

Camp

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these properties in the family for as far as the eye can see.”

In estate planning, Standen said, “the cottage is not always the most financially valuable part of their legacy, but it is almost always the most emotionally valuable.”

There are many ways to plan for the management and inheritance of even a modest seasonal home, Standen said, including trusts and family business entities.

Larry and Marcia Sharp, in their early 70s, own a small cottage on a couple of acres on Cliff Island in Casco Bay. It’s part of an original parcel of about 4 acres purchased by Marcia’s parents after they honeymooned there in the 1930s.

“Our three kids grew up spending every summer on the island,” Larry Sharp said. The children, with a tribe of other youngsters, spent idyllic days fishing, swimming, building tree forts and exploring their island retreat.

“Who knows what kind of mischief they got into?” Sharp laughed. “It all made them very self-reliant.”

The family’s deep connection to the island led the elder Sharps to retire recently to Yarmouth from out of state, and so far two of their now-adult children have settled in Portland.

The Sharps are working with Standen to develop a limited liability company that eventually will allow their children to manage the family cottage as shareholders in a business. It’s a low-cost legal solution that can work well for smaller properties as well as larger ones, Standen said, ensuring shared decision-making and providing a mechanism for shareholders to adjust their degree of ownership without jeopardizing the stability of the business.

Standen said there are many ways to structure a succession plan for a seasonal property, and each family’s situation and solution is different.

“The devil is in the details,” he said, but a careful



Forever protected — conservation easements

For Bley’s clients, the plan often includes placing a conservation easement on the property, a legal agreement that can permanently restrict subdivision, new construction, new roads, timber harvesting and other uses. Landowners donate or sell these development rights, typically working with a land trust, in exchange for tax benefits and the assurance that their beloved property will be forever managed in accordance with their vision. Even if the property eventually is sold, the provisions of the agreement remain in place.

Bley said many families find it difficult to reach agreement on the specific terms of a conservation easement. His job is to help them find common ground.

“People often come to me saying, ‘we can’t agree on anything,’ he said. “But that’s usually not true, it’s just old family dynamics getting stirred up.”

Land trusts focus on protecting properties with eco-

logical, scenic or historic importance, according to Betsy Ham, director of land protection at the Maine Coast Heritage Trust. Families find many ways of working with land trusts, she said, and often realize significant financial benefits and peace of mind by selling or donating all or part of their property for conservation management.

“There are lots of land-rich and cash-poor individuals in Maine, including along the Maine coast,” Ham said. “Combined with other estate planning tools, receiving some income from conservation of the land can be a way to pass property down to the next generation while creating a source of income to maintain it and keep it in the family.”

The cycle of ownership

Ultimately, seasonal properties, large and small, go through a “cycle of ownership,” observed lawyer Mark Standen, and eventually pass into new hands.

“Families typically find ways to hold on to these places for three or four generations,” he said. “It gets more complicated with each generation, until some event triggers a sale and another



PHOTO CREDIT

A camp on Alamoosook Lake in Orland has been in Jeanne McLeod’s family since she was in eighth grade. But now with her family aging, the four owners are looking to sell the property.

family starts over in the same cycle.”

That thought is some comfort to Jeanne McLeod, contemplating what may well be her last summer at Alamoosook Lake. She was in eighth grade the year her father built the camp, and she recalls proudly helping him shingle the roof. She remembers water skiing behind her uncle’s boat, playing badminton with her cousins in the field up the road and wiffle ball with some kids from out-of-state whose family cottage was a little farther up the shore.

“In the evenings, we’d all get in the back of someone’s pickup truck and go up to Crosby’s” — a nearby take-out joint — “for a frosted root beer,” she reminisced. “Or we’d go to my uncle’s house; his sister played the accordion, and we’d all sing.”

She glanced around at the cottage.

“Now it needs a new roof,” she sighed. “It needs a lot of work; I understand that. But it’s brought us so much pleasure. We hate to sell it, but we’re all hoping someone will see what it is and enjoy it as much as we have.”

Merrill

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clearly with the board and community committees,” Durgin said. “She really is a key spokesman for the aging in this area.”

Those skills could have landed her a high-paying position in the for-profit sector, but she instead chose to work with an underserved population, longtime board member Virginia Fortier said.

“Noelle is A-1, as far as I’m concerned,” she said. “She is a special person, and I certainly will miss her.”

With an annual budget of about \$2.5 million, EAAA is

one of hundreds of agencies set up by the Older Americans Act of 1965 to receive federal funds for services that support seniors. As one of five such agencies in Maine, it administers a wide range of services for residents who are 50 and older. Some programs are subject to income guidelines, but many are available to all seniors, regardless of income. The agency made more than 45,000 client contacts last year, a 64 percent increase over 2014.

Merrill is proud of having maintained essential services and added new ones, despite many years of flat funding and payment delays from state and federal agencies. Traditional services

such as Meals on Wheels, low-cost home repair and transportation are critical to keeping seniors safe in their homes and communities, she said. But as the population of Mainers over 50 grows with the aging of the baby boomers, demand has increased for wellness classes, family caregiver training and support, assistance with managing home finances, help with selecting Medicare options and other services.

Merrill often appears on radio and television to spread the word about the agency’s services and conducts informal meetings with seniors throughout the four-county service area to

determine unmet needs. Housing, food insecurity and transportation always make the a-list.

“I tell them, you need to talk to your town,” Merrill said. “Municipalities hold the key to helping people stay in their homes.”

In fact, Merrill would like to see towns adopt a tax assessment to fund programs and services for seniors, they way they do for schools. “In Maine, the numbers of children are shrinking and the numbers of seniors are growing,” she said.

Merrill, who lives in Stockton Springs, will stay on at EAAA for a couple of weeks to help Walsh transition into her new responsi-

bilities. Then, she said, she looks forward to a visit with her 94-year-old mother in Indiana, a trip to Prince Edward Island and a hiking adventure in the Adirondacks.

After all that, she and her husband, Dan, plan to sail from Maine to Florida, leaving in August and arriving whenever they get there.

“We just decided that while we’re both still healthy and active, we want to do something really adventurous,” Merrill said.

Curves

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which was the first piece of furniture I had purchased with my own money as a working adult; and a paw print-decorated box full of dog toys.

And a beautiful wooden box with a deer etched in it our niece had given to Jim one Christmas, where I have stored the stuff my husband always kept within easy reach on the end table next to the couch.

I couldn’t part with those everyday things that had become so personal, and I couldn’t look at them either. The box was a perfect solution. It lives under the coffee table Jim made.

I look forward to relaxing in my recliner in my redone room at the end of the day, spending some one-on-one time with the dogs, working on a project, reading, watching a movie or talking to friends and family on Facebook or the phone.

I also look forward to spending time at home. It’s still difficult to come home to the empty house, but I refocus more quickly on what I plan to do once inside the walls and balance is restored.

Now I don’t relish being on the road; instead, I regret having to leave the home I’ve just rediscovered and begun to make my own.

I see the dust on the knick-knacks and the dog hair on the floor and I find I want to do something about it and I do it with a sense of ownership. It’s no longer a mechanical response. I see my surroundings and I care about them again.

I give my family and friends priority again. And I find I am generally happy to be alive. What a change from five years ago. What a revelation that I am capable of having home and happiness again.

Who thought that could happen?

I still have a lot of grief work to do and things are not easy in many ways and on many levels, but something essential to my well-being has happened — my house has become my home again. I have a safe place to be.

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. She was widowed at age 51 when her husband, Jim, died of pancreatic cancer. Follow her blog at curves.bangordailynews.com.

Haskell

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get my anxiety under control before it made me ill.

This was the beginning of some serious self-care. I still didn’t have any interest in food, but my small meals became more structured. For breakfast, I made myself eat a whole piece of toast with a little peanut butter, and I added cream and sugar to my coffee. I also switched from high-octane coffee to a half-decaf blend, which helped ease my anxiety. At lunchtime, I’d remind myself to eat a tub of flavored yogurt or some fresh fruit.

Supper was the biggest challenge. I still couldn’t bring myself to prepare a healthy meal for one, so I would stop at the grocery store salad bar for a cup of soup and a green salad, or splurge on something from a restaurant appetizer menu. I cut back on the wine, knowing the empty calories were curbing my appetite without contributing any healthy nutrients. And anyway, alcohol is a depressant, and that was the last thing I needed.

I also started walking my dog more regularly in the evenings — usually just a stroll around the block, but it soon became part of my new routine, resetting my after-work attitude for a quiet evening at home. And I actively worked on stress management, through per-

sonal counseling, yoga classes, 12-step meetings and other activities. Over time, these small steps halted my weight loss, calmed my brain and helped me feel more in control of my body, my emotions and my life.

As time went on, my appetite returned, along with my enjoyment of meals and life in general. I navigated

the shoals of the divorce and moved forward — changing jobs, relocating and eventually entering into a happy new relationship with Douglas, who is now my husband. We enjoy and appreciate the time we spend together, including exercising and eating regular, healthy meals.

Thanks in part to this all positive change, I’ve put

back much of the weight I lost on the divorce diet. This new “happy weight” doesn’t bother me unduly — I’m strong and healthy, older, wiser and filled with gratitude. What’s a few extra pounds compared to all that?

Read more of Meg Haskell at livingitforward.bangordailynews.com.



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