Embracing positive changes in 2016

drops at midnight on Jan. 1, 2016, it will usher in a new year — and one, I've decided, will be a year of tran-

sition for me. While we can't change the past, and there are things that will remain foremost in my mind no matter what



I do, we can move forward, remembering but making room for positive new mem-

In 2016, I want to put to rest some of the negative memories associated with specific dates and events and embrace change. Instead of dwelling in the sadness, I'll choose to make new happy memories. Yes, the sad memories will remain, and that's OK, but they don't have to dictate my life.

In other words, I am taking control. In fact, I've al-

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parking.

ready begun.

For example, the anniversary of Jim's funeral has been somber for me in the past. But this year, I attended my flyball (remember it's the dog relay racing team sport) team's annual Christmas party. The year Jim died, the team attended his funeral instead of holding the Christmas party. This year — five years later — I rode to the party with a teammate friend and her husband, and I had a wonderful time with our other teammates who could attend.

I'll always remember with sadness about when Jim's funeral was held, but I've made room in my memory for a very fun team party — a positive addition.

I have never been one to make New Year's resolutions. I don't seem to have the discipline to see them through. But this year, turning negative memories into positive ones is a resolution I think I can handle.

I am not naive enough to think it is really this simple, but I think it's a good

goal. Even if I change the way I think about only a couple of events or dates in 2016, I will consider it a successful venture.

This, in of itself, is a change for me, since I am not the resolution-making type.

New Year's Eve was never a big deal in our house. Jim usually had to work until nearly midnight, and if he didn't, we were lucky to stay awake long enough to ring in the new year. Usually we only made it until about 10 p.m. We just figured the new year would come in with or without us, and it didn't really matter if we saw it in.

If Jim had to work, I often made a "carpet picnic" with munchies including veggies and dip, crackers and cheese, and shrimp cocktail. I spread out a blanket on the living room floor, and we watched the New Year's Eve ball drop on TV if the new year had not rung in before Jim got home. If it had, we toasted the new year together and enjoyed our snacks before heading to bed.

As we munched, we talked about the year we had just lived and about the things we knew were coming up in the year pending. And we talked about more immediate things, like what we were having for dinner on New Year's Day and what we might do for an activity. We hardly ever talked about resolutions.

However, after five years of widowhood, I feel like it's time to make some changes. Nothing drastic. More emotional, attitudinal, slow down my life and smell the roses kinds of changes. I finally feel like I am in a place where I can take control over some aspects of me.

So far, after my self-imposed sabbatical from dog sports that began this fall and will continue until after the first of the year, it's going well.

My shifting attitude stayed with me through Christmas, which I happily spent with family and friends, making memories that will help sustain me during Maine's more difficult months of winter weather.

Whatever happens in 2016, I don't want to be a victim of the calendar or feel like I'm floating on the waves to an unknown destination. I want to make my own choices again. I want to do things with deliberation and purpose. I want to be home more and make my house MY home. I want to feel like I have a life again.

And I will. Happy New Year! I hope you all have success with your 2016 goals.

As a longtime employee of the Bangor Daily News, Julie Harris has served many roles over the years, but she now has her dream job as community editor. She lives in Hermon with her four Brittany dogs: Sassy, Bullet, Thistle and Quincy, who keep her busy in various dog sports. Widowed at age 51 when her husband, Jim, died of pancreatic cancer. Follow her blog at curves.bangordailynews.com.

Finances

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Consider changing your withholding amounts to be closer to the taxes you expect to owe for the coming year.

Consult an accountant if you think you might be eligible to itemize deductions this year, especially if you had high medical expenses in 2015.

Fine-tune your investments

- Review your investments to make sure they are aligned with your retirement objectives and life changes, including cash-on-hand needs and risk tolerance. Assess whether your portfolio needs rebalancing or if under-performing assets should be re-

- Revisit your overall financial situation by recording your assets and liabilities as well as your expected income and expenses for the coming year. This will help you decide whether you will need to use any of your savings or investments to make ends meet.

— Be wary of investment scams; always research any unsolicited proposals or work with a professional.

Update your estate plan

- Review your estate documents, including your will, your medical and financial power of attorney designations and your advance directive for end-of-life care. If you do not have any of these documents, see an estate planning

- Review your beneficiary designations on your retirement accounts, life insurance policies and other assets to make sure they are in line with your estate plans.

Review all insurance policies — life, health, longterm care, home, automobile – for appropriate coverage.

Experts make a distinction between fee-only advisors such as Gibson, who charge an hourly rate for consultations and/or take a fixed percentage of the value of the portfolios they manage, and broker-dealers, whose payment comes entirely or in part from commissions from the financial products they sell.

Both types of professionals can do an excellent job of guiding consumers, said Judy Shaw, a regulator with the Maine Office of Securities. But fee-only advisors, who are often self-employed, are legally obligated to prioritize the fiduciary, or financial, well-being of their clients. Broker-dealers, who typically work for familiar national companies such as Edward Jones or Wells Fargo, are guided by a broader standard of "suitability" in helping clients select investments appropriate to their stage of life and financial situation.

"It's a key difference," Shaw said. "Consumers assume that everyone is always working in their best interest, but it's just not the case." Both fee-only advisors and brokerdealers are closely regulated, she added, and information about complaints or criminal actions is public.

When in doubt, Shaw said, consumers should call her office at 877-624-8551 or visit www.investors.maine.gov with questions or for information about a specific advisor or company. The website includes links to many consumer resources including the brochure "A Consumer Guide to Selecting a Financial Professional."



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Safety

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In addition to the AAA Foundation's list, Prescott said older drivers are very accepting of "blind spot" technology that detects another car approaching in a passing lane and flashes a small warning light on the side-view mirror.

Other popular options include a sensor that automatically corrects steering if the vehicle strays out of its travel lane, adaptive cruise control that brakes automatically to maintain a set distance between vehicles and a transparent display that appears on the driver-side windshield, as on a teleprompter, to keep track of travel directions, speed limits and other vital information without the driver hav- cally earn a discount off provisions related to specifing to glance at various in-

Prescott acknowledged — a fully loaded Volvo sport utility vehicle on his lot runs upward of \$68,000. But similar features are available on many less pricey vehicle makes, he said, including Hondas, Subarus and Fords.

Changes you can make yourself

home and living independently as you age is 100 percent tied to your ability to drive," said Susan Poole, a 73-year-old volunteer from Holden who teaches a oneday course in safe driving techniques for AARP Maine. In addition to brushing up al after turning 62. Other their on-road skills, participants age 55 and older typi-

their car insurance. Poole's These new safety technol- members, \$20 for nonmemthe Eastern Area Agency on Aging in Bangor.

According to Maine Bureau of Motor Vehicles statistics, 950,580 people held a Maine Class C driving license in 2014. Of these, 125,705 were 70 years old or older — 56,192 men and 69,513 women. Older drivers live in every part of the state, but rural areas are "Staying in your own likely to have a higher percentage of older drivers than urban areas.

Maine law requires that drivers have a vision test on the first license renewal after turning 40 years of age, at every second renewal after 40 and at every renewthan that, older drivers are subject to a complex set of

ic medical, emotional and course costs \$15 for AARP cognitive disorders that nals. apply to drivers of all ages. ogies are not inexpensive, bers and is offered through Review of an individual driver's competency can be triggered by reporting from a medical professional, a law enforcement agency or a concerned citizen and is conducted by a medical advisory board within the bureau of motor vehicles.

Poole said there is no surefire way to predict at what age an individual's driving skills will begin to deteriorate. But older drivers often make voluntary changes in their driving behaviors, she said, such as avoiding driving at night, in bad weather, in unfamiliar areas, in heavy traffic and on the highway. Other practical strategies include keeping more distance between vehicles to allow for slower reaction times and being

es chiropractic, chiropractic

acupuncture and other well-

disciplined about extra using lights and turn sig-Poole said new vehicle

safety technologies can seem daunting to older drivers, but she reminds her students that they have adapted to many changes over time 'When we were 16, there

were no turn signals: You rolled down the window and signaled with your arm," she said. "There were no seat belts, no sideview mirrors, no pushbuttons to roll down a window, no little interior levers to open the gas cap or release the trunk

"These [new safety features] will help you drive more safely and comfortably," she said. "The trick is to find the ones you want to pay for. And then, don't leave the dealership without learning to use them.'

ness therapies in Old Town.

He can be reached at noon-

anchiropractic@gmail.com.

Noonan

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to know the long-term effects of these new proteins on our population except to observe the health of the people who eat them.

One of the first dietary recommendations I make for patients with digestive problems is to stop eating wheat, and many notice a marked improvement with this simple change. I have seen other problems improve as well when wheat is removed from the diet, including joint and muscle aches, headaches, even de-

I started on this path when my own health problems, including sleep apnea, were resolved when I stopped eating wheat. Other wheat-sensitive people have found that the older versions of wheat — which

TALES TOLD

Peruse our blogs. bangordailynews.com/maine-blogs the same reactions.

fine to eat, but the produc-

were not hybridized in the served me very well. If you Dr. Michael Noonan practicsame way — do not produce want to stay healthy, stick to the healthiest foods, which From a wellness perspec- means the least processed, tive, I plan to avoid GMO naturally raised choices. It foods. We are told they are is best to avoid foods raised on chemicals, unnatural tion of these foods violates feeds or other methods used the basic wellness principles to speed up production or

I was taught and that have lower costs. WERU **COMMUNITY RADIO** 89.9 FM **BLUE HILL** 99.9 FM **GREATER BANGOR** PROVIDING ALTERNATIVE **NEWS AND PUBLIC AFFAIRS** AND DIVERSE MUSICAL **PROGRAMMING** EVERY DAY. A Voice of Many Voices www.weru.org

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