

Council workshop examines growth and its continuing impact upon Windham

By Ed Pierce

STAFF WRITER

Windham Town Council members conducted a three-hour workshop to have an in-depth discussion about the need and impacts of growth for items such as taxes, town services, school enrollments, traffic impacts and more subjects on Jan. 23 and examined how to best address growth in an orderly manner.

During the meeting, town attorney Mark Bower of Jensen Baird reviewed with councilors the town's existing growth ordinance and how state regulations affect municipal growth.

"For starters, a municipal growth ordinance must be consistent with the town's Comprehensive Plan," Bower said. "Many towns don't have any growth caps."

According to Bower, Windham is only one of six communities in Southern Maine that has an ordinance on file addressing growth and there are 22 other communities in the area that do not have any limitations regarding growth.

He said state rules mandate that Windham's growth ordinance can



Members of the Windham Town Council conducted a three-hour workshop on Jan. 23 to examine town growth, state regulations regarding growth ordinances, and how to address impacts and issues associated with growth such as housing, school enrollment and traffic. PHOTO BY KEITH MANK

be recalculated every three years to review growth rate details and based upon that information, the town's growth ordinance can be updated or amended accordingly.

Councilors also heard from RSU

14 Superintendent of school Chris Howell, who shared with them that RSU 14 schools have experienced a flat rate of growth enrollment over the past decade.

"The greatest overcrowding we

have is at Windham Middle School," Howell said. "The new Windham Raymond Middle School will help and long term we will be able to accommodate needs for the next 10 to 15 years."

Windham Town Manager Barry Tibbetts presented figures for Howell to discuss how recent housing projects in town impacted local school enrollment.

From 2019 to 2024, there were two condominium projects completed in Windham totaling 49 units. From those condos, RSU 14 gained 14 students,

Howell said. From 2018 to 2024, there were six duplexes constructed in Windham totaling 142 units. From those duplexes, RSU 14 gained 68 students. From 2021 to 2023, there

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Resident searching for kidney transplant donor

By Ed Pierce

STAFF WRITER

A young Windham woman is optimistic that a kidney transplant will return her life to normalcy and give her back an opportunity at having a future.

Katie St. Pierre, who will be 34 next month, was diagnosed with IGA nephropathy last April. It is a chronic kidney disease characterized by deposits of immunoglobulin A (IgA) antibodies in one of her kidneys, leading to inflammation and damage to the glomeruli, tiny filters that remove waste products from the blood.

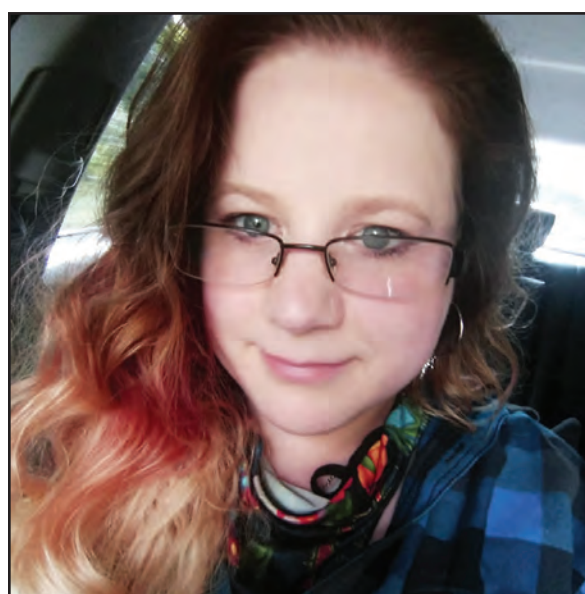
"I was first diagnosed with IGA in April 2024," St. Pierre said. "My case is considered hereditary, and I've probably had it my whole life, although I do not have any close family members with a similar condition."

The biggest issues St. Pierre has been experiencing are the extreme exhaustion that comes with IGA neuropathy and the buildup of fluids it causes.

"Imagine jumping in a pool fully clothed then walking around the rest of the day like that," St. Pierre said. "I wake up every morning feeling like my limbs are made of lead."

St. Pierre is a familiar face to many in the area, having worked in the bakery department at the North Windham Hannaford store since 2019. Born in South Portland, she is married and has lived in Windham since she was 5.

Upon receiving her IGA diagno-



Windham resident Katie St. Pierre was diagnosed with IGA nephropathy last April. Starting kidney dialysis immediately thereafter, she was informed that she required a kidney transplant. She's actively seeking a kidney donor for transplant surgery at Maine Medical Center in Portland. COURTESY PHOTO

sis last year and immediately starting on dialysis, doctors have advised St. Pierre that a kidney transplant is her best option for survival and to improve her quality of life.

"I was told I needed a transplant on the same day I got my diagnosis. I ended up being hospitalized for a little over a week after some blood work came back," she said. "During that time, I had many tests done but for a definitive answer they had to do a kidney biopsy, basically taking a

small sliver of your kidney and putting it under a microscope to see what's wrong."

She said at first, she kept telling myself that it wasn't that bad, and she wasn't going to need anything as extreme as a transplant.

"I thought with medication I would be fine and after the biopsy they released me from the hospital," St. Pierre said. "I hadn't even made it home yet before I got a phone call with the results. My kidneys were over 70 percent scar tissue and at this point I had limited function. I was hovering between 9 and 12 percent functionality and in contrast, the average person is at about 90 percent. My

numbers had been rapidly decreasing. This was devastating news. I had been so happy to go home, I felt like I was failing my family, and I was going to be a burden."

According to St. Pierre, she chose to undergo home dialysis treatment, called peritoneal dialysis or PD for short.

"At first I was doing five days a week but now I am doing a treatment every day," she said. "I do eight and a half hours of treatment every night.

It can be isolating at times knowing that I have to plug myself into a machine every night just to function at a limited capacity and it is extremely depressing. But I'm also very grateful to live in a time where I have these opportunities and the ability to survive."

Through it all, St. Pierre has been able to continue working with the help of dialysis and other medications but unfortunately that is not sustainable long term, leaving her with no other option than to find a kidney donor for a transplant.

"If you or someone you know is willing to consider being a living kidney donor, I would be deeply grateful," she said. "A living donation is a life-saving gift, and you could make all the difference in my journey or even someone else's. This experience has shown me the difficulties that so many are going through right now. All potential donors will be fully evaluated by medical professionals to ensure safety for both the donor and the recipient."

Prior to needing a kidney transplant, St. Pierre loved attending craft fairs, county fairs, and town fairs. She enjoyed taking my dogs for walks around the many beautiful paths and parks in Windham and going

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INSIGHT

Remembering kindness and tragedy

I'm not exactly sure how I became friends with Danny Meyerling, but I'm certainly glad I did.

As an eighth grader at Carlton Webster Junior High School in Henrietta, New York in the fall of 1966, I was officially a teenager, and my family had moved to a new community and into a new house where I had my own bedroom. I was attending a public school for the first time at age 13 after many years of being in a Catholic school.

Danny Meyerling was a year older than I was and he was always laughing and joking whenever I passed by him in the school hallways. One day in November 1966, Danny and I were assigned to spot other students jumping on the trampoline during gym class. Our job was to stand guard and prevent students from landing awkwardly and bouncing off the edge of the trampoline and injuring themselves. While doing that he asked who my favorite football player was and when I told him it was Joe Namath. Danny grinned and said, "Mine too." As the school year went on, he invited me to sit with him and some of his other friends at a junior high basketball game over the Christmas break and I had a blast.

One day over the holidays, Danny walked to my house and my mother made us some lunch. He brought some Marvel comic books with him and after eating, we sat at the kitchen table reading them.

In our first week back to school in January 1967, I noticed a poster outside the school library announcing tryouts for that spring's school musical "Finnian's Rainbow." I thought it would be fun to audition and told all my friends, including Danny, that I was going to try out for the cast. Several classmates told me that afterschool activities were a waste of time, and that I would never be chosen for a part in the musical.

The only one who thought I could possibly win a role was Danny and he took the time to listen to me when I sang my audition song for him "How Are Things in Glocca Morra?" from "Finnian's Rainbow." He smiled and gave me a thumbs up even though I was horrible.

On the Friday afternoon of the audition, I was very nervous. Waiting backstage, I was shaking and could barely stand. When my name was called, I summoned my courage and walked out into the spotlight to perform the song for the musical's director.

It didn't go well. My voice cracked several times during the song, and I also forgot some of the lyrics. Without a doubt, my audition was one huge disaster, and I wasn't selected for the cast of "Finnian's Rainbow" when the list was posted on the auditorium door on Monday.

At lunchtime, I sat in the school cafeteria with Danny, and he noticed that I was feeling dejected about not getting the part. He told me that it really didn't matter and at least I had tried. His comment made me feel better and helped me get over the disappointment I was feeling for flubbing my audition.

A few weeks later in February 1967, a huge snowstorm hit the area, and the temperature hovered near zero. Danny decided to go ice skating at the town park on a school night and walked there with a couple of his other friends. On the way home, a driver ran over them with a car and left the scene. Danny was killed and police were searching for the hit-and-run driver.

The next day at school was terribly sad once the word got out about what had happened. It was like everyone who knew Danny was bewildered and shocked and was trying to come to terms with his senseless death. He was the first friend I had known who had died and it left me angry and confused.

By that weekend, a woman came forward and admitted she was intoxicated while driving home from a social event that evening. She said she had hit Danny and when she realized what she had done, she panicked and drove away, hiding her car for days in her garage. She was arrested by the police and charged with vehicular manslaughter.

Eventually that school year ended, and another started. My classmates and I moved on to 10th grade at Rush Henrietta High School. Danny's memory and what had happened to him seemed to fade away for many.

Through the years I have thought about him and wondered what he would be doing today or if he would have had a family of his own if he had lived.

I never again attempted to audition for a school musical and instead, I stuck with performing with the school's chorus. One of Danny's friends that he introduced me to, Nick Vecchioli, has remained my friend for more than 59 years now.

The passing of time has not diminished my recollection of Danny's kindness to me all those years ago and although I only knew him for a short time, I appreciated him for always being positive and a true friend, especially when I needed it most. < ~ Ed Pierce

Inspirational Quote of the Week

"Success is the sum of small efforts repeated day in and day out." – Robert Collier

Today in HISTORY



JANUARY 31

- 1865 – General Robert E. Lee of Virginia is named general-in-chief of the Confederate armies.**
- 1865 – The 13th Amendment to the U.S. Constitution abolishing slavery is passed by the U.S. House of Representatives.**
- 1876 – All Native American Indians are ordered to move into reservations.**
- 1893 – The trademark for the beverage Coca Cola is first registered in the U.S. Patent Office.**
- 1928 – Scotch tape is first marketed nationwide in America by the 3-M Company.**
- 1940 – The first Social Security check was issued by the U.S. Government.**
- 1950 – U.S. President Harry Truman announced that he has ordered development of the hydrogen bomb.**
- 1958 – The first U.S. satellite, Explorer I, is launched into orbit around the earth.**
- 1964 – A U.S. report by the Surgeon General links smoking to lung cancer.**

ON THE SPOT

If you won \$5 million in the lottery, what's the first thing you would do with the money?

- "Invest."** – Jenn Bell
- "Buy a new house and car, pay off my mom's and daughter's houses."** – Jen Corkum
- "3 bay garage."** – Rob Bridge
- "Pay for our grandson's college."** – Meredith Lewis
- "Hire a personal chef."** – Ernesta Stevens Kennedy
- "Get my teenagers decent cars."** – Kim Guptill Hartwell
- "Help our kids buy their first home and save the rest for early retirement."** – Lori Lewis Sawyer
- "Debt-free living and then college funds."** – William D. Reiner
- "Buy 2 new Jeep Wagons."** – Tommy Matthews
- "Buy a house and new vehicle for my parents."** – Keri Becker
- "Talk to my financial advisor."** – Sharon Taylor
- "Pay off my house!"** – Christopher D. Wallace
- "Get a new car."** – Julie Mallett
- "Pay off bills Have my dream wedding and honeymoon. Give my parents a honeymoon."** – Mikha Brown
- "I'd get a racehorse capable of winning the Kentucky Derby and a condo in Miami Beach."** – Dean A. Smalley
- "Pay off my student loan. Renovate my kitchen and build a mother-in law apartment over our garage."** – Isabella Mongon
- "Travel to Australia and go shopping on Rodeo Drive in Beverly Hills."** – Chris Macklin
- "Pay off my camper loan."** – Cheryl L. Page
- "Pay off my house, build The Bristol, book a killer vacation and invest the rest in dividend paying stocks that would produce weekly/monthly income!"** – Edmund Ricker
- "Build an off-grid house."** – Jen Harmon



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Survey

Windham council reviewing community survey results

By Kaysa Jalbert

STAFF WRITER

Results from the Town of Windham Community Survey about services offered by the town and the range of other issues affecting Windham residents are now going under review by the Windham Town Council to discuss how the staff will use these results to improve deficiencies in the town.

The results revealed that when asked what was perceived to be Windham's challenges in the next five years, the response was in order; Pace of Community Growth and Expansion 73 percent, Town Services and Taxes 71 percent, and Affordable housing 50 percent. As these results conclude, there are the conflicting perceptions of too much growth too fast, and the need for affordable housing.

The final survey results were discussed at the Windham Town Council meeting on Jan. 14. Council Vice Chair William Reiner said going forward the council will be reviewing and discussing the results in a systematic way, department by department, topic by topic, to get the best understanding of residents' thoughts and concerns.

The main services and issue topics in the survey were town services, departments, growth and development, public safety and fire, trash collection,

communication and infrastructure. These included specific questions about traffic, housing, recreation, and the town library.

Windham Police Department and Windham Fire Department received some of the most consistent approval ratings. Trash collection while just getting underway with the new system also had high scores.

Town Councilor David Nadeau expressed that with many conflicting answers, the main question council members ask themselves when reviewing the results is, how can I value this? The results also revealed a challenge, he said.

"People don't want rapid growth and change," said Nadeau, "How do we stop change and growth?"

On Jan. 23, the Council held a meeting for a workshop to discuss growth. This is a multifaceted topic that pulled in the survey results, state law, downtown traffic evaluation, CPGOG housing data, as well as others. As you can see from the top three concerns, there is the conflicting perception of too much growth too fast and the need for affordable housing. Reiner says to determine how both can be managed will be an ongoing discussion.

At the Jan. 14 Town Council meeting, councilors discussed a general

overview of the survey's responses and the over-all success of the process. The data received will be sorted and ranked from highest to lowest level of satisfaction.

"While it is nice to see what we are doing 'well' as a town, and there is quite a bit that is, it is also paramount to see where larger dissatisfactions exist," says Reiner. "Thus, the town can build on its successes and work to improve other areas in need."

Another challenge revealed from the survey derives from the response of over 50 percent of Windham's residents being unsatisfied with North Windham traffic and road access, while simultaneously the second greatest concern over the next five years is town services and taxes.

In addition, roughly 20 percent of residents are unsatisfied with the town halls operating hours, claiming the service should be open till 7 p.m. some days of the week.

Nadeau emphasized that building new roads and routes and paying town hall clerks requires tax money.

"It was all over the place. Many of the answers when you look at them, they contradict each other," he said. "It's a long discussion about how to value the wants versus the needs."

The survey was available both on-

line and by QC codes that were obtained at November's election polling site and delivered a large amount of information on the town. Just about every service or department in town was addressed.

About a year ago, the Windham Town Council began to look at ways to better communicate between itself and the residents of Windham.

"To get a better understanding of what the Council and town staff were doing right, or could improve on, it was decided to develop this survey," said Reiner. "The responses could then be correlated to see where we stood. Obviously, the council works for the people, and this was a tool to pick over 800 resident brains so to speak"

In all, 877 residents responded to the survey. No one under the age of 20 took the survey, 323 respondents were under the age of 60, and 303 were over 60 years old. Another on-going discussion will include how to get more participation from Windham residents and how to increase communication between town staff and residents.

Discussions of the full survey will continue in upcoming council meetings. Highlights will be posted on Facebook and full survey results will be available to the public on the town website: www.windhammaine.us <

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Julie Bailey, FNP

GROWTH *Cont. from page 1*

were three multi-unit complexes finished with a total of 85 units. From those multi-unit apartments, RSU 14 gained six students.

Howell said the RSU 14 is calculated each year to take growth in Windham into account.

Windham Assistant Town Manager Bob Burns shared with councilors the results of a traffic evaluation conducted by the Gorrill Palmer engineering firm and how future developments could further impact traffic congestion.

“Based on discussions with the town, there are five potential developments within the immediate vicinity of the Route 302 study area,” the survey report detailed. “Trip generation was calculated using ITE Trip Gener-

ation Manual or other methods based on discussions with the Town. Trip distribution was based on our knowledge of the area and traffic patterns as identified from traffic counts that were provided in the North Windham Moves study.”

The traffic evaluation examined potential traffic from each of the developments including a proposal to build 172 residential units near Manchester Drive; construction of 80 condos at the end of Turning Leaf Road; additions to be built to the Microtel Inn & Suites; a potential development behind Home Depot with a possible hotel and 300 residential units; and two possible new hotels and 400 units of multifamily housing behind the Ice Cream Dugout on Enterprise Drive.

The survey report indicates that the three highest percentages for in-

creased traffic are located in the densest portion of the downtown area.

“As one moves out of the downtown area the growth rate decreases. The current average growth rate for Route 302 within the study area is approximately 2 percent,” the report says. “This indicates that Windham is currently experiencing a growth higher than what was forecast (0.5 percent) when the North Windham Moves Study was completed. It should be noted that the 0.5-percent yearly growth was consistent up to the design year 2040. If Windham should experience a plateau in growth or a negative growth between now and 2040, the average yearly growth from now to 2040 may decrease from 2 percent closer to the 0.5 percent, or more likely somewhere in between.”

Based upon their evaluation, Gorrill Palmer says that both regional background growth as well as local development growth in Windham appear to be higher than was forecast or assumed in the North Windham Moves Study.

“This means that Route 302 corridor traffic volumes would reach the 2040 design hourly volumes earlier than 2040 if the existing growth trends continue,” the report says. “Even though the traffic volumes are increasing quicker than originally forecast or assumed, the recommended East and West alternatives identified in the North Windham Moves Study are forecast to provide acceptable levels of service. Since the originally forecasted levels of service were relatively high, there appears to be some considerable allowance for increasing traffic volumes and

still maintaining acceptable levels of service throughout the corridor. The one exception along the corridor may be Boody’s Corner. This intersection level of service was forecast to be low but acceptable in 2040 with the construction of the East and West Connectors. It should be noted that in addition to the connectors, there were safety recommendations proposed for this intersection which should also improve the operations of the intersection, and the benefits of those safety improvements are not represented in the levels of service results. Based on this evaluation, it is our opinion that even though overall traffic volumes for the corridor are increasing faster than forecast, the recommended connectors should maintain overall acceptable levels of service, and in fact make the recommended connectors even more critical to maintaining the mobility and safety of the corridor than originally envisioned.”

In looking at Windham Fire, Police and EMS totals from 2014 to 2024, Tibbetts said figures show first responder calls only rose 0.02 percent since construction of new developments during that time frame.

Windham Town Council Chair Jarrod Maxfield said the workshop was helpful and he believes reviewing all the presented information will be useful for councilors when looking at potential growth issues or updating the town’s current growth ordinance.

“I think we really need as council to gets the facts out there,” Maxfield said. “The misnomer is that growth is what’s causing your property taxes to go up when it’s the opposite.” <

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Pinewood Derby racing tests determination of Cub Scouts

By Marianne Moran
STAFF WRITER

Members of Windham Cub Scout Troop 805 gathered with parents, volunteers, and family members at Windham Middle School on Saturday, Jan. 18 to compete in the Pinewood Derby, a series of model car races deeply steeped in the tradition of the Cub Scouts of America's history.

The scouts' dedication to the Pinewood Derby started in December when they received model kits consisting of three blocks of wood, four tires and two axles to turn into derby racing cars. With the help of their parents, the scouts cut, sanded, shaped, painted and accessorized each racing car using their imagination.

The Pinewood Derby races are held on an inertia track. As the races begin, scouts move to what is known as the "parking lot" to retrieve their cars. The scouts then place the cars at the starting gate, making sure that the cars are completely on the individual lane and are aligned straight. Once the cars are released, the scouts move

to the finish line area to watch their cars come down the track. As cars move down the track, they are timed with some exceeding speeds greater than 170 mph.

Looking out to the many cars lined up in the "parking lot" area, the varied colors, designs, and individualized interpretations of the cars speaks not only to the Cub Scouts' creativity, but also to the testament to the one-on-one time that these parents and children spent together coming up with and building these cars. Every car is a symbol, a representation of not only a proud and loving Windham Cub Scout, but also a proud and loving Windham family.

On this race day, the cars lined up in the "parking lot" in many colors. There were green, bright blue, orange, yellow, army green, light blue, black and white, multicolored green, and red. They are decorated with stars, figurines, drawings, NASCAR-looking stripes, checks, windows, drivers, drivers with helmets, in every shape.

The excited parents of scouts Hen-

ry Bernard, Jonathan Corson, Jackson Bennett, and Ian Bizier have long awaited this day, and have helped them to prepare and assemble the cars. Some even had to start over again after mishaps. In this case, they headed down to the Casco Bay District Pine Tree Council "store" in Raymond for another race kit.

The perimeters and specifications for a Pinewood Derby car are challenging. The Boy Scouts of America define the Pinewood Derby car's specifications as for width of 2 3/4 inches. The car length is 7 inches. The weight is not more than 5 ounces. The width between the wheels is 1 3/4 inches and the wheelbase is 4 3/8 inches.

The Pinewood Derby was developed by another parent, and Cubmaster Don Murphy in Manhattan Beach, California, on May 1, 1953. Murphy's son was too young to race in the popular Soap Box Derby races, so he invented the smaller Pinewood Derby race. Its popularity skyrocketed when in October 1954 the race was publicized in the popular magazine,

This Boy's Life, where it offered plans for tracks and cars.

The Boy Scouts of America registered the Pinewood Derby as an Official Trademark in May 2005.

The winners of this year's Windham Pinewood Derby races as reported by Pack 805 Cubmaster, Kayla Desmond are as follows:

- First place, Ryan Little
- Second place, Ben Conant
- Third place, Kye Fowler
- Fourth place, Lucas Yankowsky
- Fifth place, Griffin Earle
- Best in Show, Gavin Chickering

Winners from these Windham races advance to the District Pinewood Derby races featuring participants who won community races in their respective packs during the month of January. <



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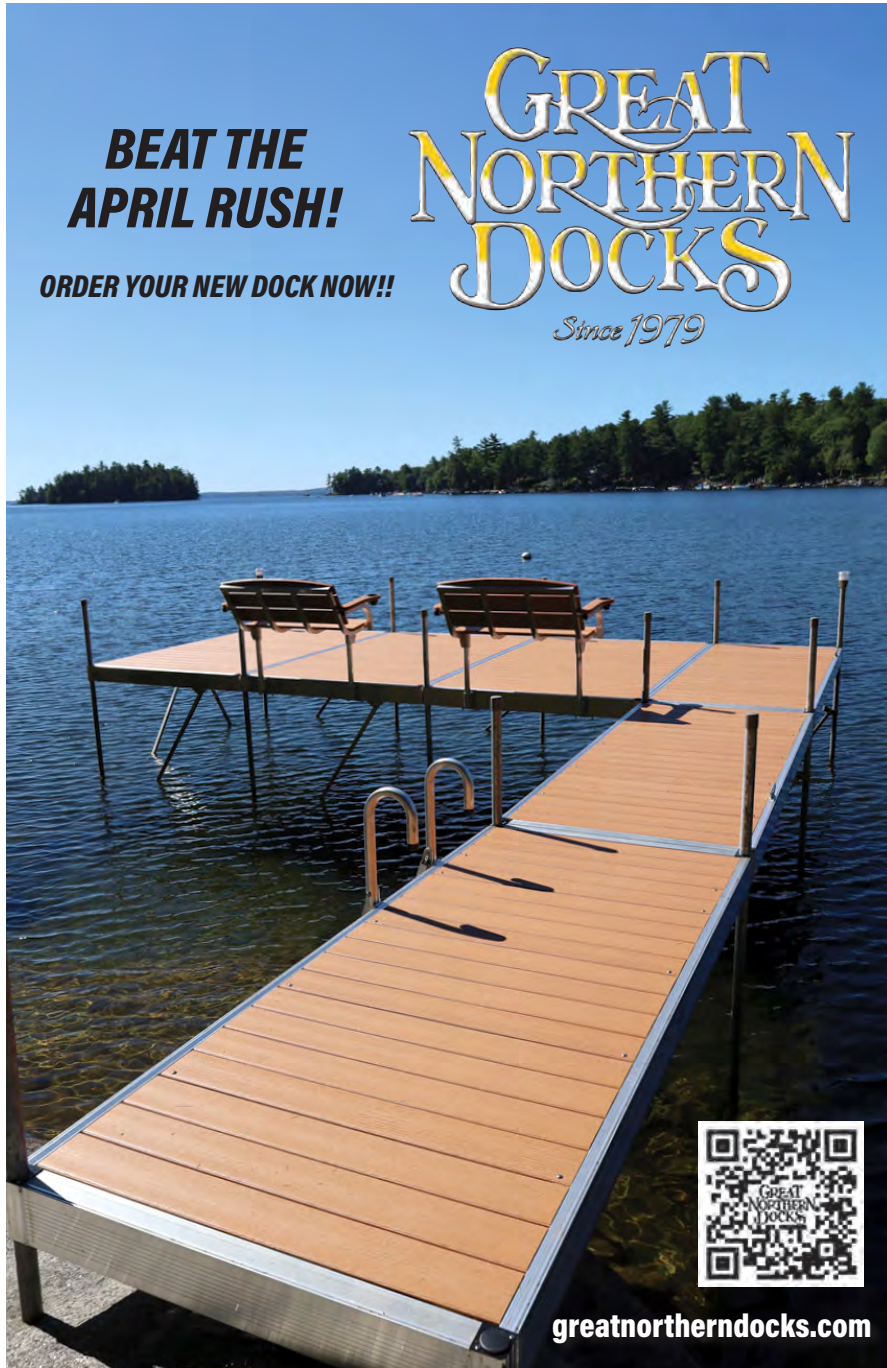
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Windham Middle School educator helps inspire future for community leaders of tomorrow

By Ed Pierce
STAFF WRITER

Shelly Cook believes that effective teachers do more than provide students with the necessary knowledge and skills to develop a career. She also thinks it's important to inspire them and to impart values such as empathy and respect for others and integrity to her students.

Cook is currently serving as a seventh-grade math teacher at Windham Middle School and has taught there for 26 years. She started by teaching sixth grade, moved to eighth grade for eight years and has taught every subject including English and Language Arts, Social Studies, Science, and Math.

"My duties as a teacher extend far beyond teaching students math skills. I teach students about kindness, helping others, being a good human and encouraging them every step along the way," Cook said. "I inspire students and help them to grow. I want to be their biggest cheerleader and to also be there to help them through the tough times. I have had to cover wounds with band-aids, mend broken hearts, wipe tears, package teeth in envelopes for the tooth fairy, and listen to students who needed a voice in their corner. Teaching and instructing students are a small part of a teacher's day."

She says that the best thing about being a teacher is receiving students in

the fall who are young, shy, and optimistic for a successful year and being able to watch them grow during the year, become independent thinkers, risk takers, and feel confident in their skills and themselves.

"The most challenging aspect of teaching is the demands of each day. Teachers no longer just teach academic skills," Cook said. "We are helping students navigate their socio-emotional issues by offering support for students, strategies to help them through tough times, and being their biggest cheerleader. We are helping to bridge the gap between home and school to better support students. We are taking care of some of the basic needs that are needed for students to learn. The students that we receive in the fall aren't just students in our classrooms, they truly fill our hearts, and we think of them as family."

After attending high school at Woodstock Academy in Woodstock,



Shelly Cook has taught at Windham Middle School for 26 years and currently teaches seventh grade mathematics. Over the years she has served as WMS Student Council Advisor, Certification Chairperson, Building Achievement Council representative, and a member of the school's leadership team. SUBMITTED PHOTO

Connecticut, Cook went on to study Elementary Education at Saint Joseph's College and graduated in 1995.

"Those four years had so many fond memories. I graduated with a diploma, but so much more; the friends that I made are still friends today. I met my husband and later started a family in Windham," she said. "I have lived in Windham for almost 25 years and am proud to call it home. I love going places in town and recognizing previous students and catching up with them."

According to Cook, she first applied to WMS for a sixth-grade teaching position, and she recalls receiving a call from the superintendent at the time.

"I was so happy that I would be teaching in the school that I student taught in, placed on the same team as my mentor teacher, and in the same classroom that I student taught in. It was truly my dream job," she said.

"The staff at WMS made me want to first apply. Everyone was a family, and supported one another, and I was always in awe at how they balanced their family and home life. The group of teachers that I was first paired with had my heart. They were my mentors, my confidants, and my friends."

During her time at WMS, Cook has been a teacher for sixth-, seventh-, and eighth-grade students, served as Student Council Advisor, Certification Chairperson, Building Achievement Council representative, and a member of the school's leadership team.

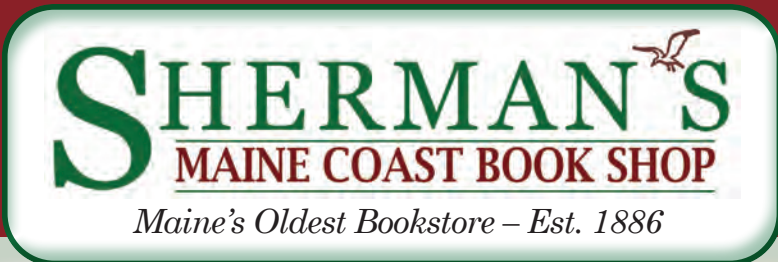
Her family has always been supportive of her teaching career.

"They have supported me with fundraisers, with late nights of planning and grading, with lending an ear and helping to give me advice on how to handle a situation or help a struggling student and have been patient when I see students out and about and catch up with them," she said. "They may get slightly frustrated when I see students in town and catch up, but inside they know it warms my heart."

But the most important thing that Cook says she has learned about working at WMS is to hold on.

"Some days may be bumpy rides, and other days may be easy sailing, but it is always new and exciting and worth the ride," she said. <

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to the movies and restaurants.

“Now I spend the majority of my free time sleeping,” she said. “When I’m not working, I normally have doctor appointments or blood tests to take. I would like to say I’m able to get out there and do things, but right now I rest up for the things that I have to do. I hope that one day I can do the things that I simply want to do. I’m lucky enough to have an extremely supportive husband as well as family and friends. I was reluctant to tell people at first, but I’ve come to be able to talk openly and honestly about my day-to-day struggles.”

If she’s able to find a donor, St. Pierre’s surgery would be performed at Maine Medical Center in Portland. Recovery time varies from person to person, but she believes the standard recovery time is about two to four weeks, but it can take up to six or more depending on the person.

“I feel it is important to note that the medical coverage for the donor’s surgery will be covered through the receiver’s insurance, however it doesn’t cover any time lost from work and it may not cover certain aspects,”

St Pierre said. “Definitely something to look into beforehand and I encourage everyone to do so.”

Mentally St. Pierre has been trying to remain as positive as possible given her circumstances but realizes it’s not easy to do but is thankful for an amazing support system.

“The most important thing I’d like people to know is that I hate that I have to ask this, and if I didn’t have to I wouldn’t,” she said. “I’m a private person and this isn’t something I ever thought I’d have to do but it’s something I need to do to increase my chances at a longer healthy life. While this will increase my lifespan, it’s not a cure. I will continue to have this disease throughout my life. Unfortunately, kidney donations only last so long and I very well may need another donation in the future.”

To donate a kidney to help St. Pierre or someone else on the kidney transplant list, potential donors can register at mmc.donorscreen.org.

“To donate you must have the person’s full legal name,” St. Pierre said. “Mine is Katelyn St. Pierre, though everyone calls me Katie. Or you can choose to donate without having a specific person in mind.” <

STUDENT OF THE WEEK **Zoey Moras**



Grade: 5 **School:** Manchester School
Teacher: Mrs. Sparrow
Favorite subject(s) in school: Writing
Parents’ names: Alexandra and Michael Moras
Reason for selection: Zoey is an amazing student and friend. She gives her best on all of her assignments. She cheers her peers on and pumps them up when they’re down. She listens to others and always has a kind word to share. Zoey is helpful, compassionate, and selfless. Zoey loves to participate in class and always has a positive attitude. When something gets tough, Zoey doesn’t give up. She perseveres until the job is done. She greets her peers and all staff with a big smile every day, and is a role model for all. When she’s not at school, Zoey loves to take dance classes, crafting, baking, and spending time with her family.

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Healthy Pickins gardening program a resounding success for Jordan-Small Middle School students

By Kendra Raymond
STAFF WRITER

Students at Jordan-Small Middle School are fortunate to have a way to stay connected to gardening all year long. Thanks to the school's greenhouse, community members, staff, and students all have access to freshly-grown vegetables right at their fingertips.

Created back in 2010, the JSMS greenhouse, along with the school's adjacent garden are proof of a successful program that is still going strong. RSU 14 District Chef Ryan Roderick knows firsthand how beneficial fresh fruits and vegetables are for the school lunch program.

"Healthy Pickins Garden was built in 2010 and that along with the adjacent greenhouse has been active since then. It came about through a grant that Dennis Woodruff and John Keller had obtained that furnished the funding to build the greenhouse and furnish supply tools, bags of soil, fencing, and seed packets," he said. "Lori Dibiase-Gagnon also played a key role in getting the first vegetable garden started and since 2010, thousands of pounds of vegetables have been grown for the school lunch program with lots of help from the JSMS students."

Roderick said that the greenhouse is home to several crops including melons, assorted varieties of lettuce, and spinach. In addition, several herbs such as chives, lavender, rosemary and sage are cultivated.

The greenhouse and garden are primarily run by JSMS fifth grade science students. However, JSMS students in grades six to 8 also partake in the fun, helping out with various tasks during the school day and with an after-school Garden Club.

In addition to providing a wholesome educational experience, the greenhouse and garden yields harvests that help the school and benefit the Raymond community.

Roderick said that giving back to the community is important to the students.

"The greenhouse supplements the larger JSMS Healthy Pickins Garden. These fresh organic grown vegetables have provided hundreds of healthy and delicious meals to the students and staff at JSMS over the years," he said. "When there has been a surplus of harvest, the vegetables have donated to the Raymond Community School and other schools in the district, as well as the Raymond Food Pantry."



Spinach grown by students is about ready to be harvested at the JSMS greenhouse. The crop is part of the Healthy Pickins gardening program offered at the school. PHOTO BY RYAN RODERICK

Roderick assists in recipe development, menus, and staff training as well as helping to ensure nutrition guidelines and food safety for RSU 14 are followed. He also occasionally works directly with students in cooking and nutrition education, and in sampling and taste testing.

"I don't have much of a hand in its implementation outside of coordinating with our kitchen staff to receive and process the vegetables to be used in the school meals," he said. "I have annual meetings with our garden team to discuss what crops to plant, which ones are favored by the students and which ones are reasonable for us to process. We also pay for the vegetables

we receive from the school garden, the proceeds go directly back to the garden to buy seeds, soil amendments, and tools. But the bulk of the work is very much thanks to our gardeners, teachers, and volunteers."

Originally spearheaded by community members Sheila Frappier and John Keller, the JSMS greenhouse and garden are the product of many years of dedication, effort, and lots of folks putting their heart and soul into the program's success.

Frappier and Keller have recently retired from their roles, and new coordinators and members at the school have stepped up, including Lynne Latham, Manami Hammond, Santa Rodriguez-Lopez, Amanda Kamba, and Michelle Brann, to name a few. The program is in a transitional period integrating new coordinators who organize and lead the program including students, staff, and volunteers.

"It was wonderful working with the kids. I have run the program for the last 12 years," said Frappier.

The gardening program brings immeasurable value to everyone at JSMS and the community.

"The School Nutrition Program and our students greatly benefit from the work and dedication of the gardening team. (It) teaches students about agriculture, nutrition, and life skills as they can learn how to grow vegetables for the rest of their lives. Also, school gardens just help promote healthy lifestyles," said Roderick. <

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WHS student shares her journey in writing a novel

By Jolene Bailey

STAFF WRITER

Windham High School has a graduation requirement that seniors must complete a capstone project, an independent study in which students can delve into a variety of topics that interest them.

Students are completely in charge of this project and rules mandate that they must put in at least 30 hours of research. Capstone projects are an opportunity for students to independently design, implement, and exhibit their learning on a topic or subject that they are passionate about. It provides an opportunity for students to identify and tackle an issue in their local or global communities and the projects stress the importance of making a connection from local mentors while using learning experiences that occur outside of the four walls of Windham High School.

This year WHS senior Ellie Curtis has decided to do her Capstone project about her experience in writing a novel.

“Writing a novel has been a goal of mine since as early as elementary school when I joined my school’s creative writing club. Choosing my capstone project gave me the opportunity to embark on the journey of writing a novel since scheduling can often



Windham High senior Ellie Curtis attended the Longfellow Writing Camp at UMaine Farmington last summer to gain knowledge about college classes focusing on writing. She’s using what she learned for her Capstone project at WHS. *SUBMITTED PHOTO* make it difficult to prioritize that,” said Curtis.

She was able to gain her research hours in the time she spent writing.

“With all the work involved in completing a capstone project such as the numerous hours of research and dedication, I wanted my topic to be something that I was passionate about, something that I would happily dedicate my time to,” Curtis said.

Other current students are devoting their projects to solving and advocating for varied issues such as beach pollution while others are using unforgettable historical moments like World War II to base their projects on or using their future career ideas to generate their theme and general questions their Capstone project upholds.

Curtis’ case strives for an emo-

tional and circumstantial component that all projects can implement in a way. A novel comes with many ingredients to digest such as creating characters, setting, plot, conflict, themes, and other creative elements. She says her imagination and expressiveness coached her throughout the process.

“I will be focusing on one character then switching to focusing on another,” Curtis said. “During that transition, I have to remember the tone in which the character talks, how they carry themselves in situations, and how they interact with others. I have

to go back and reread what I have already written to recapture their personality.”

One of Curtis’s goals for writing this novel is to make it something that readers relate to, but trial and error in her writing has occurred.

“I have struggled and made mistakes in my writing when exploring a character. From time to time, I have forgotten that they have their own voice in addition to flaws,” said Curtis.

She has always had a burning passion for writing since she was a little girl with a strong imagination.

“Though I intend to pursue a career in psychology, I plan on continuing writing. Ever since I began writing, I had no intention to stop,” Curtis said. “It was always a fun and creative outlet through which I could express

→ see CAPSTONE Page 28

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BRIEFS

Blood Drive

North Windham Union Church, 723 Roosevelt Trail in Windham, is hosting a Blood Drive with the American Red Cross from 10 a.m. to 2:30 p.m. Friday, Jan. 31. To sign up to donate blood, call 1-800-REDCROSS.

Four Chaplains Ceremony

The American Legion Field-Allen Post will host a Four Chaplains Interfaith Service at 2 p.m. Sunday, Feb. 2 at the Windham Veterans Center, 35 Veterans Memorial Drive. Refreshments will be provided following the service and all are welcome to attend this event. The Four Chaplains Ceremony honors the sacrifice of chaplains onboard the USAT Dorchester, a troop transport ship that was tor-

pedoed during World War II. The chaplains gave up their life jackets and seats in the lifeboats so that others might survive. FMI, 207-892-1306.

Cribbage Club

The Cribbage Club will meet from noon to 2 p.m. Tuesday, Feb. 4 at the Windham Public Library, 217 Windham Center Road, Windham. All ages and abilities are welcome. FMI, call Ray at the library's Help Desk at 207-892-1908 ext. 5 or send an email to rmarcotte@windhammaine.us. Transportation to the meeting may be available from Age Friendly Windham. Call 207-892-4649 FMI.

Free Meal

St. Ann's Episcopal Church, 40 Windham Center Road, will offer a free community meal from 5 to 6 p.m.

Thursday, Feb. 6. This meal is sponsored by local churches and Wayside Soup Kitchen in Portland. Enter through the double doors facing the playground. FMI, call 207-892-8447.

Youth lacrosse

Registration is now open for the Windham Youth Lacrosse Association for children in grades K to 8 and runs through March 1. To register, go to www.windhamlacrosse.com

Windham's Got Talent

The first 'Windham's Got Talent' will be held at 6 p.m. Friday, Feb. 7 at Windham High School's Performing Arts Center and will showcase talented performers and acts of all ages from the community. Anyone interested in performing is asked to visit www.bit.ly/windhamsgottalent Tickets for "Windham's Got Talent" will be \$10 and \$12 for adults and may be purchased at the door on the evening of the competition. FMI, send an email to scook@rsu14.org

Senior shopping

Seniors ages 55 and over are invited to join Windham Parks & Recreation every Thursday morning to go shopping in North Windham. This program is free for seniors who can't drive or get to a store on their own. Participants must call to reserve a spot between Monday and Wednesday of the week they would like to go shopping. The route and the times may vary slightly each week based upon the number of participants that reserve a spot. Picking up from different locations may require a slight wait. Call 207-892-1905 to reserve a spot.

Meals on Wheels

The Meals on Wheels program provides up to five meals for homebound participants each week. Volunteers and agency staff deliver meals four days a week. No deliveries are made on Wednesdays. There is a suggested donation of \$3.50 per meal. This service is provided by the Southern Maine Agency on Aging. Call 1-800-400-6325 for more information.



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College roundup

The following local students have been recognized for outstanding academic achievement:

- Jonathan Grant of Raymond and Nikolaus Phillips of Windham have been named to the Dean's List for academic excellence at the University of Maryland's Global Campus.
- Rachelle Cloutier of Windham has been named to the Dean's List for academic excellence at the University of Connecticut.
- Brooke Gerry and Riley Parker of Windham and Kelly Gleysteen of Frye Island have been named to the Dean's List for academic excellence at the University of Rhode Island.
- Ella Novak of Windham has been named to the University of Mississippi's Chancellor's Honor Roll list for outstanding academic performance.

• Thomas Casserly of Windham has been named to the President's List for academic achievement at Nichols College.

- Maddox Arbour, Emma Chasse, Jady Kimball, Robert Ledbetter and Alexander Yeaton, all of Windham, and Sarah Madore of Raymond have been named to the Dean's List for academic excellence at the University of New England.
- Conor Daigle, Zachary Doyer, Cassia Flores Silva, Patrick Furey and Lucas Littlefield, all of Raymond have been named to the Dean's List for academic excellence at Southern Maine Community College.
- Kylee Armer, Samantha Bell, Brayden Cassidy, Heather Chase, Kendyl Cocco, Tyler Collins, Anna Crispin, Erika Darling, Chloe Fitts, Julia

Gelston, Taysha Gillis, Evelyn Gross, Sarah Hamill, Lana Harding, Kaylee Hines, Amie Huijon, Beau Kennard, Raelyn Knowles, Evert Krikken, Samantha LeClair, Amos Manzi, Angela Mawe, Alexis Maxwell, Reagan McDougall, Connor Moreau, Karen Muhirwa, Gabe Ouellette, Emma Parsons, Abby Patenaude, Marshall Payne, Lake Peterson, Dylan Phillips, Sophia Popov, Alex Raccone, Aurora Raymond, Lauren Reynolds, Jessica

Salazar, Carter Santos, Lilian Simon, Michelle Stinchfield, Payton Thorpe, David Wasun, Michael Wong, and Israel Yoko, all of Windham, have been named to the Dean's List for academic excellence at Southern Maine Community College.

- Nicholas Doughty of Raymond and Brady Reed of Windham have been named to the Dean's List for academic excellence at Vermont State University. <

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1. Accuracy in Financial Records:

One of the primary responsibilities of a bookkeeper is to ensure that a business's financial records are accurate and up to date. This includes tracking daily transactions, reconciling accounts, and managing invoices. Accurate financial records are essential for understanding the health of a business and making informed decisions. Mistakes in bookkeeping can lead to costly errors, such as missed payments, inaccurate tax filings, or misrepresented financial statements. A professional bookkeeper minimizes the risk of these errors and ensures the books are in order.

2. Time and Cost Efficiency: Managing finances can be time-consuming, especially for business owners who are already juggling multiple responsibilities. Hiring a bookkeeper allows business owners to focus on core activities such as sales, marketing, and customer service. It also reduces the stress and time spent on administrative tasks. Additionally, while hiring a bookkeeper involves an upfront cost, it can save money in the long run by preventing financial mistakes and avoiding penalties for non-compliance with tax laws.

3. Compliance with Tax Regulations: Tax laws and regulations can be complex and ever-changing. A bookkeeper stays up to date with the latest tax codes and ensures that the business complies with all requirements. They help prepare accurate tax filings, track deductible expenses, and ensure that deadlines are met. This not only helps avoid penalties but also maximizes tax savings. For small businesses and startups, this expertise can be particularly valuable, as they may lack the resources to navigate tax complexities on their own.

4. Better Financial Decision-Making: A skilled bookkeeper provides detailed and accurate financial reports, offering insights into a business's performance. With this information, business owners can identify trends, allocate resources effectively, and plan for

the future. For instance, a bookkeeper can highlight areas where costs can be reduced or suggest strategies for improving cash flow. These insights are critical for making informed decisions that drive growth and profitability.

5. Scalability and Growth Support: As a business grows, its financial management needs become more complex. A bookkeeper can adapt to these changing needs by handling increased transaction volumes, managing payroll, and assisting with financial forecasting. For larger businesses, a bookkeeper works in tandem with accountants and financial advisors to ensure seamless financial operations. For small businesses, having a bookkeeper from the start establishes a solid foundation for scalable growth.

6. Peace of Mind: Running a business comes with its fair share of challenges, and financial stress is often at the top of the list. Knowing that a professional is handling the books provides peace of mind to business owners. It allows them to focus on their passion and vision without constantly worrying about financial details. Whether it's reconciling accounts, managing invoices, or preparing for audits, a bookkeeper ensures that financial processes run smoothly.

Hiring a bookkeeper is an investment in the success and sustainability of a business. <



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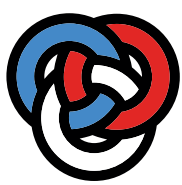
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Guide to **MONEY MATTERS**

THE BENEFITS OF USING AN INDEPENDENT ADVISOR

When it comes to managing your finances, choosing the right advisor is one of the most critical decisions you will make. With a myriad of options available, the choice often comes down to working with an independent advisor or a national company. While both have their merits, independent advisors often provide distinct advantages that can make a significant difference in achieving your financial goals.

Personalized Attention

One of the most significant benefits of working with an independent advisor is the level of personalized attention you receive. Independent advisors are not bound by corporate quotas, rigid product offerings, or standardized approaches. Instead, they take the time to understand your unique financial situation, goals, and preferences.

This personalized approach often translates into tailored solutions designed specifically for your needs. Whether you are planning for retirement, saving for your children's education, or managing your investments, an independent advisor can craft a strategy that aligns closely with your objectives.

Greater Flexibility

Independent advisors operate without the constraints of a larger corporation, allowing them greater flexibility in their recommendations. They are

not tied to proprietary products or specific investment platforms, which means their advice is often more objective and unbiased.

This independence allows advisors to select from a wide array of financial products and services across the market, ensuring that the solutions they recommend are in your best interest. In contrast, advisors at national companies may face pressure to promote in-house products, even if better options exist elsewhere.

A Fiduciary Duty to Clients

Many independent advisors operate under a fiduciary standard, which legally obligates them to act in their clients' best interests. This commitment ensures that their recommendations are always aligned with your financial well-being, free from conflicts of interest.

While some national companies also employ fiduciaries, others operate under a suitability standard, which only requires them to recommend products that are "suitable" for your situation—a much lower bar that can lead to suboptimal choices.

Direct Communication and Relationship Building

When you work with an independent advisor, you are often dealing directly with the person responsible for your financial strategy. This direct line

of communication fosters trust, transparency, and a deeper understanding of your needs. Over time, this relationship can evolve into a true partnership, where your advisor becomes a trusted confidant in your financial journey.

In contrast, national companies may rely on a team-based approach, where your account is managed by multiple individuals or departments. While this can have its advantages, it often lacks the personal touch and consistency that many clients value.

Local Expertise and Community Focus

Independent advisors are typically rooted in their local communities and have a deep understanding of the economic and social factors that may impact your financial planning. This local expertise can be invaluable, particularly if you own a small business or have unique regional considerations.

Additionally, independent advisors often build their businesses through referrals and community involvement, which means they have a vested interest in maintaining a stellar reputation. This commitment to client satisfaction often translates into higher levels of service and accountability.

Lower Costs, Transparent Fees

Another advantage of working with an independent advisor is the potential for lower costs. National companies

often have higher overhead expenses and may pass those costs onto clients through higher fees or commissions. Independent advisors, on the other hand, tend to operate with leaner structures, which can result in more competitive pricing.

Moreover, independent advisors are more likely to offer transparent fee structures, such as flat fees or fees based on assets under management. This transparency allows you to understand exactly what you are paying for, reducing the likelihood of hidden charges or unexpected expenses.

The Value of Independence

While national companies may offer brand recognition and a sense of stability, the benefits of working with an independent advisor often outweigh these advantages. With personalized attention, greater flexibility, fiduciary responsibility, and a commitment to building long-term relationships, independent advisors provide a level of service that is hard to match.

When choosing an advisor, consider what matters most to you: a one-size-fits-all approach or a customized strategy designed with your unique goals in mind. For many, the choice is clear—an independent advisor can be the key to achieving financial success while ensuring a trusted, personalized partnership along the way. <

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Guide to

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2025 MEDICARE CHANGES: KEY UPDATES

The year 2025 brings significant changes to the Medicare program, impacting costs and coverage for beneficiaries. Here's a summary:

Part B Premium and Deductible Increases: The standard monthly Part B premium will rise, along with the annual deductible. These increases are primarily attributed to projected healthcare cost growth.

Part A Cost Adjustments: Hospital deductibles and coinsurance amounts for Part A coverage will also increase.

Part D Improvements:

• **Elimination of the Medicare Part D Coverage Gap:** The notorious "Donut Hole" in Medicare Part D coverage has been eliminated as of 2025.

• **Out-of-Pocket Spending Cap:** A crucial change limits annual out-of-pocket prescription drug costs to \$2,000 per year for all Part D beneficiaries.

• **Manufacturer Discount Program:** A new program replaces the previous coverage gap discount, aiming to lower drug costs.

Impact on Beneficiaries:

These changes will affect beneficia-

ries' out-of-pocket expenses.

• **Increased Costs:** Higher premiums and deductibles for Parts A and B may impact budgets.

• **Improved Drug Coverage:** The Part D changes are expected to provide significant relief for beneficiaries with high prescription drug costs, offering greater financial protection.

• **Medicare Advantage Plans:** Beneficiaries are encouraged to review their plan options, as changes may include modifications to medical and Part D benefits, copays, coinsurance, deductibles, formulary coverage, pharmacy networks, premiums, and out-of-pocket maximums.

• **MaineCare Reimbursement Rate Updates:** The Maine Department of Health and Human Services has updated reimbursement rates for certain Medicare-covered services, effective January 1, 2025.

Important Considerations:

Given these changes, it's crucial for Medicare beneficiaries in Maine to review their current coverage and understand how these updates may impact their healthcare and finances.

→ see **MEDICARE** Page 21

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TOP REASONS TO CONSIDER DIRECT PRIMARY CARE

In an era when health insurance premiums and frustrations with primary care dominate the conversation, there's a little-known model that's revolutionizing healthcare: Direct Primary Care (DPC). For families and small businesses alike, DPC offers a practical and affordable alternative that prioritizes quality care without breaking the bank.

Cut Healthcare Costs with DPC

DPC is a subscription-based healthcare model. Patients pay a flat monthly fee—typically less than \$150—giving them unlimited access to their primary care provider. This fee covers a wide range of clinical services and other perks not commonly found in primary care. But the true value lies in how DPC reduces overall healthcare costs. Did you know in Maine your doctor can order your prescription medications for you, often at great discount? A new patient who joined my practice last week slashed her prescription medication costs from \$60 per month to \$50 per year! Could you have similar savings?

Reduced ER/Urgent Care Visits

DPC physicians commit to having smaller patient panels and flexible hours. Therefore, you have access to care when you need it. With same-day or next-day appointments and

24/7 access to your doctor via text or phone, DPC makes it easier to address issues before they escalate. This means fewer costly trips to urgent care or the ER, where bills can easily run into thousands of dollars.

Ideal for Small Businesses – have a doctor on call for your team!

For local businesses struggling with the rising cost of employee health benefits, DPC offers a cost-effective solution. Enrolling your team in direct care ensures timely and responsive care that is proactive, with the emphasis of preventing unnecessary expense of ER and urgent care when at all possible. For businesses with or without existing health coverage, providing a DPC benefit brings amazing value and commitment to the team emphasizing health, and minimizing time away from work through effective and available primary care.

Direct Primary Care isn't just a new way to do healthcare—it's a smarter way to save money while getting personalized care. Explore savings in prescriptions and timely access to your physician, consider DPC today!

This article was brought to you by John Daggett, MD, a board certified internal medicine physician, Mainer, and owner of Yarmouth Direct Primary Care. Visit yarmouthdpc.com. <

SMART TIPS FOR BUDGETING

Creating and sticking to a budget is one of the most effective ways to take control of your finances and achieve your financial goals. A budget provides a clear plan for how to allocate your income, manage expenses, and save for the future. Here are some practical steps to help you create a budget and stick to it:

1. Assess Your Current Financial Situation: Before creating a budget, understand your current financial standing. Start by calculating your total monthly income, including your salary, side hustles, or other sources of income. Next, track your expenses for at least a month to identify spending habits. Categorize expenses into fixed costs (e.g., rent, utilities) and variable costs (e.g., dining out, entertainment).

2. Set Clear Financial Goals: Define your goals. Short-term goals might include paying off credit card debt or saving for a vacation, while long-term goals could involve buying a house or building a retirement fund.

3. Create a Realistic Budget: Base your budget on actual income and necessary expenses. Follow the 50/30/20 rule: 50% for needs, 30% for wants, and 20% for savings and debt

repayment. Be realistic about your spending habits and leave room for occasional surprises. Make sure to include an emergency fund to cover unexpected expenses and prioritize debt repayment and savings.

4. Track Your Spending: Regularly monitor your spending to ensure you're staying within your budget. Use budgeting apps, spreadsheets, or a simple notebook to record expenses. Adjust your budget as needed to account for any changes in income or expenses.

6. Stick to Your Budget: Sticking to a budget requires discipline and consistency. Avoid impulse purchases by giving yourself time to evaluate whether a purchase aligns with your goals. Review your progress weekly or monthly to stay accountable.

7. Reward Yourself: Celebrate milestones, such as paying off debt or hitting a savings target. Rewarding yourself (within budget) helps reinforce positive habits and keeps you motivated.

By creating a clear budget and committing to it, you can reduce financial stress, achieve your goals, and build a secure financial future. <

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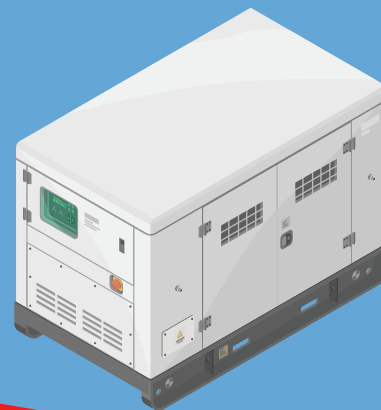
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WHAT IS A SHARE CERTIFICATE AND WHAT ARE ITS BENEFITS?

If you're looking for a safe and reliable way to grow your savings, a share certificate could be the perfect fit. Often compared to a Certificate of Deposit (CD) offered by banks, share certificates are a type of savings account available through credit unions. Here's everything you need to know about share certificates and why they could be a smart addition to your financial portfolio.

What Is a Share Certificate?

A share certificate is a savings account that allows you to earn higher dividends (interest) in exchange for committing your funds for a set period of time. When you open a share certificate, you agree to deposit a certain amount of money for a specific term, which can range from a few

months to several years. In return, the credit union pays you a guaranteed dividend rate for the duration of the term.

Key Features of a Share Certificate

- **Fixed Terms:** Share certificates typically have terms ranging from 6 months to 5 years.
- **Guaranteed Rate of Return:** The dividend rate is locked in when you open the account, so you know exactly how much you'll earn.
- **Minimum Deposit Requirements:** Most share certificates require a minimum deposit to open, which can vary by financial institution.
- **Penalty for Early Withdrawal:** Withdrawing funds before the maturity date usually results in a penalty, making it important to plan carefully.

Benefits of a Share Certificate

- 1. Higher Dividend Rates:** Share certificates typically offer higher dividend rates compared to regular savings accounts. The longer the term of the certificate, the higher the rate tends to be, allowing you to maximize your earnings.
- 2. Safety and Security:** Your funds are insured up to \$250,000 by the National Credit Union Administration (NCUA), providing peace of mind that your money is protected.
- 3. Predictable Returns:** Since the dividend rate is fixed, you can calculate exactly how much your investment will grow over the term of the certificate.
- 4. Flexible Terms:** Whether you're saving for a short-term goal or a long-

term milestone, share certificates come with a variety of term options to suit your needs.

5. Encourages Savings Discipline: By locking your funds in a share certificate, you're less likely to dip into your savings for impulse purchases. This makes it a great tool for achieving financial goals like building an emergency fund or saving for a down payment.

Share certificates are ideal for individuals who:

- Have a lump sum of money they won't need immediate access to.
- Want a low-risk investment option with guaranteed returns.
- Are looking for higher dividend rates than a traditional savings account can offer.

How to Get Started

Opening a share certificate at Maine State Credit Union is simple. Determine how much you want to deposit, choose a term that aligns with your goals, and lock in your rate. Our team is here to guide you through the process and answer any questions you might have.

This article was brought to you by Maine State Credit Union. Contact them by phone at 207-623-1851 or stop by their Gray office located at 25 Portland Road. Explore their services at www.mainestatecu.org

WHAT IS A HOME EQUITY LINE OF CREDIT

A Home Equity Line of Credit (HELOC) allows homeowners to borrow against the equity in their home, similar to a credit card. Unlike a traditional loan, a HELOC provides a revolving line of credit, meaning you can borrow, repay, and borrow again up to your approved limit.

HELOCs typically have a draw period (usually 5-10 years) where you can access funds and make interest-only payments, followed by a repayment period (often 10-20 years) where you pay back both principal and interest.

Interest rates usually fluctuate with the market.

One big advantage? HELOCs can be used for anything—from home improvements to debt consolidation—often at lower interest rates than credit cards. However, since your home is collateral, failing to make payments could result in foreclosure.

Before taking out a HELOC, consider your financial stability and the potential for rising interest rates. Used wisely, it's a flexible tool to access cash when needed!

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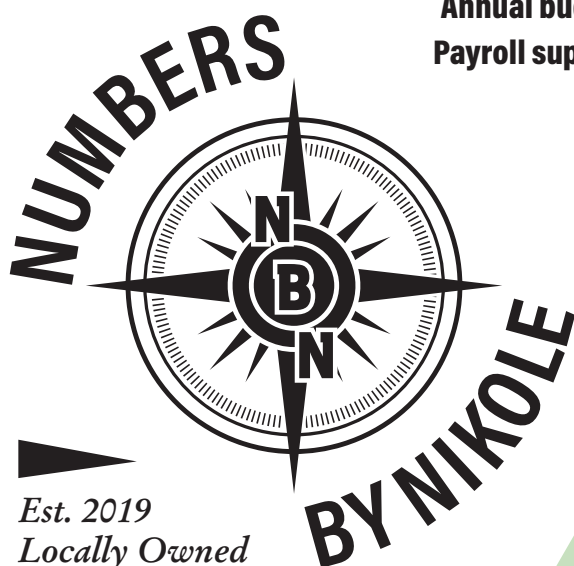
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3 STEPS TO HANDLE MARKET VOLATILITY AS YOU APPROACH RETIREMENT

No one likes to watch their investments lose money, but downward market volatility can feel particularly scary for people who plan to retire in the near future. Their anxiety is understandable. They've spent their careers building their nest eggs and now – at a time when they plan to give up their income-producing jobs – they face the prospect of living off less money than they had envisioned.

Fortunately, it's rarely as simple as that. As with all things financial, it's important to look at the big picture. If you're nearing retirement and worried about market volatility, keep these factors in mind:

1. Concentrate on your financial goals. No one can say with certainty what will happen to stocks over the next week, month, year or decade. But what may be more certain is your financial goals for those timeframes. Ensure your portfolio is designed to help you achieve your key priorities, rather than to hit a specific market outcome. Remember that timing the markets is rarely successful because there are so many unknown factors influencing how stocks move.

2. Keep your emotions in check. Market corrections, dips and swings are inevitable for investors in the short term, so it's important to look beyond the daily hype and headlines.

Instead, watch for broad, persistent trends that could provide opportunities or challenges for your overall financial situation. As you ponder adjustments to your portfolio, remember that while you can't control the market, you can control your reaction to it.

3. Reassess your portfolio according to your retirement date and risk tolerance. Two items that are more in your control are your risk tolerance and retirement date. Keep in mind that each person has an individual comfort level with taking risks. You may find that your ability to handle market swings varies over time, particularly if you've experienced volatility in the past. Big market moves or dips may be a good time to step back and evaluate your portfolio according to when you anticipate needing to generate income from your investments:

- If you have a decade or more before retirement, prioritize building your investments using a diversified asset mix. Investing regularly in the market could help volatility work to your benefit, as you have more time to ride out short-term turbulence and overcome potential losses. As you refine your retirement plans, calculate how much money you need to live the lifestyle you want, while also prepar-

ing for unexpected expenses such as healthcare. Knowing how much you need to retire can help you stay confident in your financial strategy amid market uncertainty.

- If you are within a few years of retirement, you likely are more sensitive to short-term market moves. At this point, you may consider gradually adjusting your portfolio to reduce your level of risk. If you wait until retirement to adjust your investment mix, you could be surprised by untimely market volatility or a downturn. If this happens, it could leave you with less money in retirement compared to your plans, forcing you to modify your goals or lifestyle. If the market is experiencing a correction, you may want to wait for it to rebound (as it historically has) before making adjustments. Making changes immediately amid volatility could lock in possible losses.

- If you are already retired, be patient and maintain your diversified investment strategy. If the potential for a downturn or increased volatility makes you nervous, consider reallocating your portfolio accordingly. Keep in mind that even in retirement it may make sense to have part of your investment mix focused on growth. Today's long-life expectancies mean

that you need to be prepared for the likelihood that living costs, particularly healthcare, will be higher in the later decades of your retirement.

If you have concerns about the effect of market volatility on your investments, you are not alone. If you want additional support, consider consulting a financial advisor who can review the details of your unique financial situation. Together you can determine if your portfolio is on track to reach your goals.

This article was brought to you by Diane Hoenig, CFP®, ChFC®, APMA™, CMFA®, Financial Advisor and Certified Military Financial Advisor with Hoenig & Hoenig, a private wealth advisory practice of Ameriprise Financial Services, LLC. She specializes in fee-based financial planning and asset management strategies and has been in practice for 31 years. <

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TOP REASONS TO CONSIDER PREPLANNING SERVICES

Preplanning services offer a thoughtful and practical way to ensure peace of mind for yourself and your loved ones. Whether for funeral arrangements, estate planning, or end-of-life decisions, here are the top reasons why preplanning is a smart choice.

1. Eases Emotional Burden: Losing a loved one is difficult, and making arrangements during grief can be overwhelming. Preplanning allows your family to focus on healing instead of making stressful decisions.

2. Ensures Your Wishes Are Honored: By planning ahead, you have full control over your arrangements. Whether it's choosing a burial or cremation, selecting a ceremony style, or

designating beneficiaries, preplanning ensures your preferences are followed.

3. Locks in Costs and Saves Money: Funeral and estate costs rise over time. Preplanning allows you to lock in today's prices, preventing your family from facing unexpected financial burdens later.

4. Reduces Family Conflict: Without clear instructions, disagreements can arise among loved ones. Preplanning eliminates uncertainty, helping prevent disputes.

5. Provides Peace of Mind: Knowing everything is arranged ahead of time relieves stress and allows you to live life fully, knowing your affairs are in order. <

UNDERSTANDING MAINECARE ELIGIBILITY FOR LONG-TERM CARE

The current average cost of one month of nursing home care in Maine is \$11,363. In Southern Maine, nursing home expenses can exceed \$15,000 per month. Given the high costs of long-term care, many people have questions about how to pay for long-term care and how to protect their assets. This article will provide general information regarding MaineCare eligibility.

There are three sources of payment for long-term care: long-term care insurance, private pay, and MaineCare benefits. MaineCare is Maine's Medicaid program. Contrary to popular belief, Medicare does not cover long-term care, although it may pay for some skilled rehabilitation following surgery or an acute medical event.

The Maine Department of Health and Human Services (DHHS) reviews MaineCare applications and determines financial eligibility for benefits. When a MaineCare application is submitted for long-term care (nursing home, residential care/assisted living, or home care), the applicant is required to provide financial records for the previous five years, which is commonly known as the look-back period. To be eligible, the applicant may have \$2,000 in countable assets and \$8,000 in interest-bearing account(s). Certain assets, such as the applicant's primary residence, are exempt. For nursing

home benefits, the applicant's spouse is also subject to an asset limit, which is currently \$157,920.

DHHS reviews financial records not only to verify assets, but also to see whether any assets have been transferred. DHHS will impose a penalty if the applicant or the applicant's spouse disposed of assets for less than fair market value during the look-back period. The MaineCare rules only permit irregular gifts totaling \$500 per calendar quarter. If gifts exceed that limit, then DHHS calculates a penalty by dividing the total value of the gifts made during the look-back period by the current divisor of \$11,363. For example, gifts totaling \$100,000 would result in a penalty of 8.8 months. The penalty is the number of months the applicant is ineligible for MaineCare. It is important to note that certain asset transfers do not trigger a penalty, such as those to a spouse or to a disabled child.

The MaineCare eligibility rules are complex and change frequently. The asset transfer penalty is tricky and can be a potential pitfall for older adults. An experienced elder law attorney can advise you on legitimate strategies to protect your assets from long-term care costs and preserve your future eligibility for MaineCare benefits.

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Guide to MONEY MATTERS

CAN YOU STILL "MAX OUT" YOUR IRA?

The year is nearly over, but you still have time to make some beneficial financial moves — such as “maxing out” on your IRA.

Actually, you have until April 15, 2025, as the deadline to contribute to your IRA for the 2024 tax year. But if you can afford it, why not put in the extra money now and get it working for you?

For 2024, you can put in up to \$7,000 to an IRA, or up to \$8,000 if you’re age 50 or older. If you already have a traditional or Roth IRA, you know the benefits, but if you don’t have either, here’s a quick summary of both:

Traditional IRA – With a traditional IRA, your earnings grow tax-deferred and your contributions can be tax-deductible. If you and your spouse don’t have access to a 401(k) or similar employer-sponsored plan, you can deduct the full amount of your IRA

contributions, up to the contribution limit. But if you are covered by an employer-sponsored plan, you can take a full or partial deduction if your modified adjusted gross income is less than \$143,000 if you’re married and file jointly, and less than \$87,000 if you’re a single filer.

Roth IRA – Roth IRA contributions are not tax-deductible, but your earnings can grow tax-free, provided you’ve had your account at least five years and you don’t start withdrawing the earnings until you’re age 59½. And because you’re investing with after-tax dollars, you can withdraw contributions – not the earnings – at any time, for any purpose, without taxes or penalties. You can make a full or partial contribution if your modified adjusted gross income is less than \$240,000 if you’re married and file jointly and less than \$161,000 if you’re a single filer.

What if your income level allows you to choose between the two IRAs? If you think you’ll be in a higher tax bracket when you retire, you might want to consider a Roth IRA. Conversely, if you think you might be in a lower tax bracket upon retirement, you might lean toward a traditional IRA, as you’d get the tax benefits now. Everyone’s situation is different, though, so you may want to consult your tax advisor.

In any case, given the tax advantages, you’ve got a strong incentive to fully fund an IRA each year. Furthermore, you can put almost any investment – stocks, bonds, mutual funds and so on – into an IRA, so you can create a portfolio that matches your needs and risk tolerance.

You do have time to fully fund your IRA for the 2024 tax year, but going forward, you may want to avoid pushing up against the deadline to

complete your IRA contributions. So, consider putting aside a regular amount each month by having the money automatically moved from your savings or checking account to your IRA. But if it’s still difficult to come up with these amounts every month, you could put in what you can afford and then add other funds, such as a year-end bonus or a tax refund, when you receive them.

But whether you wait until the tax deadline, or do it earlier in the year, try to consistently max out on your IRA. Over time, you may be glad you did.

This article was written by Edward Jones and submitted by your local Edward Jones Financial Advisor, John Daniels. To learn more about "maxing out" your IRA call the Windham office, located at 778 Roosevelt Trail, at 207-893-2255 to request an appointment. Edward Jones, Member SIPC <

➔ MEDICARE *Cont. from page 14*

Beneficiaries should consider the following steps:

- **Understand Your Current Plan:** Review your ANOC (Annual Notice of Change), know the customer service number for your plan, and examine your existing Medicare plan documents to understand what to expect because of these changes (Summary of Benefits and Evidence of Coverage).

- **Stay Informed on Cost Changes:** Be aware of the new out-of-pocket caps and premium adjustments to plan accordingly for your medical expenses.

Educate Yourself with these Official References:

- **Medicare.gov:** The official website for Medicare information and resources.

- **Social Security Administration:** For information on Medicare premiums and enrollment.

When in doubt, consult with experts:

Seek guidance from Medicare counselors or insurance agents to help you understand these changes and how they might affect you. They may also be able to refer you to state programs for assistance if needed.

The independent agents at Woodman Mansfield Company are here to help you understand how your plan may have changed as of January 1st and what this will mean for you, your health care needs, and your finances.

Using our local, family-owned agency will ensure that you are a valued client with a broker who is always available to speak with you directly and assist with any problems or questions you may have. And we can provide your loved ones with individual Marketplace health insurance if needed. We’re here to help!

This article brought to you by Woodman Mansfield Company. Not affiliated with Medicare or any government agency. <

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Eagle SPORTS



Boys' basketball drops home matchup against Cheverus

By Matt Pascarella

STAFF WRITER

Windham boys' varsity basketball came out strong in their second game against Cheverus this season at Windham High School on Friday, Jan. 24. The Eagles were neck-and-neck with the Stags until late in the third quarter when Cheverus pulled ahead and stayed there until the final buzzer with Windham falling, 66-51.

"I thought we played well; we kind of didn't play our game and kind of just let off the gas a little bit in the third and they started coming back and they are a totally capable team of doing that," said Windham junior AJ Moody. "It just didn't go our way; sometimes fouls get in the way and they had some good free-throw shooters. We need to play defense with our hands up, stay in front of our man help side and try not to slap down the ball and get fouls. We came down and beat ourselves tonight. I saw even though we got fouled we got back up and got right back at them, we shot our best, and I was really proud of all of our guys. We tried to do our thing, sometimes the outcome is not what we want."

When Cheverus pulled ahead, Windham answered early and tied the game at 13. Windham senior Braycen Freese sank a three-pointer, then Moody followed Freese and connected from long range too.

At halftime, the game was tied at 27-27.

In the first two minutes of the second half, sophomore Colin Janvrin hit a three-pointer, then did it again a short time later.



(L to R) Windham senior Connor Janvrin goes in for a layup against Cheverus on Friday, Jan. 24. Junior AJ Moody barrels through Cheverus defenders while heading straight to the basket. Senior Braycen Freese sinks one of his two three-pointers. PHOTOS BY MATT PASCARELLA

The game remained tight until late in the third quarter, when Cheverus grabbed a small lead. By the fourth quarter they pulled away even further.

Freese hit another three-pointer, but as the game progressed, Windham was unable to make up the difference against the Stags.

"We got the right shots and the open shots," said Windham senior Creighty Dickson, who scored 16 points. "We just weren't hitting tonight - sometimes that happens. I thought our effort was there, we played hard until the end. I think our defensive intensity in the first half was really good, our ball movement was fantastic in the second half and the first half too. Getting back on defense, rotating and getting to the help side

(needs work). This is a bump in the road, this is more motivation for the main goal."

According to Janvrin, this loss will only make the team stronger. They will embrace it and turn up the intensity during practice, taking it game-by-game. Janvrin said they went in with a stronger mentality the last time they played the Stags; this time, they didn't play as hard as they could and let up a bit toward the end. They've got to come out after halftime with the same mentality they had going into the game.

"Our guys played hard and it's going to be a good game every time we play Cheverus," said Windham varsity boys' basketball coach Chad Pulkinen. "We had opportunities, we really liked what we got for looks and we missed them and that's part of basketball. The fact that our guys fought

the entire time that's what I was proud of. (Cheverus) is a good team and we have some guys (injured) right now, and that's ok and we're just taking this game as a learning experience. We've got a lot of guys on our bench that are ready to play and ready to step up and that's a great opportunity for them tonight and that'll just only make us better and stronger. Colin's a sophomore, he's started two games now for Tyrie - that's huge moments for him, we're going to need him to step up big and he has. We're extremely confident in who we have for guys. (What went) well (was) composure and fight, consistency in that was really good. Offensively, we got the shots that we wanted. At the end of the day, it's being ready for those shots, and they weren't bad misses, but it changes the game. We're not fazed by this; this is only going to fuel us." <

ATHLETE OF THE WEEK



Maya Fitts

Age: 16 Team: WHS swimming team
Coach: Peter Small
Parents' names: Norma and Adam Fitts
Reason for selection: Maya's consistency in practices has been a beacon for WHS swimming. Her unwavering persistence to improve has rubbed off on her teammates. Maya has developed an ability

to compete in every event for her team - from distance freestyle to Individual Medley to Fly. She has filled so many roles when needed against tough teams. Her positive nature to compete in any event for her team has set the tone. She has transformed herself into a swimmer who not only can pace distance events but has increased her turnover rate in sprinting events. That took focus and hard work. She consistently seeks feedback on her technique and pacing during practices and meets. She then has the ability to take the feedback and transform her swimming.

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Windham High swimming team holds own in tri-meet

By Matt Pascarella

STAFF WRITER

Windham High School's swimming team hit the road on Friday, Jan. 24 to compete in a tri-meet with Gorham and Greely at the Westbrook Community Center. Windham's boys finished second with a score of 50 and their girls finished third with a score of 32.

"We're in the middle, it's the heart of the season, we're swimming tired at this point," said Windham High School swim coach Peter Small. "Even their first races when they were sluggish, when they came back their second and third races they broke through that sluggish barrier and came out with a lot of best times, which was awesome to see. If you can do that and break through when you're tired, it's a good sign for the future. Kids were able to not let the psychology of 'I'm sluggish' consume them and they broke through."

Windham junior Pascal Hentsch qualified for the state championship and dropped 1.5 seconds off his time in the 100-yard breaststroke. He finished second in that event with a time of 1:16.84 minutes.

Also, in the 100 breaststroke, Windham freshman Mahiro Hammond finished fifth with a time of 1:30.98.

Windham Sophomore Sullivan Scharf finished first in the 100 backstroke with a time of 58.55 seconds. He finished second in the 200 freestyle with a 1:58.30 time.

Windham freshman Peter Funk had a first-place finish in the 200 individual medley with a time of 2:11.15. In the 500 freestyle he finished second with a 5:12.59 time.



(Clockwise from top left) Windham freshman Stephanie Roghelia showcases her speed at the Westbrook Community Center against Gorham and Greely on Friday, Jan. 24. Freshman Peter Funk competes during a tri-meet swim race. Senior Sarah Inman comes up for air as she hurries down the lane. PHOTOS BY MATT PASCARELLA



In the 50 freestyle, Windham freshman Beckett Bragdon had a 27.86 time and a fourth-place finish.

Windham freshman Rocco DiDonato finished sixth in the 100 backstroke with a time of 1:21.33.

"I think we swam pretty good as a team," said DiDonato. "I got better at my form in backstroke, because I don't usually do backstroke. The team, I think we just swam faster and pushed ourselves harder. (We need) a bit more work on form and flip turns a little bit. I think we did pretty good."

Windham freshman Stephanie Roghelia placed first in the 100 freestyle with a 1:00.19 time and the 50 freestyle with a time of 27.22.

"I think we did amazing," said Roghelia. "I'm super happy with how everyone has improved, we did really good with teamwork and stuff. I think I did a good job with my flip turns and

my breakouts, which I've been working on. We did really good cheering on each other, and I'm really impressed with our sportsmanship. I think one thing we can really improve on is to help lift up other teams as well and really bring the energy."

In the 200-freestyle Windham senior Sarah Inman finished second with a 2:16.93 time. She also finished fourth in the 100-butterfly with a time of 1:16.03.

Windham senior Morgan Farley finished fifth in the 200 medley with a time of 2:46.88. Farley finished third in the 500-freestyle with a 6:26.67 time.

Windham sophomore Maya Fitts had a 4:19.35 time in the 200 medley and finished sixth. She also finished sixth in the 500 freestyle with a 9:00.09 time.

"We need to have more snap in our stroke and when we're tired," said Small. "Our turns really start to fall apart ... we just got to make sure that when we're tired some of the technical aspect of those turns are still there. These guys are working so hard, so impressed with them, they'll come through with that." <

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AARP: Concert Ticket Scams

Getting tickets to top concerts is tough – don't let scammers make it harder. With most concert venues switching to digital tickets only and concert demand through the roof, criminals are producing more counterfeit tickets than ever. Here are three tips to avoid buying a fake ticket.

1) Stick to known ticket sales sites or visit the National Association of Ticket Brokers (natb.org) to ensure that you are dealing with a verified reseller. Always type the web address of the site you want to visit into your browser rather than clicking on a link that could take you to a copycat site.

2) Beware of offers on social media and online marketplaces, where this

scam thrives. These platforms are a hotspot for fraudulent ticket sales.

3) Never pay with a peer-to-peer payment app unless you are getting tickets from someone you know. You don't have the same consumer protections with these payment methods that you have with a credit card.

Need a scam prevention speaker for your group? Click the link to fill out our online form or send an email to me@aarp.org.

Be a fraud fighter! If you can spot a scam, you can stop a scam. Report scams to local law enforcement. For help from AARP, call 877-908-3360 or visit the AARP Fraud Watch Network at www.aarp.org/fraudwatchnetwork. <

TOWN OF WINDHAM, MAINE PLANNING BOARD NOTICE OF SITE WALK

**Saturday, February 1, 2025
10:00AM**

Meet at intersection of Fall Ridge Road and Beaulieu Drive

- #24-33 Beaulieu Drive Subdivision
Tax Map: 5: Lot: 22B – Beaulieu Drive
Reapproval of 2007 minor subdivision plan.

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TOWN OF RAYMOND, MAINE

PLANNING BOARD MEETING & WORKSHOP

Broadcast Studio - 423 Webbs Mills Road
and Via ZOOM

Wednesday, February 12, 2025 • 7:00 PM

You are hereby notified that the Raymond Planning Board will hold a Meeting and Workshop at the Raymond Broadcast Studio and via Zoom on **Wednesday, February 12, 2025 at 7:00 pm** on the following matters:

PUBLIC HEARING ON WORKSHOP THE FOLLOWING PROPOSED ORDINANCE AMENDMENTS:

- LUO §300-9.27 & SLZ §350-5.4 - Solar
- SLZ – DEFINITIONS – add definition of DOCK

WORKSHOP TO DISCUSS THE FOLLOWING PROPOSED ORDINANCE AMENDMENTS:

- Amendment to Open Space Subdivisions

The meeting will be streamed in real time from the local Government channel. This live stream is also hosted on YouTube (www.raymondmaine.org/content/live-video-streaming), so make sure your computer or router/firewall does not block YouTube content.

JOIN ZOOM MEETING

<https://us02web.zoom.us/j/82409994238?pwd=CQOAWk75jNKF8sq9JYG5qfSVbha1QP.1>

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LETTER to the editor

Editor,

At their December meeting, the Raymond Select Board discussed the format for the 2025 Raymond "town meeting". A vote was taken but ended in a tie: two to go back to the pre-Covid format of an open, in-person meeting, and two to simply vote on the many warrant articles via a written ballot; one Select Board member was absent.

I remember the first town meeting that I attended. There was lively discussion and debate before voting on many of the warrant articles. I got to know a lot more about the town and our community, and residents learned about volunteer opportunities on committees. At subsequent town meetings, several groups in town held fundraisers, childcare was available, information about various activities was shared, and again there was discussion, and most importantly, the chance to ask questions and hear explanations as well as differing opinions

and points of view on the matters before us prior to deciding how to vote.

The pandemic caused us to avoid the in-person meeting, but that need has passed. I am hopeful that others feel as I do – it is time to reconnect, to strengthen ties among the members of our community, to be well-informed on issues, and to return to an in-person town meeting as other towns have been holding.

The Select Board will be voting again soon – the Chair has said it will be on the agenda at their next meeting on Tuesday, Feb. 11. Information about their meetings is on the town website (www.raymondmaine.org) along with contact information for Select Board members.

I hope you will attend, and I hope you will let the members of the Select Board know your thoughts. And I hope to meet you at an in-person town meeting in June!

~ Grace Leavitt, Raymond

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2025 looks like another solid year for real estate

► **By Matt Trudel**
SPECIAL TO THE WINDHAM EAGLE



— Matt Trudel, Five Star Realty

I am feeling very optimistic about 2025 being a solid year for the Real Estate Market. Prices are holding steady for the most part and we are seeing a slight drop in interest rates, especially with some of the more common loan programs. Some of those programs are FHA, Rural Development, and your Maine Housing First Time Home Buyer programs. There are lots of new loan programs out there, so make sure you know what your options are. Hopefully you have an experienced team working with you if you are in the market to purchase a new home. That team should include a REALTOR® with plenty of experience in your area and hopefully years of negotiation strategy. Another important piece is having an experienced mortgage broker who not only knows the different programs available, but more important is being able to put you in the right program to save you as much as possible.

So, if you are thinking about buying a house in 2025, now is really a good time to purchase or should you wait until we get closer to springtime to make that purchase? That is a good question and not always an easy one

to answer. Everyone is different and has different goals and motivational factors that need to be considered. Some people really don't like their current living situation and want to move as soon as possible. Other people may not want to move in the middle of February in zero-degree weather, with ice and snow all around. There are those who also know almost exactly what they are looking for in a house that fits their specific needs.

All the above should probably be looking now and not wait until April to start looking. The reason for looking now is that you just don't know when that property you are looking for will come on the market for sale. Even the person that doesn't want to move in the winter should be looking. You can always negotiate out a 90-day closing so you are not moving in the cold and snow, problem solved.

Here is another tip for buyers that might help them when selecting a REALTOR® to be their buyer's agent. We already know you should have a REALTOR® with a lot of experience and years of working as a real estate agent. When you sit down to talk with your prospective buyer's agent, they should explain how they plan to be compensated for working for you, and more importantly how much they expect to be compensated.

How much they want to be compensated is where you might find some very big differences. I am not just talking about whether they want

2 percent, 2.5 percent, or 3 percent. Those differences are obvious. The real difference is when you are looking at homes, and the seller is offering out compensation to buyer agents that is greater than what you and your buyer agent agreed that they would work for.

As an example, you decide to hire my agency Five Star Realty to be your buyer's agent. We both agree that I will work for 2 percent commission on the purchase and hopefully we can get the seller to pay that. We find your house, and the seller is offering out 3 percent commission to buyer agents. That extra 1 percent should go back to you the buyer in the form of a credit toward your closing cost or just a check directly to you. That 1 percent should not go to me or my agency because we agreed I would work for 2 percent, not 2 percent or however much more I can get. Not all real estate companies handle this the same way. I feel if we agreed to a price or percentage then that is what we should stick to.

Sellers should know that scenario very much applies to them as well. When it comes to listing your house

for sale you are very much in the driver's seat. There are vast differences now between agencies and their compensation policies. Sellers can decide how much the listing agency is going to be compensated.

This would generally be the percentage they are going to charge you for listing your home for sale. Then the seller can also decide if they want to offer out any compensation to other agencies who are representing a buyer who wants to purchase the home. That amount or percentage does not have to be the same as the listing percentage. They can also decide not to offer out any compensation. This all plays into the marketing of your home and there are a lot of factors to consider.

My point is to explain that there are a lot of options out there for both buyers and sellers, and you should know what those options are before making any decisions.

This article was written by Matt Trudel, Broker/Owner of Five Star Realty in Windham. For all your buying and selling needs, call him at 207-939-6971 or email: matt@fivestarealty-maine.com <

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By Ed Pierce
STAFF WRITER

Perfect Coconut Cake

Here's one of my mother's favorite dessert recipes from the 1950s. She originally saw it in a Sunday newspaper insert, and she would make it for our family every year in late January to lift our spirits.

It's light, moist and fluffy and is one of those easy-to-make recipes that your family will request over and over. Everything you need to prepare this recipe can be found at your local grocery store and they won't break the bank trying to purchase it. *Serves 10.*

INGREDIENTS

CAKE:

- 2 cups sugar
- 4 eggs
- 3 cups flour
- 3 teaspoons baking powder
- 1/2 teaspoon salt
- 1/2 cup buttermilk
- 1/2 cup water
- 1 teaspoon of vanilla extract

FILLING:

- 1 large coconut (peeled and chopped).
- A 10-ounce bag of shredded coconut may be substituted if no coconuts can be found at the store.
- 2 cups of sugar
- 2 tablespoons of cornstarch
- 1 cup of coconut milk

CAKE DIRECTIONS

Cream butter and sugar until light and fluffy. Add eggs one at a time, beating after each. Add dry ingredients alternately with buttermilk and water. Blend in vanilla extract. Bake at 375 degrees in two or three greased layered pans for about 20 min. Cool and remove from pans. Ice and fill with filling.

FILLING DIRECTIONS

Mix all ingredients in order given in a saucepan, holding back a little coconut to sprinkle on top. If needed, add some cows' milk to coconut milk to make about 1 cup. Cook the mixture over medium heat on stove until thickened. Cool slightly and spread filling between the cake layers and over the top of the cake. This saturates the cake making it moist and delicious.

Cut into slices and serve for dessert on cake plates with a glass of cold milk.

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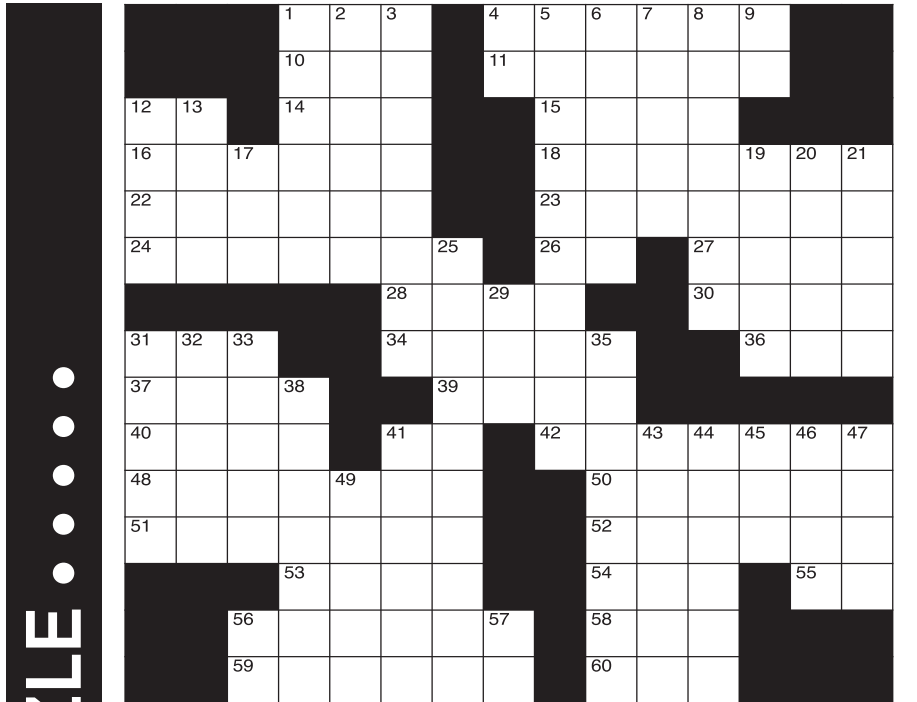
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W	I	D	E	G	A	U	C	H	E	E	R	A	
E	X	O	S	K	E	L	E	T	O	N	C	A	R
P	I	L	E	I	P	R	O	M	S	U	S	E	
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S	A	D	E	R	O	D	E	D	S	A	N	E	



.....CROSSWORD PUZZLE.....

CLUES ACROSS

- 1. State in southwestern India
- 4. Pashto
- 10. Corpuscle count (abbr.)
- 11. Supervised release from prison
- 12. Greeting
- 14. Type of drug
- 15. ___ Sagan, astronomer
- 16. Every year
- 18. Nasal cavities
- 22. Nova __, province
- 23. In an inactive way
- 24. Cream-colored root
- 26. Nervous system disease
- 27. Guitarist Clapton
- 28. Three came to see Baby Jesus
- 30. Lebowsky's nickname
- 31. Play a role
- 34. Not fresh
- 36. Where golfers begin
- 37. Negatives
- 39. Wild goat
- 40. Releasing hormone
- 41. Makes up
- 42. Fastens
- 48. Exists in large numbers
- 50. A connecting word
- 51. A phase of the heartbeat
- 52. Northern Ireland county
- 53. An independent ruler or chieftain
- 54. Pacific sea bream
- 55. Commercial
- 56. Azure
- 58. Doctor of Education
- 59. Protected oneself against loss
- 60. Car mechanics group

CLUES DOWN

- 1. Pastes for filling crevices
- 2. Acquire
- 3. Heralds
- 4. News group
- 5. Exact copies
- 6. Particles
- 7. Noted 20th C. performer Lena
- 8. Tempted
- 9. Midway between north and east
- 12. Slotted, hinged metal plate
- 13. South American hummingbird
- 17. Neither
- 19. Walk with confidence
- 20. Omit when speaking
- 21. Imperial Chinese currency
- 25. A bakery specializing in French pastry
- 29. Talk incessantly
- 31. Ethnic group of Nigeria
- 32. Longtime NY Times film critic
- 33. Beginners
- 35. Makes a trade
- 38. Sleep
- 41. Not moving
- 43. Popular drink: Pina ___
- 44. Potential benefits
- 45. A place you can get stuck in
- 46. Ancient Greek City
- 47. Chalcedony
- 49. Rover
- 56. Digraph
- 57. Investment vehicle

HOW TO SOLVE:

Each row must contain the numbers 1 to 9; each column must contain the numbers 1 to 9; and each set of 3 by 3 boxes must contain the numbers 1 to 9.

SUDOKU

	1	4			2		5	9
	2	7	8			4	3	6
5		8			4	7		2
	7		9	3				
	6		2			9		5
4			7	1	5			
			1	6				8
	5						2	7
8	4					6	9	

LAST WEEK'S ANSWERS

4	3	6	9	2	7	8	1	5
5	7	8	4	1	3	2	6	9
2	1	9	5	6	8	4	3	7
7	9	2	8	4	1	3	5	6
8	6	3	2	5	9	1	7	4
1	5	4	7	3	6	9	2	8
3	4	1	6	9	5	7	8	2
9	8	5	3	7	2	6	4	1
6	2	7	1	8	4	5	9	3



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BUSINESS SPOTLIGHT

In a little more than a month since opening, Waxwing Bakery in Windham is drawing rave reviews for tasty products and exceptional customer service, and building a loyal and devoted customer base.

Conveniently located at 868 Roosevelt Trail in Windham, Waxwing is a bakery café specializing in laminated pastries and sourdough breads. It serves Tandem Coffee Roasters coffee and MEM teas and offers drip coffee and a variety of espresso-based drinks, as well as house-made chai lattes. The business is owned by Billy Hager and Hannah Buoye, who have years of food service experience and have run kitchens and bakeries in the San Francisco Bay Area and in Portland.

“All of our pastries and bread are hand-made by us onsite. We also strive to serve as much locally sourced products as possible,” Hannah said. “Our menu and its flavors change daily, weekly and seasonally. Menu staples include croissants, chocolate croissants, sweet and savory Danish pastries, morning buns, scones, quiche, sausage rolls, fruit buckle, loaf cake slices, layer cake slices and cookies. We do offer larger preorders and can accommodate whole cake, pie and quiche requests. We encourage people to reach out via our website if they would like to place such an order. And we hope to expand our menu offerings in the near future to include sandwiches, salad and some more breakfast options like a breakfast



sandwich.”

Along with the food and drinks they serve, the goal of Waxwing Bakery is to provide a space for the community to gather in what is sometimes referred to as a ‘third place,’ she said. No matter if you’re stopping in to grab a coffee and breakfast pastry on your way to work, looking for a place to work outside the house, or meeting up with friends to catch up and enjoy a latte and croissant, Waxwing strives to become the go-to place for meeting those needs.

What sets Waxwing apart from the competition is the quality and care with which they produce their products.

“We pride ourselves on the quality of ingredients, freshness of produce and strive to source from our local farms and producers. In addition to making high-quality food, we are also attempting to create a high-quality environment for people to enjoy them



Together, Hannah Buoye and Billy Hager own Waxwing Bakery at 868 Roosevelt Trail in Windham.

SUBMITTED PHOTO

in,” Billy said. “We are making the food we like to make and creating the environment we want to spend time in, and we hope to become a place people want to frequent for those reasons.”

Before opening Waxwing, Hannah was the Kitchen Manager at Tandem Coffee and Bakery in Portland and Billy ran the kitchen at Helm Oyster Bar and Bistro and each offers management expertise from fine dining to fast casual concepts to Waxwing Bakery. Hannah’s background includes work as a pastry chef as well as a baker and Billy has been working in restaurants since he was in high school and has held positions as executive chef and manager as well as managing partner.

“Owning our own business has been a shared goal of ours. The San Francisco Bay Area food scene was a wonderful place to learn and gain experience, but it was impossible for us to achieve

our life goals and start a business in the community we lived in,” Hannah said. “We moved to Maine in 2019 in hopes of establishing ourselves in a food community where we would be able to eventually own our own business. We bought a house in Windham in 2022 and immediately knew we would want to eventually open a business here. We have created a home here in Windham and we want to create an extension of that with Waxwing. We want to share our expertise and experience in food service with our neighbors and build a business that people want to return to.”

Online reviews are absolutely outstanding.

“Everything we’ve tried has been delicious! Like others have said, this place is a real gem – definitely give them a try!” ~ Crystal M.

“I’ve been 3 times, and everything is so good. The croissants are most impressive and delicious!” ~ Cathy B.

“Finally!!! This bakery has the tastiest treats! Fresh sourdough - still warm from the oven, decadent quiche, and the most delicious brown butter rye sea salt chocolate chip cookie I have ever tasted! So glad to have them in Windham!” ~ Amy T.

Waxwing Bakery is open from 7 a.m. to 2 p.m. Thursdays through Sundays. For more details about Waxwing Bakery, call 207-572-1156 or visit www.waxwingbakery.com Find them on Facebook and Instagram under Waxwing Bakery. <



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→ **CAPSTONE** *Cont. from page 9*
myself.”

During the research hour process, students have found the time to move quickly. It includes a required element to volunteer, and students do not need to perform volunteering work for their capstone but rather to relate to their community.

Writing is a way that can lead to building community and lifelong friendships. Through the doors writ-

ing opens can call for new perspectives and influences throughout a writing piece. Curtis used her hours volunteering at the Meow Lounge in Portland.

“When I write, it’s important that I have a comfortable space where I can really get settled and lock in, but a change of scenery is always good from time to time. Wanting a change, I stumbled upon a cat cafe in Portland, The Meow Lounge. Despite the cold weather outside, it was a warm and

cozy atmosphere with a hint of productivity in the air.” said Curtis

Over the summer before Curtis stumbled across the Meow Lounge, she found herself attending the Long-fellow Writing Camp at the UMaine Farmington Campus. This had also helped her with her research hours and obtaining an inside glimpse of what a college experience could be like while exploring different types of workshops at the camp.

“I wanted to have a story that oth-

ers could read with the same fascination that I had. I wanted to look at a bookshelf and smile at seeing something that I had written,” Curtis said. “There are plenty of ideas floating out there that don’t have a book or story to go with them. I wanted to give a story to those ideas.”

For details about WHS Capstone projects and requirements visit <https://sites.google.com/rsu14.org/eloandcapstoneprojects/senior-capstone-project> <

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