Canada. We would pick a coastal town each time set out for a day or two. We were enjoying it all. I am now spending time with my dear friends and family going on hikes and adventures and living my best life with them. I'm choosing joy and rejoice knowing that I will see Doug again. Be the best you can be everyday as tomorrow is not promised."

Fran Perry

I retired from Unum in March of 2017 after working there for 25 years. I started out in group billing for a little while but spent most of my working career in the Portability/Conversion Unit. I really loved what I did there, mostly working with the individuals I spoke with on the phone. A lot of the folks in the Port Unit really did not like to talk with the customer, but it was what I liked best. I worked with a lot of different units and people in the units.

Since I retired, I did go back and work on a temp basis until March of 2019.

I currently volunteer at Gorham House retirement home and love to work with all the residents.

My husband, Ralph, is now semi-retired and we hopefully can now spend winters mostly in Florida.

I have two grown daughters, two grandsons, and a granddaughter and two great granddaughters with another to arrive in November. They are the light of my life.

Susan Towle

Susan retired in May 2022 after working at Unum for 43 years. Susan said "When asked how I like retirement - my response is "No complaints"! I have been working to improve my golf game (still needs a lot of work) and I took up pickleball last Fall and have been playing that year-round. I love having the time to do the things I enjoy and not squeezing them in around work."

Linda Grant

Linda retired in 2015 after working at Unum for 28 years. Linda said “I am definitely enjoying retirement!

I love working with children, so shortly after I retired, I volunteered for 3 years (5 days a week) at a home day care. There were many long days, but I did enjoy taking care of the children whose ages ranged from newborns through school age. Currently, I am active in my local church working with the pre-school class. I also have the privilege of reading a book each Friday to a pre-school class in a local school.

I enjoy golfing with my husband during the summer and we also love playing pickleball a couple times each week (fall through spring). We also like to go on walks several days a week, usually around our neighborhood or on the Greenbelt Walkway in South Portland. Other hobbies include reading, gardening (2 flower gardens and one vegetable garden), traveling as well as the never-ending projects around the house.”

Steve Smith

Steve retired in 1998, after working at Union Mutual/Unum for 25 years. He worked for Unum another year after retirement as a consultant.

Steve said “As some retirees describe it “I don’t know when I had time to work full time”. Also, I had a long list of things I wanted to do that were not possible while holding a full-time job, and I was fortunate enough to have resources to do many of them. After Unum I did some consulting work, taught skiing, enjoyed our grandchildren growing up, travelled a lot, and had time to get involved with some volunteer organizations. Mostly I just had much more time for things I had already done like spending time with family, skiing, biking, travel, etc.

I’m now an octogenarian, but don’t feel like one as my wife, Elaine and I are very active exercisers, bikers, and continue to love travel, especially to other cultures. Last May we travelled to Morocco and are heading to Italy later this year. Some fun facts about Morocco. It is surprisingly green, is only 10-15% Sahara Desert, is an exporter of food, has high snowcapped mountains and contains five olive trees for each person, 150 million of them.”

The Holiday Season in Maine

By Bruce Theriault

The boats are being pulled from the water, agricultural fairs are over and outdoor farmers markets are closing for the season. Yes, fall is coming to an end and the holiday season is starting up. No matter what you celebrate, there are many ways to celebrate and enjoy the holidays.

There are a lot of choices of things to do. Most of what I will mention occurs in southern Maine, as that is where we live, but you will find comparable things throughout the state. My wife and I have enjoyed the many options around us.

The season starts with craft fairs. Some of our favorites are the USM Crafts Fair in Gorham, the Scarborough Crafts Fair, and the Bonny Eagle Crafts Fair. The fairs are a great way to start your Christmas shopping or find that special thing for yourself. Personally, I like trying out the jams and jelly samples! From the craft fairs you can go to the many church fairs. They are everywhere! As a member of the Gorham Knights of Columbus, I help at the St. Anne’s Church Fair. I lead a team who cooks a pulled pork dinner on Saturday night of the fair.

One newer tradition my wife and I have started is following the Snowflake Trail. It is a car ride through rural York County visiting a selection of local businesses. Some of the businesses include an antique barn, a quilt shop, a candy store, a maple syrup store, and many more. It is a fun day supporting our local businesses.

We love to go to a couple of Christmas shows each year. There are many community theaters that put on some great plays. We have three special events that we rotate through each year. They are the Portland Symphony Orchestra's Magic of Christmas concert, the Portland Stage Company's rendition of the play Scrooge, and the Nutcracker Ballet. Every once in a while, we do a visit to the Victorian Mansion or take a horse drawn wagon ride through the Old Port in Portland. And there is nothing like going to the Coastal Maine Botanical Gardens light display, "Garden's Aglow", where some 750,000 lights are strung through trees and made into sculptures - a beautiful sight!

We round this out by delivering treats to neighbors and looking at the Christmas lights on an evening's ride. As you can see, there are things to do to help celebrate the season and I am sure I am just scratching the surface of what is out there. Maine is a wonderful state to enjoy the holidays, be sure to get out there and take advantage of what is available to you.

I encourage you to write an article about one of your adventures in Maine to share with others the great things our state has to offer.

Editor's Note – I love all of Bruce's ideas. I want to add one more. Drive around downtown Portland, especially Congress St., Exchange St, Tommy's Park, Commercial St., Deering Park; the lights are magnificent!

My 6 Game Baseball Trip to the West Coast

By Tom Bore

On September 19 I flew to Phoenix to meet my 3 traveling buddies to begin our baseball trip. First game was in Chase Field in Phoenix to see the D-Backs and San Francisco Giants. First time in this ballpark and got a chance to see Mike Yastrzemski play. It was an afternoon game, and they had the roof closed. Wish the roof had been opened. The next morning, we drove to LA and after checking into our hotel we headed towards Dodger Stadium. I think the last time I was in Dodger Stadium was back in 1999. Great to be back again and see some of my favorite former Red Sox players in action.

The next morning, we drove to San Diego for a 3-game series with the Cardinals. One of my favorite cities and Petco Park is my favorite ballpark. Great to see another former Red Sox player in action once again. Saturday afternoon we spent down at Seaport Village with all the shops and outside dining. Also, the home of the USS Midway. While they toured the ship I enjoyed just sitting by the water and enjoyed the sunshine. We also visited Liberty Park Market which was very nice.

Following the Sunday afternoon game, we began to drive back towards LA and the Santa Monica Pier that they wanted to see. Got there about 2 hours before it closed and walked around after dinner at Bubba Gump Shrimp Co. After leaving Santa Monica we headed to the Hilton Hotel near LAX, our home for the next two nights.

Monday morning it was off to Hollywood to see some of the stars walk of fame and the famous Chinese theatre. From there it was up to Griffith Park to see the Griffith Observatory and see the views around LA and the famous Hollywood sign. From there it was back through LA to our hotel for a while before heading to our 6th and final baseball game in Anaheim vs the Texas Rangers.

It was an early wake-up call the following morning since we all had early flights back east. What a great and hectic trip it was. Mike did all the driving in the SUV he rented at LAX. Highest gas was \$6.49 in San Clemente, CA. For me the highlight was seeing two friends that played for PHS when we won the State Basketball Championship in 1986 and also spending about an hour with my cousin in Capistrano Beach, CA.

This completed my baseball season; I saw 10 games in 6 different ballparks. I didn't have much time to rest from this trip before it was off to Las Vegas for the weekend and the Patriots/Raiders game. This will be my next story.



Cyber Security

by Roger Rioux

We published a similar article in 2020 and it seems like a good time to repeat some of it.

If you have an Email account, you probably get frequent emails saying that your account has been locked or your subscription has been terminated. It may say to click on the link and log in to your account to verify your identity. It is most likely bogus. Never click on a link to log in. Rather go to the site on your browser and go directly to the account to log in. To do otherwise could put you at risk of identity theft.

The following are some suggestions to protect you from a mess that can be hard to correct.

Antivirus software:

We call it antivirus, but in truth it's unlikely you'll get hit with an actual computer virus. Malware these days is about making money, and there's no easy way to cash in on spreading a virus. Ransomware and data-stealing Trojans are much more common, as are bots that let the bot-herder rent out your computer for nefarious purposes. Modern antivirus utilities handle Trojans, rootkits, spyware, adware,

and ransomware. Today's online threats include much more than viruses. There are many different kinds of online threats that can infect your devices and give cybercriminals access to your personal data. You want protection against all of them. Antivirus and security software are designed to help defend computers, smartphones or tablets against viruses and malware. Make sure you have one and keep it up to date.

What are examples of scams that can put us at risk? I will include some with some details.

Phishing: the fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.

In an effort to help individuals know how to spot phishing scams, here are a few tips based on common practices and tactics that cybercriminals use to take advantage of unsuspecting victims.

Phishing and other social engineering attacks are only increasing in frequency, and unfortunately, sophistication. However, there are a number of common indicators of a phishing attack. Knowing what to look for goes a long way to protect you against attacks. If you spot any of the following tip-offs, proceed with caution.

Typos are a dead giveaway. If you receive an email from, say, your bank, and it is riddled with typos, awkward language, or formatting errors, it is most likely fraudulent. Legitimate organizations take care when crafting communications to current or prospective customers. While cybercriminals are getting more sophisticated, they are still sloppy by comparison.

Personal information requests: Reputable businesses do not ask for personal information—such as social security and credit card numbers—over email. This should be an immediate red flag. If an email requests this type of information, it is very likely a phishing email.

Beware of emails **offering rewards**—vacations, cash prizes, etc. If an offer comes with a request for personal information, a link to claim your prize, or an attachment to download, it's a phishing scam. It's like the old saying, "if it seems too good to be true, it probably is." This type of phishing email frequently encourages recipients to act quickly, because there is a time limit on the offer.

Scare tactics: Some phishing emails take the exact opposite approach—attempting to scare recipients into clicking a malicious link or providing personal information. For example, an email from your credit provider that says your account has been compromised and a link to take some form of immediate action.

Bogus URLs: If you hover your mouse over a link without clicking, you should see the full URL appear. If it doesn't match the organization's site name, or if it looks suspicious in any other way, it's probably a malicious link. Look out for slight alterations to URLs that you visit frequently. For example, <http://www.largenationalcompany.com> might appear as <http://largenatonalcompany.com>.

Verify the "From:" field in the **email header**. Is it from a legitimate email system or someone on your contact list? I get emails every week that look like they came from a friend. Somehow the hackers are able to make it appear that the email came from someone in my contact list.

Generally speaking, if an email seems sketchy, it probably is. If you don't feel comfortable clicking on a link or downloading a document but aren't completely confident that it is fraudulent, try to contact the sender in a separate email (better yet, in person or on the phone) to determine if the message is legitimate. Err on the side of caution, and you'll avoid most attacks.

Ransomware is a form of malware that encrypts a victim's files. The attacker then demands a ransom from the victim to restore access to the data upon payment. Users are given instructions for how to pay

a fee to get the decryption key. The costs can range from a few hundred dollars to thousands, payable to cybercriminals in Bitcoin. Major banks and large hospitals have been the victims of ransomware.

There are a number of ways ransomware can take to access a computer. One of the most common delivery systems is phishing spam. Once they're downloaded and opened, they can take over the victim's computer, especially if they have built-in social engineering tools that trick users into allowing administrative access.

What can you do to protect yourself?

Backup your information: Be certain that you have a proper backup of your files. In the event that your computer is compromised by a phishing attack, backups allow you to restore files that were lost or corrupted. You can buy an external hard drive for \$50 to \$60 which can back up all of your important information. You can also subscribe to cloud backup for a few dollars per month. If you have a smart phone your pictures and contact list are backed up to the cloud automatically. These backups can be transferred when you replace your phone or you can access it from your computer.

Passwords: My wife and I keep a record of all our websites, IDs and passwords on an Excel spreadsheet which is password protected. I share that password with my daughter so that she can access it if I am incapacitated. She will be able to access all our accounts including our checking account and our investments. You can also use password software that will generate passwords for you and all you have to do is remember one password that will give you access to all your accounts.

Many of my friends cannot remember their passwords. I have tried to help them recover their accounts by resetting the passwords. Most accounts now use two-step authentication to reset a password. This involves sending a temporary password to the email address on file or a pin code to a smart phone. Believe me; it is easier to keep a record of your passwords.

Identity Protection Services

These services will offer multi-layer protection for your personal information and identity starting with credit monitoring which will alert you to instances your information is used and recovery services where they help you cover any losses and have insurance of up to \$1million. There can be a hefty monthly charge for these services. Your credit card company or services like AAA provide some level of protection by monitoring your credit through the credit agencies: Experian, Equifax and TransUnion. I get a report every month letting me know my credit score and whether my identity has been used to apply for credit. Several years ago, I froze our credit through all three agencies. We have all the credit cards we need, and we don't expect to need to borrow money. The freezes can be reversed if needed.

Free credit freezes

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze online temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

I hope this is helpful. It is a lot to absorb, but I hope some of what I presented here will prevent an attack that could have a significant impact on your personal and financial well-being.

Obituaries



From the Portland Press Herald, September 24, 2023

DELRAY BEACH, Fla. – **John Wilder Cole**, 70, passed away peacefully surrounded by his family, following a valiant 12-year battle with cancer.

Born on Oct. 4, 1952, to Barbara and Charles Cole, John grew up in Gardiner with his older brother, Fred. In high school, John became a state champion wrestler, an all-conference football player and ran track and field. He graduated from Gardiner High School in 1972 and USMPG in 1977 with a degree in business technology.

John had three sons, Marc, Luke, and Sam, and when he married his lifelong partner, Beryl Cohen, in May 1991, he welcomed stepdaughter, Amanda, and stepson, David, whom he loved as his own.

John worked in IT for his entire career until retiring from UNUM in 2015, at which point he traded in his winter tires for palm trees when he and Beryl moved to Delray Beach, Fla. He had four grandchildren, who were his joy and gave him the will to continue during his fight against cancer.

John was an unforgettable man. He loved fiercely and didn't want to miss a minute. He was the loudest one in a crowd and could sometimes be heard singing out a random tune in his deep, silly voice. He was an award-winning nap-taker, an avid learner who enjoyed researching genealogy and family history, and a lifelong dog lover.

After developing his passion for the sport of wrestling in high school, he went on to pioneer the wrestling program at Scarborough High School and referee the sport for many years. He was a ham radio operator who went by the call sign N1QFH and was frequently down at the "ham shack" near his residence in Florida.

For several years, John enjoyed playing Santa at the Scarborough Town Hall, bringing joy to hundreds of local children. He was elected to and served on the Scarborough School Board for several years. He almost always wore shorts and sandals, even during the Maine winters. He could talk to anyone and was genuine in his conversations.

He converted to Judaism, and faithfully practiced and learned Jewish teachings and attended Torah studies.

He enjoyed cooking for his family and was a professional at setting off smoke alarms in the kitchen. John loved visiting local bakeries and bringing back all the best treats for his grandkids. He was active in the community and believed in the importance of giving back.

During his retirement, John enjoyed volunteering his time giving guided tours at Loxahatchee Wildlife Refuge and being a meter maid for the Delray, Fla. police department.

He loved any opportunity to brag about his family, especially his grandchildren, and even when he was in severe pain, would attend sporting events to root for them. He was generous and was always the first to jump in to help someone in need. He loved sitting around the dinner table with family and friends, drinking his red wine and laughing his big laugh.

John is survived by his wife, Beryl Cole; son, Marc Cole, his wife Erika and their daughters Lila and Lydia; sons Luke Cole and Sam Cole; brother, Fred Cole and his wife Nora; niece, Lauren Cole, her husband Nick and their daughter, Jane; nephew, Matt Cole, his wife Rainelle and their daughter, Charlotte; stepdaughter, Amanda Bellerose, her husband Matt and their children, Bryce and Lexie; numerous cousins; nieces, nephews; and other close friends.

He was predeceased by parents, Barbara and Charles Cole; and his stepson, David Cohen.

Arrangements made by Portland Jewish Funeral Home. Funeral services to honor John's remarkable life will be held at Congregation Bet Ha'am at 81 Westbrook St. in South Portland, on Tuesday, Sept. 26 at 1 p.m. In lieu of flowers, contributions may be made to American Cancer Society to fund further research.



From the Portland Press Herald, September 30, 2023

HOLLIS – **Sandra Susan (Waterman) Smith**, 73, passed away early on Tuesday morning, Sept. 26, 2023 at the Gosnell Memorial Hospice House in Scarborough, after suffering many years with COPD.

She was born in Saco on Nov. 5, 1949. She was a daughter of Carl and Ronelda Waterman of Buxton. After getting married to James F. Smith of Moosup, Conn., becoming a military family and moving to San Antonio, Texas, she received her high school diploma through correspondence. After moving back to Maine, she attended USM and earned her B.A., majoring in Psychology, and graduating Summa Cum Laude. She went on to work for Unum and did volunteer work at Crossroads for Women.

Sandra enjoyed gardening, calligraphy, writing, astrology and spending time with her family. She was predeceased by her grandmother, Edith Bradeen; her parents Carl and Ronelda Waterman; her son, Philip Smith of Standish; grandsons Jesse Cardone of Hollis, Connor James Smith of Standish; her ex-husband and friend, James F. Smith of Moosup, Conn.; along with other aunts, uncles and cousins.

She is survived by her brother, Carl A. Waterman Jr. and wife Nancy of Buxton; her son, Andrew Smith of Hollis, her daughter, Edith Smith of Hollis; and her grandchildren, Rachel Smith of Pennsylvania, and Nick Smith of Standish.

A memorial service will be held on Monday Oct. 2 at 8 p.m. at the Chad E. Poitras Cremation and Funeral Service Chapel, 498 Long Plains Rd. (Route 22) in Buxton. Burial will be at Flander's Cemetery in Buxton. Online condolence messages can be submitted at the funeral home website, <http://www.mainefuneral.com>



From the website of Jones, Rich and Barnes Funeral Home, October 3, 2023

Thomas Buzzell "Buzzy" Vail Jr., 87, passed away peacefully at Sedgewood Commons in Falmouth on Sunday morning, after a decades long battle with Alzheimer's, with his son Paul by his side.

He was born at home in Portland, Maine on March 26th, 1936 to parents Thomas Vail Sr. and Freda Edith Nelson, and was one of 10 children. Tom went to Deering High School and starred as the football quarterback, excelling in his studies and graduating as the top male in his class. He went on to Bates College, where he had a successful football career as the quarterback for the Bobcats. Tom even went on to play semi-pro football in Maine for 2 years. Bates is also where he met his wife Carole in '55 while she was in the nursing program. They married in '59 and would go on to enjoy 64 years of marriage.

Tom was in the army, from 1958 to 1961, and was stationed at Fort Dix, New Jersey. He had four children with Carole: Michael, Peter, Paul and Lisa. Tom and Carole raised their family in Portland and spent years creating memorable summer camping experiences, some of which included a few entertaining mishaps... Tom had a long and successful career with Union Mutual (UNUM), retiring to his lakeside house at Thomas Pond in 1995.

He and Carole had a wonderful period of travel during retirement, enjoying cruises and trips to Europe, with Italy and Spain winning as their favorite destinations. When stateside, they split their time between Vero Beach, FL and Windham, Maine. While healthy, Tom went to every athletic event his grandchildren participated in and enjoyed coaching and giving pointers from the sidelines, keeping his drive and competitive spirit from his younger years.

Golf also became a passion for Tom, as he enjoyed playing regularly with Fred Stone and Wayne Libby in Florida. Chase Rand and Jerry Davis played with him in Maine. Tom was rewarded with two 'Hole in 1's'! Tom was predeceased by his parents, siblings and first grandchild, Anthony Michael Vail.

He is survived by wife Carole, brother Jimmy and four children, Mike Vail (wife Andrea) of Cumberland Foreside, Peter Vail (wife Diane) of Concord, NH, Paul Vail (wife Kathleen) of Windham, and Lisa Lekousi (husband George) of Windham; Nine grandchildren: Christina Vail, Maria Vail, Leah Fryer (husband Jack), Sarah Fedler (husband Adam), Matthew Vail, Christopher Lekousi, Thomas Lekousi, Hunter Vail, and Conner Vail.

The family would like to thank the staff at Stroudwater Lodge, Avita and Sedgewood Commons for the compassionate care they provided to Tom over the past 2 years.

Family and friends are invited to attend a time of visitation on Friday, September 29, 2023 from 10-11:30 AM at Jones, Rich & Barnes Funeral Home, 199 Woodford St. Portland. A funeral service at the funeral home will follow at 11:30 AM followed by a committal service at Evergreen Cemetery, Stevens Ave, Portland.

In lieu of flowers, the family requests donations be made to the Alzheimer's Association, Maine Chapter 383 US Route One, Suite 2C Scarborough, ME 04074

Bonsoir Tom

Fond memories and expressions of sympathy may be shared at www.jonesrichandbarnes.com for the Vail family.



From Dolby, Blais & Segee - Westbrook Chapel, April 18, 2023

Standish - **Jean Ellen Maloney**, 56 passed away unexpectedly, Thursday April 13, 2023. She was born November 17, 1966, in Portland, Maine to the late Donald Sr. & Anne Marie (Graffam) Maloney.

She was a 1985 graduate from Bonny Eagle High School and received her Bachelor's Degree from Endicott College in 1989. Her education continued at both Husson College and Southern Maine Community College. She was a financial counselor at Maine Medical Center, often receiving accolades for her care and compassion.

Family was everything to Jean. Growing up in a family with all brothers, she became very competitive, always trying to one-up them. She loved spending time with her nephews, rarely missing a game or competition. She was a huge supporter of all their teams, classes and projects in any way she could. Her favorite was chaperoning Project Graduation, even after they had finished school. Jean had a special bond with her niece, Adrianna. She loved attending all her dance recitals and competitions. Whenever they were together they were inseparable and always laughing, enjoying all the adventures they had.

She also loved to Travel with her family. Disney and Jamaica were among her favorite spots.

In addition to her parents, she is predeceased by her brother Patrick. She is survived by brother Donald Jr. and his wife Jeanie, and their children Colby (Knight) and Adrianna (Knight), brother David Sr. and his wife, Gina and their children David Jr. and Brandon, brother Steve Montgomery & his wife Sue and their children, Ryan and Christine, many Aunts, Uncles & Cousins, Melva Bradford, who she referred to as her "Florida Mom", and her Beloved Maine Coon Cat, Otto.

Visiting hours will be held Thursday April 20, from 4-7pm at the Westbrook Chapel of Dolby Blais, & Segee, 35 Church Street, Westbrook. A Mass of Christian Burial will be celebrated Friday April 21, at 10am at the Cathedral of Immaculate Conception, 307 Congress Street, Portland. Interment will follow in New Calvary Cemetery, South Portland. In lieu of flowers donations in her memory may be made to: [St. Jude Children's Research Hospital](#) 501 St Jude Place Memphis, TN 38015 Jean Maloney. To express condolences please visit www.DolbyBlaisSegee.com
