Dick Giguere — Sheltering people for decades

By Katt Tozier

Richard “Dick” Giguere says he’s “just an old lumber guy,” but he’s a little more than that.

President and General Manager of Ware-Butler for the last 15 years, Giguere shares that the company is a second-generation family business, and that he started at a very young age — around 10 or 11 years old — shadowing his father and older brother at the flagship store in Waterville. By the time he was in high school, he was “in the yard driving trucks, unloading and loading wood” and it became a lifelong venture for him.

Ware-Butler was founded in 1925 by John Ware and Perley G. Butler. Giguere’s father, Gerard Giguere, began working for them in 1934 and became instrumental in moving the company forward after the Great Depression and through and beyond World War II.

Following the deaths of John Ware in 1947 and Perley G. Butler in 1948, Gerard Giguere purchased a controlling interest in Ware-Butler in 1952 and began to shepherd the company into a new, modern era. He quickly expanded the business, opening the Skowhegan branch in 1961 and the Livermore Falls branch in 1966.

As Giguere followed in his father’s footsteps, he quickly realized how much he loved the lumber industry and wanted to make it his life’s work.

“Waterville, back then, was kind of a little boom town, lots of construction going on — schools being built, churches being built... it was exciting to see the community development... streets going in, a lot of new homes — it was pretty exciting,” Giguere says.

The Ware-Butler company website talks about the founders successfully guiding the business through the economic recession of the early 1920s and says, “That ability to change with the times has characterized Ware-Butler ever since.” That certainly holds true for Giguere today, and his father before him.

He says his father was a “forward thinker.” He laughingly shares that Gerard was fond of the Socratic method. “If you wanted his advice, you’d ask him but he wouldn’t tell you what to do, he’d tell you a story about something that happened maybe 30 or 40 years ago, and you’d have to figure it out.”

Giguere readily admits he does this too. When asked a question, he’ll start with “Well, you know, back when...” and guide people using his own stories.

The success of Ware-Butler has been in the hands of the father-and-son duo for 68 years. It was first led by Gerard; later by Gerard and Dick together; and for the last 15 years, by Giguere himself. Their secret to success is simple — superior service, building relationships and community involvement.

According to Giguere, Ware-Butler “services building contractors with everything you need to build a house.” In the early years of the company, contractors would start building a house with a handsaw and craftsmen would build their own cabinets and hang their own doors.

The flagship store originally sold minimal builders hardware and was lumber focused, but that changed over time. More hardware, and eventually prebuilt cabinets, prehung doors, and other modern building supplies were added to the stores.

There’s an entire culture surrounding the lumber and construction industry. “We’ve seen generations of carpenters go through here and retire, then their sons and daughters come in and so it’s pretty interesting to see how construction has changed over the years.”

One of the changes Giguere has led the company through is keeping Ware-Butler Decades

—Page 6
Letter from the editor

By George McGregor

When it comes to our "Maine Boomers" publication, we, at Turner Publishing have been adamant about placing local Maine Boomers, their businesses, and their stories in this quarterly. After all, this is Maine and the land of "the way life should be."

With this in mind, you'll find interesting stories about Mainers, such as the one on page three about two Maine natives who own Fluvial Brewery in Harrison. You'll also find helpful articles sent in by local Maine companies; "How to cope with the Stress of Caregiving" on page nine, supplied by Jamie Owens of Tri County Mental Health Services.

From advice on "how your retirement can feed hungry kids in Maine and provide scholarships to trade school students" by JM Arbour; to the article on Maine's greatest natural resource — "senior power" — sent in by David Neally of the Senior Planning Center, there is something in this summer edition for every Maine Boomer.

As with all our Boomers publications, we try to select a Maine Boomer who exemplifies success in business as well as life, and this Boomer's Summer Edition is no different. It features Dick Giguere of Ware Butler, a second generation family business he has proudly guided and worked for since he was a lad of ten. We hope you enjoy this Boomers' summer edition, and we hope you are having a memorable summer of 2020.

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Staying nimble and quick in the time of Covid
Harrison brewery learns how to adapt to ever-changing circumstances

By Shellie Leger

Fluvial. It means “found in a river,” which is precisely where Lisa and Shaun Graham found one another. Farmington and Warren natives (respectively), Lisa and Shaun are Maine adventure enthusiasts. The couple’s story begins in the fork of the mighty Kennebec, where they worked as white-water rafting guides in 1998.

“Being river guides,” Lisa says, pushing her long ginger curls behind her ears, “means you take risks daily.” Sitting across from her at our shared china-blue picnic table outside their Harrison brewery Fluvial, Shaun chimed in, “It’s life on the edge, chasing dreams.”

“Yes,” Lisa confirmed. “We’re free spirits. It’s these core values that led us to a new business adventure in the middle of nowhere.”

The middle of nowhere is 40 acres of rugged earth on the Maple Ridge Road outside of Harrison village. The views are extraordinary.

Of course, in 1998 the two friends could not have predicted that they would re-connect in 2007, marry in 2010, have two children and grow a shared passion for home brewing into a brewery, tasting room and restaurant. After all, Lisa went to the University of New England for occupational therapy and Shaun joined the Army as an infantryman where he remained for six years. Right after Christmas in 2007 he was deployed to Iraq for a 400-day tour. He sustained an injury that required his return home to heal.

“My father-in-law gave me a home brewing kit to pass the time,” Shaun said. “It was back in the day — around 2008 — before the micro-brewing boom. I thought it could be a cool thing to do.” Lisa adds, “I thought it was a stupid idea!”

Shaun laughs. “My first terrible batch ruined Lisa’s brand-new stove. I let it boil over and, of course, because its beer, when it hit the surface it immediately began to caramelize, and we could not get it out until the next morning.”

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I remember as a kid that you could buy little plastic boxes containing a blob of liquid mercury the size of a dime. Usually you picked them up at the same corner store where you went to grab a candy bar or a soda. My siblings and I would dump the mercury into our hands. Mesmerized, we would watch it slide around, silvery and magical even as mercury into our hands. Mesmerized, we would watch it slide around, silvery and magical even as mercury into our hands. Eventually, these mercury bits would escape from our hands and onto the ground or between the floorboards, lost forever. Mercury like that has gone the way of concrete.
How will you know if you’re ready for retirement?

By Andrea Hope

Retirement is a major change, and thus can be one of the most intimidating phases of our lives. The biggest cause of concern for the aging workforce is still money, with many feeling financially unprepared to lose their source of income. In fact, U.S. Census data indicates a high labor force participation rate of 21.3% among individuals 65 and older here in Maine. Inadequate savings and retirement planning contribute to economic insecurity that people face in their golden years.

Though the state has introduced a bill (LD 594) to help its residents save and prepare for the future, it’s still important to exercise control over your finances. Before considering retirement, you first have to reach these benchmarks:

1. You have cleared your debt.
   Being debt-free is the first sign that you’re ready to retire. Whether it’s your mortgage, auto loan, long-standing student loans, or credit card debt, your goal should be to eliminate any secured or unsecured loans you have incurred over time. Unless you have a sizeable investment, this saves you the burden of having to pay money that you can’t make back later on.

2. You have a retirement savings plan.
   One of the most important steps to financial independence, and maybe early retirement, is to have a retirement savings plan in place. You have a couple of options for setting up an account, and you can do it through an employer or on your own. For instance, Marcus outlines how a 401(k) account is a retirement plan where an employer matches your contributions. Meanwhile, an Individual Retirement Account (IRA) is ideal for individuals who want more control over their savings and investments, like self-employed professionals. However, note that to retire early, you also need to set your account early. This is key to accumulating more funds in the future through compound interest.

3. You have healthcare and insurance.
   Medical expenses, especially for retirees, can be devastating at that age. Fidelity Investments reported that one can expect to spend $285,000 on healthcare expenses after retirement, and that number is still creeping up. There are conditions that show up later in life, or chronic illnesses that require expensive maintenance medication or treatment.

   The good news is, Americans who are 65 and older are eligible for Medicare. This can cover some healthcare expenses, like hospitalization, outpatient services, and medical supplies. Make sure to enroll in the service before retiring.

4. You are not giving financial support to anyone.
   If you still have people who are financially dependent on you, like young children, then it’s not the right time to retire. The benefits you receive from your retirement savings account may not be enough to cover your kids’ expenses, such as college tuition. Thus, it’s best to wait until you don’t have anyone else relying on you for financial support.

5. You have a budget and a long-term financial plan.
   US News’ Tom Sightings highlights the importance of a retirement budget, especially since the bills will continue to come. To do that, you need to look at your financial records, list down your fixed and variable expenses, and set a budget that doesn’t exceed your retirement income.

   It might also be a good idea to hire a financial advisor, as wealth management expert Jac Arbour explained that they can help you feel less exposed, or less “financially naked,” as he puts it. A financial advisor creates achievable plans that can help you achieve financial independence, like debt elimination or investment strategies.

   All in all, the idea of retirement is exciting, but it involves a lot of long-term planning. Work your way to ticking off these financial milestones, whether on your own or with the help of an advisor, and you will be enjoying your golden years in no time.
thriving and growing despite the advent of big box hardware stores. “The big thing was the relationships with our building contractors and the service we provide.”

Ware-Butler prides itself on free delivery; and contractors being able to come in, get loaded and get going. “I think the big thing is working with the contractor, working with plans, doing estimates and quotes that takes a big chunk out of their time” — things such as calculating materials and figuring loads.

While Ware-Butler is deeply committed to serving local contractors, they also welcome homeowners who want to do a project, whether it be a garage or a house. They offer design services, helping consumers look at plans and incorporate the changes they want.

The company’s philosophy — and Giguere’s personal philosophy — is founded on the principle of relationships and community relations, offering a level of support that’s not available in a big box store. They strive to go above and beyond with things such as special ordering and personalized support.

“We’re helping people,” Giguere stressed. “They get in trouble, we say ‘hey, we’ll take care of it, we’ll get it there, don’t worry about it.’ It think it relieves them a little bit of pressure in this day and age that we can help them.

A quote attributed to Dick Giguere on the company’s website says “We are a unique business in that we are a modern, computerized operation with old fashioned values.” Those old fashioned values are apparent in everything Giguere says.

“For me, it’s a great industry. I’ve been in it a long time. I’ve been involved with the Lumber Association, and you meet a lot of great people in the industry. There are some fine people in the industry.”

Giguere has a passion for the people he serves. “I like being in the shelter business. You’re building houses — I think it’s a great industry to be in, where people are building their dreams and you’re helping them and you’re providing that service. For me, I just love the industry.”

A vital underlying principle of Ware-Butler, and the Giguere men who’ve run it for decades, is cultivating an inclusive atmosphere for their employees. “I think they have the same passion I have. We try and have good benefits, we’re close to our employees — I think it’s involvement. We are a family!”

Giguere doesn’t hesitate to give a big share of the credit for the success of Ware-Butler to his employees. “I have great employees and it’s very fortunate I’ve had some great people to work with. It’s helped me personally, and hopefully we’ve helped them personally. That’s been a big key in our success. We’ve got some very dedicated employees that like the lumber business.”

Having great employees requires great leadership, and Giguere shares that; like everything else at Ware-Butler, his leadership style is relationship based.

“I have an open-door policy. I’m always available, I’m out there loading trucks sometimes. It’s a team effort, and I think they know that.”

Along with great employees and an open-door policy, Giguere believes adaptability is a crucial factor in Ware-Butler’s continued success under his leadership.

“I think my ability to change and be flexible with what comes down the road, move with the changes or make decisions with the changes” is the strength that has served him well during his tenure as president and general manager.

Giguere has had to rely heavily on his ability to adapt as he has guided the company and his employees through the current COVID-19 pandemic.

As a man who loves being in the shelter business, sheltering in place is right up Giguere’s alley. During COVID, he and the Ware-Butler family have continued to focus on sheltering people well.

Being flexible, going with changes, and adapting are all part of how Ware-Butler has stayed solid in 2020. “We were fortunate we were deemed essential by the governor, which kept all my employees employed, which was great.” Early on in the pandemic, his decision for the company was simply “let’s follow the rules.” They implemented recommended safety precautions and continued to give the same great service Ware-Butler is known for.

Giguere notes that with more time available, “fortunately, people are doing home projects, so it was really a no-brainer for us. We were fortunate, unlike a lot of companies that are still hurting.”

With the underlying personal and company principles guiding the way in a challenging time, Ware-Butler has seen an uptick in consumers, and the contractors they serve “didn’t really skip a beat.”

The importance of relationships and sheltering people doesn’t stop with Giguere’s employees and contractors. Though he is reluctant to play up Ware-Butler’s generosity, it’s clear that Giguere extends the company culture to the local community. They make “a lot of donations” that support churches, food pantries, the Boys & Girls Club children’s food program, local Boy Scouts and Girl Scouts, and much more.

“It’s a lot of little donations that we don’t really advertise,” he added.

Early in Giguere’s career with Ware-Butler, seeing the development of the City of Waterville and its community was a deciding factor in Giguere’s lifelong venture. He continues to foster and support the health and growth of the community that was so exciting to him back then, and is looking forward to the next chapter for himself, Ware-Butler, and the local community.

Even after spending most of his life in the lumber industry, Giguere says, “I still like what I’m doing,” and you can’t really ask for more than that.

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Our medical directors have developed the appropriate screening protocols at each location and for each service required. This is for the safety of patients and staff. Depending on your type of visit or procedure, you may have your temperature taken and be asked COVID-19 screening questions.

Enhanced cleaning procedures are in place at all MaineGeneral facilities. Additionally, for outpatient practices, non-infectious patients are seen in the morning; those with symptoms are seen in the afternoon.

Just as people wear a mask when in a public setting, and based on CDC and Joint Commission recommendations, please wear a face covering when you come to a MaineGeneral facility. If you don’t have your own face covering and need one, we will provide one to you when you arrive.

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We welcome one visitor to accompany or visit a patient across most MaineGeneral facilities, programs and services. The visitor must be 18 years or older.

Inpatient visiting hours at the Alfond Center for Health are Monday through Friday, 8 a.m. to 7 p.m., and Saturday and Sunday 8 a.m. to 4 p.m.

For our long term care resident families, we’re excited to announce that as of July 13, we began offering scheduled, in-person, outdoor visits at our long term care facilities. We continue to follow CDC and DHHS guidelines so we can safely offer these visits for all.

Visits must be scheduled in advance by calling:

- Alzheimer’s Care Center: (207) 626-1770
- Glenridge: (207) 621-4238
- Gray Birch: (207) 621-7130
- Inn at City Hall: (207) 623-0840
- Visits are 15 minutes in length.
- No more than two individuals are allowed per visit.

The full list of restrictions is posted on our website www.mainegeneral.org. We appreciate your patience and understanding during this challenging time.

Expanded COVID-19 testing

Starting Monday, July 20, MaineGeneral expanded testing resources to asymptomatic people, in accordance with the Maine DHHS standing order. Learn more on our website.

We’ll continue to be here for you

Any change in the way COVID-19 presents itself in our community could change our plans at any time. We continue to work with the Maine CDC and the other hospitals in the state to make sure we are taking the appropriate precautions as we move forward.

Our website, www.mainegeneral.org, is continually updated with the latest information.

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Mainers: Let’s define our decade by completing the 2020 Census

By Micaela Simone
AARP Maine

Every ten years since 1790, the United States has successfully conducted a count of everyone living here despite depressions, world wars, domestic unrest and even a civil war. In the face of COVID-19, the 2020 U.S. Census forges on, and it is as important as ever that Mainers be counted.

The census is a national headcount performed by the U.S. Census Bureau every ten years and is used to determine funding and political representation within and across states for the next decade. Filling out your census form is crucial because Maine receives $4,114,357,289 each year through multiple federal programs guided by U.S. Census data. For Maine to get its fair share toward our roads, schools, hospitals, and other public services, as well as equitable representation in government, we need every Mainers to be counted by completing a census form.

Maine is currently behind the rest of the country in completing the 2020 Census. The Census Bureau ranks Maine at 49 out of 52 states, including DC and Puerto Rico, with a response rate of 53.2 percent, which is about 10 percent lower than the national average. Officials believe that the Bureau’s decision to halt in-person follow-ups due to the pandemic is a big reason why Maine is lagging behind. However, there is good news! Census workers will resume going door-to-door with census forms starting on July 16th. All census workers will abide by strict social distancing protocols and will use Personal Protective Equipment (PPE).

We should all do what we can to ensure Mainers are counted throughout the summer because not responding to the census means that we could divert funds, representation, and resources away from our communities. Many Maine communities have struggled due to COVID-19 making their voices all the more important through completion of the census. Until October 31, 2020, we have the power to make a difference. It is easy to complete the census by phone, online at www.2020census.gov, or by mail. If you have any questions, please call 1-844-330-2020.

Let’s make sure Maine has the resources we deserve for the next ten years. These decisions will have a critical and direct impact on our communities by ensuring that every one of us is counted in the 2020 U.S. Census.

Boosting Immunity in the age of COVID-19

Submitted with Permission by David P. Staples Certified Senior Advisor

There are several things you can do to help your body fight off exposure to any virus or bacteria, including the coronavirus.

We all know to wash hands for at least 20 seconds and practice social distancing (cabin fever, anyone?). But you may not be aware that there are ways to help keep our bodies in shape to fight off the microscopic particles that spread disease. Hopefully you will never have to test your defense against coronavirus. But it is always a good idea for older adults and anyone else to maintain a strong immune system for whatever comes our way.

Eat right. A study by researchers at Cambridge University recorded that immuno compromised people improved their immune response by eating more fruit and vegetables. The higher their intake, the better the response. The Cleveland Clinic adds that Vitamin C, B6 and E are the most important for immune function. While you can take a supplement, the body absorbs them best when eaten in foods that are rich in the nutrients. Citrus fruits are high in Vitamin C, vegetables including soy beans contain Vitamin B6, and sunflower seeds and almonds deliver Vitamin E.

Eighty percent of your immune system is in the gut, so when it is healthy, we tend to be able to fight off infections faster and better, says Yufang Lin, M.D., of the Center for Integrative Medicine at the Cleveland Clinic. She recommends a Mediterranean-style diet rich in fruits, vegetables, whole grains and healthy fats. A 2018 study of adults aged 65 to 79 who followed a Mediterranean-style diet with the addition of 400 IU of vitamin D in a daily supplement boosted disease-fighting cells.

Lin also notes that fermented foods, such as yogurt, sauerkraut, miso and kefir, are beneficial because they boost healthy bacteria in the gut. Meat intakes should be limited, especially processed meats such as salami and bacon, and all fried foods. Organic produce, particularly when it is eaten raw, can also improve gut health since it has a more diverse bacteria population than food grown with pesticides and herbicides, according to Dr. Jenna Macciochi, lecturer in immunology. She also says that while making a single lifestyle change may have a small effect, strengthening your immunity is best achieved by combining several different approaches.

Get your sleep. Your immune system needs down time, meaning sleep. When your body is sleep-deprived, it produces stress hormones such as cortisol just to keep alert. Cortisol can suppress your immune system. In one 2015 study, people who got at least seven hours of sleep per night were four times less likely to catch a cold than the participants who managed only six or less.

A single night of poor sleep can result in a 70% decrease in so-called “killer cells,” a type of white blood cell that play a major role in fighting both cancer and viruses. Move. A strong immune system is highly correlated with fitness, according to several studies. While suddenly stressing your body by running a marathon if you are not in shape to run one can actually suppress your immune system while you recover, moderate exercise can decrease stress response.

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dr.

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Check the website for updates!

Mainers, stand up and be counted!

The 2020 US Census is underway and more than $4 billion in federal funding for Maine schools, roads, public works, and hospitals depends on our participation.

Right now, Maine ranks near the bottom of states responding. Let’s work together to ensure every Mainer is counted.

Have you taken the 2020 Census? It only takes a few minutes!

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Check the website for updates!

AARP Maine

Defining Your Decade

Summer 2020
"How to cope with the stress of caregiving"

By Jamie Owens
MSM, Chief Development Officer,
Tri-County Mental Health Services

Maine has a large percent of Baby Boomers, born between 1946 and 1964, 29% at last count according to Maine’s Office of Aging and Disability Services. Even more than our rural neighbors, New Hampshire and Vermont. According to Jeff Stein in The Washington Post, the state is being “hammered by two slow-moving demographic forces — the growth of the retirement population and a simultaneous decline in young workers.” Maine recently became the first state to reach the “super-aged” threshold where 20 percent of the population is over 65 as defined by the World Bank; the whole country will reach that point in 2030. Health care is in crisis; finding in-home caregivers is almost impossible. Baby boomers and boomer kids are run ragged taking care of their elderly parents. Nursing homes have been closing due to lack of staff.

On top of this, factor in the impact of the COVID-19 pandemic on caregivers. In a recent Bangor Daily News article, according to the Maine Centers for Disease Control, “As of June 2, outbreaks at nursing homes had accounted for some of the largest numbers of cases and more than half of Maine’s coronavirus deaths, while group homes for people with intellectual disabilities have made up nearly half of the state’s outbreak sites.”

“Those sobering statistics mean there are more family members stepping up to take care of loved ones who cannot take care of themselves safely in their own homes; or it can be a dear friend or neighbor who is being cared for. Family caregivers are going above and beyond to attend to their needs, which can be a very rewarding experience knowing that you are assuring the safety and well-being of a loved one,” says Jamie Owens, Chief Development Officer of Tri-County Mental Health Services. “The nature of caregiving is that you are concerned about the health and wellness of others, but it is also important to take care of yourself by eating right, exercising, getting enough rest, taking time for yourself, and seeking professional help if it is needed.”

Depression and anxiety is also common in caregivers. It is treatable and recovery is possible. If you are feeling anxious, cry often, are lonely and detached from others, angry, exhausted, feeling hopeless, or having thoughts of suicide or self-harm, you need to reach out for help. A good first step may be to take a free mental health screening, which can be done online by going to Mental Health America’s website and clicking on the “Take a screen” button. By answering a few questions, you can identify if you may be experiencing depression or anxiety.

“If you are seeking answers about a mental health concern you may have, the NAMI Maine Helpline is a safe, confidential service providing support, education, and advocacy for anyone with questions. If you are experience a mental health crisis, you should immediately contact Maine’s Crisis Line, or any national suicide or crisis hotline, where a trained crisis intervention specialist can respond quickly and compassionately to get you the mobile crisis help you need right then and there, any time, day or night. Once a crisis situation has been stabilized, there are treatment options in the area and resources that can help you connect with an available counselor, identify if your insurance covers treatment, or even see if you are eligible for Maine’s Medicaid benefit program, MaineCare. Counseling services available in or nearby your local community are easily searchable by going on line to 211 Maine or dialing 211,” adds Ms. Owens. “Tri-County Mental Health Services

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By Jamie Owens
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Maine has a large percent of Baby Boomers, born between 1946 and 1964, 29% at last count according to Maine’s Office of Aging and Disability Services. Even more than our rural neighbors, New Hampshire and Vermont. According to Jeff Stein in The Washington Post, the state is being “hammered by two slow-moving demographic forces — the growth of the retirement population and a simultaneous decline in young workers.” Maine recently became the first state to reach the “super-aged” threshold where 20 percent of the population is over 65 as defined by the World Bank; the whole country will reach that point in 2030. Health care is in crisis; finding in-home caregivers is almost impossible. Baby boomers and boomer kids are run ragged taking care of their elderly parents. Nursing homes have been closing due to lack of staff.

On top of this, factor in the impact of the COVID-19 pandemic on caregivers. In a recent Bangor Daily News article, according to the Maine Centers for Disease Control, “As of June 2, outbreaks at nursing homes had accounted for some of the largest numbers of cases and more than half of Maine’s coronavirus deaths, while group homes for people with intellectual disabilities have made up nearly half of the state’s outbreak sites.”

“Those sobering statistics mean there are more family members stepping up to take care of loved ones who cannot take care of themselves safely in their own homes; or it can be a dear friend or neighbor who is being cared for. Family caregivers are going above and beyond to attend to their needs, which can be a very rewarding experience knowing that you are assuring the safety and well-being of a loved one,” says Jamie Owens, Chief Development Officer of Tri-County Mental Health Services. “The nature of caregiving is that you are concerned about the health and wellness of others, but it is also important to take care of yourself by eating right, exercising, getting enough rest, taking time for yourself, and seeking professional help if it is needed.”

Depression and anxiety is also common in caregivers. It is treatable and recovery is possible. If you are feeling anxious, cry often, are lonely and detached from others, angry, exhausted, feeling hopeless, or having thoughts of suicide or self-harm, you need to reach out for help. A good first step may be to take a free mental health screening, which can be done online by going to Mental Health America’s website and clicking on the “Take a screen” button. By answering a few questions, you can identify if you may be experiencing depression or anxiety.

“If you are seeking answers about a mental health concern you may have, the NAMI Maine Helpline is a safe, confidential service providing support, education, and advocacy for anyone with questions. If you are experience a mental health crisis, you should immediately contact Maine’s Crisis Line, or any national suicide or crisis hotline, where a trained crisis intervention specialist can respond quickly and compassionately to get you the mobile crisis help you need right then and there, any time, day or night. Once a crisis situation has been stabilized, there are treatment options in the area and resources that can help you connect with an available counselor, identify if your insurance covers treatment, or even see if you are eligible for Maine’s Medicaid benefit program, MaineCare. Counseling services available in or nearby your local community are easily searchable by going on line to 211 Maine or dialing 211,” adds Ms. Owens. “Tri-County Mental Health Services

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How your retirement account can feed hungry kids in Maine and provide scholarships to trade school students

At this time of year four years ago, I gave a talk to eight hundred people at a Lewiston, Maine, elementary school. In it, I shared some ideas about how the students could create an amazing upcoming summer vacation for themselves. I had an absolute blast at the event, and the reaction from the kids and teachers assured me that my talk was well received.

After my talk, a teacher who was thanking me for my message shared a surprising perspective: she said that, for many of the students I had just met, leaving school on Friday is one of the largest stresses in their lives. When I asked why, I learned that many of these kids leave school at the end of each week knowing they won’t eat again until they return on Monday morning and are fed by the breakfast program. Then I learned a staggering statistic: in Lewiston, 100% of public school students receive free or reduced-price lunch, and this is true in many other cities and towns in Maine. This was news to me, as it may be to you. My heart sank into my stomach, and I tucked this piece of information into a file I knew I would someday reopen. This is that day.

At J.M. Arbour, we are changing what we do with company profits and redirecting our focus to Maine’s future, which lies in today’s youth, tomorrow’s leaders. So, here is what we are planning to do.

We will be donating a large percentage of our net profits from the management of employer sponsored plans — anywhere from 51% to 100% (as I write this, we are waiting to hear back from the tax pros about our corporate structure and ability to do so) — to two causes. The first cause we will support is a weekend backpack program that sends kids home every Friday with six meals so they can eat over the weekend. The second is a program that provides scholarships to Maine students who want to enter the trade industries. Plumbers, heating technicians, electricians, welders, crane operators, builders, diesel mechanics — all these professions are essential and always in high demand.

When I graduated from Bowdoin College, I remember people talking about the “need” to leave Maine in order to find “real economic opportunity.” I believe Maine has an abundance of opportunity, but to bring it to fruition we must align those who can mentor and provide opportunities with those who want to learn and are willing to do the work — access and connections can be simplified and strengthened.

That is why the next part of our plan is to encourage the owners, executives, and leaders of the companies that hire us to manage their company retirement plans to join a network we are building to provide support in the form of books and speeches (and overall mentorship) to kids who want to build fulfilling lives here in Maine.

I will sign off from this month’s column by saying that our goal is to feed kids for a lifetime. We want to feed them food as well as positivity, ideas, and hope, which they also need to thrive. We want to facilitate access to education, mentorships, and career opportunities to give Maine students the ability to build a rich and rewarding lives and retire on purpose, right here in Maine. We have titled this effort “The Purpose Project.”

Please call our office for more details; I am always thrilled to speak with people about this project and honestly, we need more teammates; we need your help to spread the word. Together we can end weekend hunger and provide life opportunities for Maine’s young people.

Here is what I promise: If we focus on what we are doing today, we can aim for a better tomorrow. See you all next month.

Jac Arbour CFP®, ChFC®
J.M. Arbour is the President of J.M. Arbour Wealth Management. He can be reached at 207-248-6767.

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Maine’s greatest natural resource—senior power!

By David Nealley

You are a “boomer” if you were born in the post WWII “baby boom” era from 1946 through 1964. The oldest boomers are age 74 and youngest are 56. This group, combined with our older senior partners, make up almost 40 percent of Maine’s population.

Most of us do not consider ourselves to be seniors until we are 65. This age used to represent retirement age. Today people are staying in the workforce longer, even if only part time, and yet, 65 is still the age by which you sign up for Medicare. In fact, the best time to sign up for a Medicare health plan is the last three months of 64; your birthday month in the year you turn 65; and the following three months.

As past publisher of MAINE SENIORS Magazine, I knew our seniors were the fabric of our communities, and I also know many seniors struggled to pay for healthcare. Recently, I joined the Senior Planning Center, because they shared my passion for Maine’s seniors, and they did so with a sense of purpose. In particular, the founder Anthony Arruda, created a mission driven organization in which a state-wide team provides help those who need it most.

The Senior Planning Center not only helps with options for Medicare health plans, but they also work to assist seniors in any way they can to give them a greater comfort level in their retirement years. They work diligently to assist clients with the Medicare Savings Program lowering the cost of plans. I am proud to be associated with this mission driven firm which helps seniors, who in turn help Maine.

• Maine has the highest volunteer rate in the country, due to our seniors.
• Maine has a very high value in its health care assets and services relative to its population and income. Part of this is due to volunteers, who are mostly seniors.
• Maine is considered a very generous state regarding its philanthropy, again, due to our senior population.
• Maine has an inordinate number of non-profit and arts/music and cultural amenities, due in large part to our seniors.

In Maine we know our greatest natural resource is “senior power,” and we are fortunate to have organizations like the Senior Planning Center, which help to keep our state a great home for seniors.

Cope

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has been meeting the mental health needs of our community for 70 years. We offer mental health and substance use disorders treatment in five locations in south-central and western Maine. Our offices are located in Lewiston, Bridgton, Farmington, Oxford, and Rumford. 211 Maine offers information on all of our services and how to contact us at any one of our offices, or you can call our toll free on our HOPE Line. Remember: help and hope are only a call away!

Call the numbers below for more information and help:
• 211 Maine for mental health provider listings in your area
• Tri-County Mental Health Services HOPE Line: 1-888-304-4673
• Maine Crisis Line and mobile crisis response: 1-888-568-1112
• NAMI Maine Helpline: 1-800-464-5767
• Veterans-National Suicide Prevention Helpline: 1-800-273-8255

Immunity

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build immunity.

A walk outside can do more than just alleviate the boredom of being cooped up at home. Country air contains beneficial bacteria along with soil and plant organisms that are good for you as well. Just breathing it can boost your immunity. If you are a city dweller, try spending time in a garden or park. Lastly, if you want to keep inflammation in check, Dr. Lin advises cooking with herbs such as garlic, ginger, rosemary, oregano and turmeric. “When my patients ask me about taking supplements to enhance their immune system, I always go back to food, food, food,” she says. “Food is medicine.”

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Get equipped for your best camping trip yet

(StatePoint) Camping is always a great time, but especially when you’re well-equipped. Here’s what to take along with you on your next overnight into the great outdoors:

• **Support your trek:** You can support your active outdoor activities with wearable tech. Whether you plan to hike, rock climb or canoe, the innovative design of Casio PRO TREK watches offer a range of features making them a good choice. The PRW50 Series adds Bluetooth capabilities that enable data communication with a smartphone running the PRO TREK Connect app for the ultimate in ease of use, while the Quad Sensor system packs a compass, altitude/barometer and temperature measurements, along with an accelerometer tracking step count, into a compact configuration.

• **Campfire entertainment:** Put a fresh spin on the traditional campfire sing-along by bringing along a portable keyboard. With a Casio keyboard, you can simply grab the carrying handle, pop in six AA batteries and make music any time, anywhere. A Dance Music Mode feature divides the keyboard into different instrument sections like drums, bass and more. By playing different combinations of keys, you can create and instantly remix dance music using 50 built-in styles, as well as familiar effects like stutter and filter.

• **Great meals:** Speaking of the campfire, you only need a few simple tools to cook right over the open flame. With a portable grate, you can create a make-shift grill for burgers, hot dogs and other barbecue favorites. Or simplify even further by wrapping foods in aluminum foil and baking them directly in the flames. Remember, cooking under the stars doesn’t need to be boring, so be sure to bring your favorite herbs, spices and hot sauces to enhance that wood-fired flavor.

• **Better sleep:** To get recharged for another day of outdoor activity, make sure you have the right equipment for comfortable sleep. Place an air mattress under your sleeping bag for an additional layer between you and the hard ground. Many models these days have built-in pumps for quick set-up. As for the sleeping bag itself, be sure to check the temperature rating and ensure it matches the overnight weather forecast for your trip.

From sunrise to sunset, you can make sure every aspect of your camping trip is well-equipped to be the best one yet.
The Travis Mills Foundation continues assisting recalibrated veteran families

ROME — As the Travis Mills Foundation navigates this year, we have been so grateful for all of the continued support our donors, volunteers, and participants have shared with us. Although we opted to not host recalibrated veteran families this Summer to ensure the safety of our participants, volunteers, and staff; we have come up with different ways to help our recalibrated veteran families.

The Travis Mills Foundation supports post 9/11 recalibrated veterans and their families through long-term programs that help these heroic men and women overcome physical obstacles, strengthen their families, and provide well-deserved rest and relaxation.

We support these veterans through our nationally recognized retreat located in the Belgrade Lakes Region of Maine. Veteran families who have been injured in active duty or as a result of their service to our nation receive an all-inclusive, all-expenses paid, barrier-free vacation in Maine where they participate in adaptive activities, bond with other veteran families, and enjoy much-needed rest and relaxation in Maine’s outdoors.

The Travis Mills Foundation launched our Modified Recalibrate Program to continue assisting our recalibrated veteran families during these trying times. Through this program, we have assisted 59 families offering up services to eliminate the need for them to leave their homes. Examples of services we have provided include providing workout equipment and weekly workout classes, funding for household repairs from wheelchair wear and tear, connecting participants with grocery delivery, and many more.

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Last August (2019) I sat down with then 93-year-old Bill Saltzer in his room at the Inn at Village Square in Gorham. I was there to interview him about his life and what it's like to be getting older for my Conversations About Aging podcast. It was back before COVID-19 when I could visit with people in person and lean in to record their stories. Bill had recently moved from his home where he had been living alone into the Inn, which is an assisted living community. He was still adjusting but taking advantage of lots of field trips and activities, including attending a nearby beanhole bean supper where I happened to be working in the kitchen.

One of my stock questions when I do the podcast interviews, is “Are you ever lonely?” I expected Bill to say no, that he had a lot to keep him busy, but he shocked me by saying yes, that sometimes he was even more lonely than when he lived alone. He especially missed seeing his kids. I’ve told that story many times since because it taught me to never take anyone’s situation for granted.

About a week ago, I received a surprise email from one of Bill’s kids — his son, who is also named Bill. He and his three siblings had discovered my podcast interview with their dad by chance. He never told them about it. Just as I was, he was struck by his father’s statement about loneliness and said that it was always a challenge because none of them lives in Maine, and with COVID-19 restrictions, going to visit him is now impossible.

Bill ended his email with a suggestion — that I consider doing some companion pieces to the podcast interviews and talk to family members about the various challenges related to aging parents, their healthcare, assisted living and other living situations, COVID, etc. I immediately took him up on his suggestion and asked if he’d like to write something.

I’m so grateful for his suggestion and that he didn’t hesitate to say yes. This is what he wrote:

About a week ago, my sister Maureen came across (only by chance because of a “Google” search she was doing that involved our last name) Diane Atwood’s podcast with my father: “Conversations about Aging: Bill Saltzer, 93.” Dad didn’t tell me, Maureen or my other siblings Patty and Tom about having done the podcast, so we didn’t even know it was out there on the internet! Typical of Dad, I guess. He has used the internet a little for years, but in my observation, he has always been slightly overwhelmed by its complications (so am I at times and I use it all the time, so I wouldn’t be surprised if many of our most senior citizens find it just too challenging). Dad had a computer and a tablet and used them for email, some genealogy research, and a few other things. Lately, even the tablet sits idle, however. When one of us goes to visit Dad, we encourage him to use it and often.
find we need to help him get it working again (is it connected to the wifi, is it locked or unusable because of the complexity of keeping up with passwords, did some update change how the programs or websites he was using work, etc)? Now with the COVID-19 situation, we can’t travel to see him and even if we did, we wouldn’t be allowed to go inside the assisted living facility, so the challenge has grown larger.

Of course, now that we know about it, all Dads’ children and his grandchildren have listened to the podcast and we can tell he thoroughly enjoyed the interview and telling some of his story. Yet one comment he made during the interview struck me hard and I could tell it struck Diane Atwood as well. He said he is lonely at times and perhaps even more so now in assisted living than he was when he was living at home alone. The interview was done in August 2019 – well before anyone ever heard of COVID-19 restrictions. Residing at the Inn at Village Square, Dad obviously has great care and day to day contact with more people than when he was living alone at home. Before the COVID-19 restrictions, he would go on the weekly trips arranged by the Inn to the store, the restaurant outings, the group excursions to a museum or a movie theater and other places. My sister Patty who lives in New Hampshire would drive over to see him about every month or so. I live in Houston, my sister Maureen in Florida, and my brother Tom in New Mexico, so we aren’t able to go see him as often, but that was true when he was living at home as well. So perhaps there is something about aging and loneliness that doesn’t get solved by moving from living alone to assisted living. In assisted living where you aren’t so busy with cooking, cleaning, grocery shopping, running errands, paying bills, arranging heating oil deliveries, shoveling the walk and all the other chores in life, maybe it is just the case that you have fewer distractions and therefore more time to think about the people you miss the most?

Since COVID-19 restrictions began, the situation is, of course, worse. My sisters and brother aren’t sure when we will be able to travel to see Dad again. Even if we could get there, no visitors are allowed in for good, health protection reasons). In March, Dad’s first great-grandchild was born in Washington DC (my granddaughter Lena) and his second great-grandchild (Patty’s grandson Felix) arrived in May in Denver. We have’t yet been able to travel to see our grandchildren, let alone figure out how to get them together with their great grandfather in Maine! My daughter in Seattle (Michelle) started making her February 2021 Cancun wedding arrangements before COVID-19 hit and is trying to keep them intact, but the outlook of my dad being able to travel for that are not looking promising either.

Fathers’ Day just passed with phone calls but no visit. We all talk with Dad by phone frequently and have arranged video calls (thanks to the kind and willing help of the staff at the Inn at Village Square) so Dad could see his great-grandchild in “real-time”.

That helps of course and we’ll keep it up, but it is not the same as direct family contact – a real hug and kiss, laughing at and with each other, watching a football game together, sharing a meal.
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