

Your Wedding Day 2013



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How to make your proposal perfect

(BPT) - You've picked the perfect ring. You've practiced the words you'll use when you propose. But you know she would be livid if you asked her on the big screen at a sporting event.

Making an engagement truly memorable will win you points for a lifetime each time she retells your engagement story. These tips will help your engagement stick out. With so many engagements between Christmas and Valentine's Day, here are some great ways to make your engagement be one of a kind.

Take it personally

You are proposing to the woman or man of your dreams. The one person you've chosen to spend the rest of your life with. The person who is the perfectly unique match to yourself. So, make the proposal just as personalized and special as that person. Yes, you may have chosen the perfect ring, but presentation is equally important.

Choose something that will not only stun your betrothed, but also be something he or she can keep for years. Ditch the typical velvet box and go for a personalized, engraved keepsake box from Things Remembered. With dozens of box options, you can perfectly match the style of your new fiancé, from classic and elegant to contemporary chic.

Then, take it one step further and engrave something mean-

ingful to commemorate this day. Your names, the date you were engaged or a personal love saying (that maybe only the two of you understand) are ideal inscriptions.

Make it a party

Yes, the holiday season is filled with parties, but a personal engagement party is something that you and your families will remember forever. Whether you choose a private, intimate locale to pop the question or a bustling public setting, convene family and friends during or afterward to celebrate together. Plan a special party to commemorate this momentous, life-changing occasion.

Don't forget, a great party doesn't necessarily mean great expense. Gathering at home with champagne, maybe a cheese plate and a homemade music playlist can make for one of the most memorable occasions of your life. Just be sure your future spouse is the center of attention, and you'll be set to make the event unforgettable.

Capture the moment

Nearly all couples choose to hire photographers and videographers to capture the memories of their wedding day. But isn't the engagement just as momentous? As your heart begins to race when your knee bends toward the ground, the last thing on your



mind will be your camera. But being able to actually look back at this moment will be something you'll treasure for years to come.

The holidays are busy for everyone, so if you plan on hiring a professional photographer, make sure to call at least a few weeks in advance. Luckily, unlike your

wedding day, you'll probably only need the photographer for an hour or so. If you're already on a shoestring budget, see if a photography enthusiast friend will take photos for you. They may not end up in The Louvre, but with a decent camera, you'll be sure to have some great snapshots of the

big moment.

When it's all said and done, you and your new fiancé may not remember every tiny detail. But using these simple tips will ensure your engagement day is a truly unique, memorable experience for you both.

'Green' ideas for winter-white weddings

(BPT) - You're ready to say your "I do's" in front of your family and friends. Planning a memorable celebration of your commitment to each other, however, doesn't mean you have to compromise on your commitment to the environment. It's possible to create the wedding of your dreams and stay "green," even in the cold, white

months of winter.

Environmentally correct weddings are a hot trend, according to TheKnot.com, a leading wedding-planning website. If your vision of the perfect wedding marries eco-friendly green with winter white, here are some tips and ideas to help you turn your vision into reality:

Friendly feasting

Great food is an essential part of any wedding, whether you're serving a sit-down dinner or just hors d'oeuvres and cocktails. When you're planning your menu, however, keep in mind how the foods you choose may impact the environment. For example, is that fish entree net caught, line caught or farmed?

A dish's environmental impact depends on several factors, including how the product was raised and harvested, how it was transported and how far it had

to travel from point of origin to plate. By choosing locally grown products or those grown and harvested using sustainable practices, you can reduce your wedding feast's impact on the environment.

Reuse, recycle and revel

Brides in bygone generations once gladly wore their mother's wedding dress, but the practice fell out of vogue as more brides wanted their own unique look for their wedding day. But the green movement has breathed new life into the practice, since reusing and recycling eliminates the need to consume materials and energy making something new. More brides are finding that recycling a wedding dress has other advantages too. It's possible to achieve a great vintage look with a used wedding dress - whether it's one handed down from your mother

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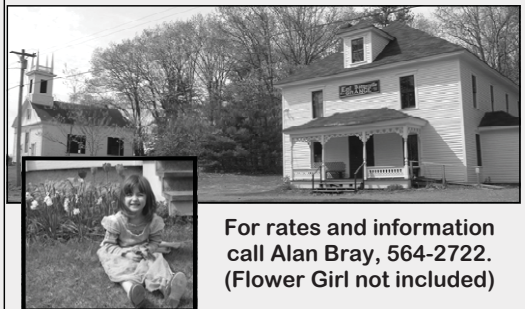
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Planning a party without big problems

(BPT) - Planning a large celebration can be challenging. From setting a date that works for everyone to creating a fun party atmosphere, there is a lot of work that goes into planning the perfect event. Regardless of who the party is for, there are some ways to ensure your big party comes off without a hitch.

Renting makes sense

Few of us host large gatherings on a regular basis, so it's not surprising if you don't have enough seating on hand for a large group, or a supply of chafing dishes to keep everything warm on your buffet. Since you may only use these items once or twice a year, it doesn't make sense to buy them - plus, where would you store them for the rest of the year?

Fortunately, it's possible to rent just about everything you could possibly need to stage a large-scale celebration. Rental stores in your area carry party necessities from chairs and tables to place settings and stemware to festive decor. Just remember to reserve your items early, especially if your party is during a busy time of year like the holidays.

Where not to skimp

Saving money is vital when you're planning a big event. It's smart to look for the best deals you can find on rental items, and to find creative ways to save money. But every host knows there is one aspect of the party that can't be skimped on - and that varies

from event to event, and crowd to crowd.

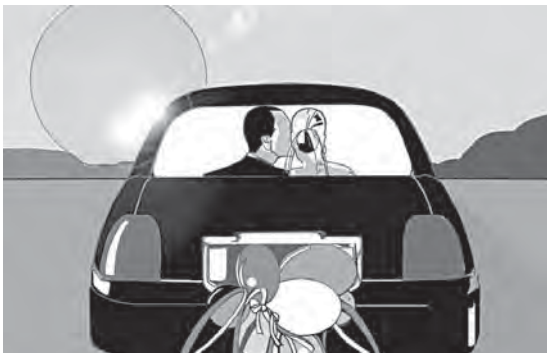
If you know your party will be heavily attended by foodies, you may want to spend a bit more on gourmet fare and cut costs in other areas. If your guests are the kick-up-their-heels type of crowd, it may make sense to invest more in live music or a DJ. Hosting a bevy of social butterflies? They may appreciate more upscale seating that affords them plenty of comfy places to sit and chat.

Knowing what you can rent to save money and where you have to spend is an essential part of staging a smashing soiree and saving money at the same time.

Special ways to spice things up Every party should have at least one element that gives guests a delightful surprise. Maybe it's a make-your-own dessert station for the company holiday party, or a chocolate fountain for your large family gathering.

Whether it's adding elegant lighting and centerpieces for your New Year's Eve party, or a large screen television and games for your football party, adding a special touch can really set the tone for the event. It's easy to find these types of rental party items that make for a special surprise for your guests.

You can find more ideas for great party items and how renting can help you stage a spectacular event at www.rentalhq.com.



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'Til death do us part, but how do you handle 'in sickness and in health'?



Survey highlights gender differences in long-term care perceptions

(BPT) - Apparently "in sickness and in health" can mean different things to men and women. As the population ages and the need for extended health care increases, a recent nationwide omnibus survey of 1,005 American adults shows that men and women approach the issue of long-term care planning and insurance from different perspectives.

Those differences, according to the Thrivent Financial for Lutherans survey, could have a significant impact on their retirement years - and their family relationships.

Men vs. women

With women living longer than men, there should be some concern about who will actually foot the bill of the costs should a woman require long-term care. With married couples, the woman is more likely to need long-term care - she will likely care for her husband during his final days, and then may rely on long-term care herself since she is likely to outlive him.

Despite that, according to Thrivent Financial's survey, males seem more versed in the topic of long-term care insurance than females. The survey indicated that men are more likely than women to own or plan to buy long-term care insurance. For example:

- * 12 percent of females surveyed currently own long-term care insurance.

- * 19 percent of males surveyed currently own long-term care insurance.

- * 60 percent of females don't intend to buy long-term care insurance in the future.

- * 53 percent of men don't intend to buy long-term care insurance in the future.

- * 27 percent of both men and women surveyed plan to purchase long-term care insurance in the future.

In short, men seem to be coming around to the necessity of preparing for long-term care, while women appear to be slower to acknowledge the need.

The sandwich generation issue: stuck in the middle - but continuing to work?

When it comes to providing care, the differences between the sexes continue. When asked how they would care for both their children and one or both of their parents or another loved one at the same time, male and female respondents had differing opinions.

- * Twenty-six percent of women reported they would quit their job to be the primary caregiver for a loved one should the need arise.

- * Only 14 percent of men said they would consider that option.

- * Thirty-three percent of men said they would rely on the savings and assets of those needing care and continue working.

- * Only 21 percent of women would rely on the savings and assets of those needing care and continue working.

And what will you do in retirement?

Long-term care in retirement is an important issue facing both men and women but it is often overlooked during the retirement planning process. According to Thrivent Financial's survey:

- * Only 10 percent of women considered the possibility of caring for someone else while retired.

- * Only 6 percent of men considered the possibility of caring for someone else while retired.

In contrast, 43 percent of women and 41 percent of men plan to retire fully and devote their time to travel, philanthropy and/or hobbies. Unfortunately, many don't stop to consider the impact to those plans should the need for extended care arise. What will be given up to pay the expenses? Are family members trained to provide the type of needed health care? Who is willing to alter plans when push comes to shove?

"The disconnect between our expectations for a long, healthy and independent life and the reality of the chances of needing long-term care is staggering," says Dean Anderson, product leader at Thrivent Financial for Lutherans. "Planning ahead is critical for both men and women, given the potential the consequences to the emotional, physical and financial well-being of your family."

The moral of the story

Taking the time to discuss priorities and plans when it comes to future care needs can help alleviate worry and stress in relationships - and ensure that expectations are appropriately set and finances allocated. Women should be especially sure to consider all the benefits that long-term care insurance brings. For more information about long-term care, visit www.thrivent.com/insurance.

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What Millennials know, don't know and should know about saving for retirement

(BPT) - While it's never a good idea to make blanket assumptions about any group of people, Millennials, in particular, are defying stereotypes. Take, for example, the convention that holds young people are too busy spending their income to think about retirement. A recent survey by Prudential Financial indicates this is far from true of Millennials - Americans born between the early 1980s and the early 2000s.

While their retirement days may be in their distant future, planning for those years is very much on their minds, the survey revealed. In fact, 81 percent of those surveyed agreed that saving for retirement is a must, even during a recession. Seventy-three percent say they are highly motivated to save for retirement now, and nearly half (42 percent) check their existing retirement accounts at least once a month.

"Saving for retirement ranks highly in this generation's list of financial priorities, and we are encouraged that these younger workers are taking responsibility for their future," says George Castineiras, senior vice president of Total Retirement Solutions for Prudential Financial. "This survey demonstrates that Millennial workers prioritize saving for retirement ahead of leisure spending, saving for a vacation or even a house."

Still, the survey also indicates Millennials need more overall knowledge and tools to help them with their retirement planning. Castineiras offers some tips for young workers thinking about their retirement savings:

When you see a chance, take it - If your employer offers 401(k) participation, take part and contribute the maximum allowable. This is especially valuable if your

employer matches any part of your contribution. The Prudential study found that, when presented with an opportunity to save for retirement, Millennials take advantage of it: 63 percent of those eligible to participate in employer-sponsored plans do so, contributing an average of 7 percent of their annual salaries.

Take advantage of technology - Retirement calculators are a great way to understand how much you need to save now in order to have the income - and lifestyle - you desire in retirement. Calculators abound online and most are free. To download Prudential's mobile retirement income calculator, go to the app store or go to the Google play store and type "Retirement Income Calculator" in the search field.

Talk it out with those in the know - Discuss retirement planning with your grandparents and parents. There's no better way to understand the realities of retirement than by talking with those who are living it. Seek their insight into what they feel they did right and what they would do differently. Watching older loved ones struggle financially can be an eye-opener; 83 percent of those surveyed said that seeing what can happen to people who don't save enough for retirement makes them want to save more.

Don't be afraid to ask for help - It pays to educate yourself on retirement planning, but the reality is few of us will ever become experts on the subject. Talking to an experienced, knowledgeable advisor can help make your retirement planning efforts easier and more effective. Companies like Prudential Financial can deliver retirement planning solutions to help younger workers be well pre-



pared to face retirement. "Millennials are embracing the need for retirement planning,"

Castineiras says. "With the right kind of preparation and professional guidance, young workers

can get and stay on the path to future financial security."

Four things to consider when you choose a bank

(BPT) - Life is full of everyday choices, from what you wear to where you shop. One of the most important choices you can make is where you choose to bank. Your bank is more than your corner market or mall - it's should provide ample choices to help you to make the best decisions for your lifestyle.

A bank is more than a place to withdraw and deposit money; it should be a financial partner. If you're unsure of whether your bank is truly committed to you as a partner, consider these questions: Are you paying additional fees for making an in-person transaction through a teller? Do you prefer mobile banking or need access to a branch? Look for a bank with expanded conveniences and financial choices, so you get exactly what you need.

A recent TD Bank survey found that more than half of consumers say day-to-day banking provides the greatest value for the cost. This is relative to other services, including telephone/mobile phone (19 percent), cable/satellite television (19 percent) and financial advice (5 percent). Consider what components you find important in a banking relationship to ensure that you are putting your money where the value is.

If you're in the market for a bank that fits your lifestyle, here is a list of items to consider:

On-the-go choices

Aside from product and service offerings, it is important that your bank is available when and where you need it. Online and mobile banking are convenient ways to manage your financial accounts. Three out of five respondents in the TD Bank survey stated that easy online banking was the most valuable aspect of their checking account while more than half said access to a debit card and not having to carry cash was a top element. Access to information like balances, pending transactions and banking history allows you to conveniently assess your account activities.

Convenient locations

Most banks' checking products include unlimited access to their branches, but consider how often you use another bank's ATM instead of your primary bank's ATM. Your bank should provide convenient locations and easy access to your money, no matter

Continued on 11A

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Preparing your credit profile for the spring real estate season

(BPT) - When you are out shoveling snow and scraping ice off the car's windshield, winter can seem like an eternity. Yet when it comes to your credit profile, house-hunting and the spring real estate season is just around the corner.

"Warm weather will bring an increase in homes on the market and buyers shopping, so it pays to take steps to make sure your credit profile is in the best shape possible if you'll be looking for a house come spring," says Barrett Burns, president and CEO of credit score model developer VantageScore Solutions. "Real estate experts are already predicting that this spring will be an important season for the industry, with mortgage rates still low and prices creeping back up. In addition to other criteria such as down payments and income, a good credit score can make a big difference when it comes to getting a mortgage at favorable rates."

VantageScore Solutions recommends home buyers start now to prep their credit profiles before the spring real estate season arrives in March and April. Here are some tips and tidbits to keep in mind as you're working toward qualifying for a mortgage loan:

* It is essential to know what's on your credit report before it will be viewed by potential lenders. Make sure your credit report is up-to-date and accurately reflects your credit behavior. You can obtain your report at AnnualCreditReport.com, the only official site where you can obtain your report every 12 months for free from each of the three major credit reporting companies (CRCs), which are Equifax, Experian and TransUnion. And you can access your credit score through all three CRCs from the same web-

site for a small fee.

* Creditors are interested in seeing how you manage credit, and the consistency of behavior counts. In addition to paying your bills on time every month, avoid applying for any new credit between now and the time you will apply for a mortgage. Almost every credit score "inquiry" from a lender is recorded with one or more of the three national CRCs. This can result in a decrease to your VantageScore credit score by 10 to 20 points.

* Keep in mind that some lenders will pull a credit score at the time you apply for the loan, then again just before the loan closes. You want to avoid credit score reductions during that time frame, which can occur if you take on unnecessary credit. Also be sure all payments on existing debt are made on time during this time frame.

* Shop around for mortgage options before you actually apply. Understand lenders' qualifying criteria so you know where you may need to improve. Once you've done your research, go ahead and apply to multiple lenders all at once. Multiple applications at the same time will register on your credit report as a single inquiry - as long as they're all within 14 days of each other - and will have minimal impact on your score.

* Different lenders use different scoring models and different models can have different score ranges. For example, the VantageScore model's range is 501 to 990. You may or may not be able to find out from your potential lender which model they use. What's important is where you fall in the model's score range, which tells you how your score compares to others.

Finally, Burns says, don't worry



too much over small fluctuations in your score. "It's possible for your score to be 772 on Thursday and 765 on Friday," he says. "It may be back up to 770 the next week. The changes are likely due to updates to your credit files and expiring data. Remember that consistent, responsible behavior is more important than small ups

and downs in your credit score." - For more information and tips on how to get your credit ready for spring real estate season, visit www.VantageScore.com or test your knowledge about credit scores at www.CreditScoreQuiz.org, which was created by VantageScore Solutions along with its partner, Consumer Federa-

tion of America. Both websites are completely free and neither display any advertising nor collect any personal data. Both the online quiz and a corresponding brochure are available in Spanish at www.creditscorequiz.org/Espanol.

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Find wedding bliss this fall

(NewsUSA) - Caterers, event halls and wedding planners are gearing up for fall wedding season, one of the busiest times of the year for hopeful couples. Fall guarantees exquisite photo opportunities without the heat of summer -- and the wealth of in-season decorations are beautiful and affordable.

In fact, September and October are the most popular and third most popular months for weddings, respectively.

If you're planning a fall wedding this season, read on for some helpful tips:

1. **Keep warm.** Since outdoor fall weddings have the potential to get chilly, keeping your guests warm is a must. Offer hot cocoa and homey baskets of soft blankets or cozy shawls. Set up fire pits or outdoor heating stations where guests can shake of the chill.

2. **Location, location, location.** Select a locale that is known for its fall scenery. For example, as much as it's known for history, Valley Forge and Montgomery County, Pa. is celebrated for its brilliant autumnal hues and stunning landscape -- a picture-perfect place for memorable fall nuptials in a historic area of southeastern Pennsylvania. Named among the top 10 national parks for fall foliage, the 3,500-acre Valley Forge National Historical Park offers a perfect fall backdrop. Learn more at www.valleyforge.org.

3. **Incorporate fall colors** into the wedding party wardrobe. Chocolate brown compliments a variety of fall color schemes, and it's flattering for most women. But if brown doesn't suit the plans, burgundy is another great fall shade that makes the bridal white pop.

4. **Select in-season flowers** and decorations. Unless the bride has her heart set on lily of the valley or orchids, there are beautiful in-season flowers to choose from. Dahlias, chrysanthemums, asters, roses, zinnias and sunflowers all create elegant bouquets and floral displays with a lovely hint of fall. Add some crab apples for a playful, non-floral element.

5. **Mix and match** gourds, pumpkins and squash. Pumpkins can be tacky or a little too reminiscent of Halloween, so class them up by serving pumpkin soup, pumpkin cocktails or tiers of mini pumpkins. Gourds also make eye-catching vases, and all three can be arranged as charming centerpieces.

Great Tips for Creating Gift Baskets

(StatePoint) Looking for a thoughtful gift to give a friend, family member or coworker for a bridal shower? Give a gift basket!

Don't be intimidated by the task -- it's easy to create the perfect gift basket for even the fussiest person.

"A food basket is a welcome gift for all occasions," says Bonnie Tempesta, founder of the cookie company Boncora Biscotti. "You can make it as elegant, whimsical or celebratory as you want -- and at whatever cost your budget allows."

Gift baskets also offer a chance to inject some personality into a gift.

"What you choose to put in a gift basket is a reflection of who you are as a gift giver," says Jean Thompson, Owner and CEO of Seattle Chocolates, maker of premium chocolate bars and truffles. "It's a great way to share your good taste."

Follow these simple tips to make unique gift baskets for everyone on your list:

- Decide what you want to include before you buy the basket so you can pick the right size. No matter what size basket you use,

it should be overflowing.

- If a traditional wooden basket isn't your style, look for other vessels: a colorful paper bag, a pretty pastry box, a flower pot. The possibilities are endless -- and inexpensive.

- Fill the basket with higher- and lower-priced items to keep overall costs down. Include items of varying heights to add visual interest.

- Arrange the contents around a theme, such as all things red or everything handmade or all chocolate!

- Choose foods you love or products you're excited about trying. Chances are, if you were wowed by a treat, your gift recipient will be too.

- "Go for edibles that don't need to be eaten right away," says Edmond Sanctis, co-founder of Sahale Snacks. "Treats that can be nibbled and shared are ideal gift basket additions."

- Splurge on indulgences your recipient normally wouldn't buy for him or herself, like cocktail truffles from Seattle Chocolates. You can find a wide range of such products in all colors and styles to suit any gift basket theme at



www.SeattleChocolates.com.

- Add a food item that's new or hard to find. For example, Boncora Biscotti, available only

online, are handmade to order. Plain or dipped in chocolate, they go great with a cup of joe, so pair this gift with some gourmet coffee. Read more about Bonnie Tempesta's handcrafted biscotti at www.BoncoraBiscotti.com.

- Include unusual flavor combinations that can be used for snacking as well as cooking. Sahale Crunchers almond snacks can be eaten out of hand or used for meal prep. Plus, they're gluten free. Find delicious recipes at

www.SahaleSnacks.com.

- Use colorful, recyclable paper, like tissue paper or shredded paper, to fluff up the contents of your basket.

- The finishing touch on a gift basket is not the shrink wrap; it's the note. Tell your gift recipient why you chose what you did!

With these tips, you're sure to create a gift your friends and family will appreciate.

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Tips for buying a home in today's market



(StatePoint) If you're considering buying a home, some experts think you should get a move on it. Interest rates are at 65-year record lows and national home prices have finally hit bottom and are on the rise. Despite what you may be hearing, loans are available for those with good credit histories, stable income and sufficient savings.

But don't jump right in unprepared. Whether you're a seasoned buyer or a newbie, there are strategies that can help you throughout the home-buying process:

Stick to Your Budget

Determining how much "home you can afford" depends on several factors, including your annual gross income, credit history, current mortgage rates and the amount of your down payment.

In today's market, you can expect a down payment to generally be between 5 to 20 percent of the purchase price for a conventional mortgage. Lenders recommend that your mortgage payment (principal, interest, taxes and mortgage insurance) be less than 28 percent of your monthly gross income.

Before looking for a home, consider calling a Department of Housing and Urban Development-approved housing counsel-

or for free and confidential financial assistance.

Avoid Borrowing Pitfalls

Unscrupulous lenders can damage your credit and cause you financial hardship. Here are some ways to avoid becoming a victim:

- Say 'no' to easy money. Beware if someone claims that your "credit problems won't affect the interest rate." If a solicitation is really appealing, get it in writing and seek a second opinion.

- Talk to several lenders to find the best loan.

- Know if the loan offered to you charges a fee if you pay it off early. If it's a requirement of the loan, ask about other products that don't contain this type of penalty.

- Ensure documents are correct and complete. Beware of anyone offering to falsify your income information to qualify you for a loan. Never sign documents that have incorrect dates or blank fields.

- Ask for written estimates that include all points and fees. When you get to the closing table, if any fees or charges differ from what was previously disclosed, delay closing until all terms are understood.

- If you're taking equity out of your property, only take the

minimum. Equity typically builds slowly over time, so it's important to try to preserve it.

- If you're not sure, don't sign! Get advice first from a reputable consumer credit counseling agency or housing counselor.

Know the Mortgage Process

Mortgages are serious long-term financial commitments. Selecting the right mortgage may make a big difference in your monthly payments and overall cost of your loan.

To determine the best term for your personal situation and one that aligns with your financial goals, talk with your lender or financial professional for guidance.

More home-buying tips can be found at www.FreddieMac.com.

The prospect of making such a big investment can be intimidating, especially if you're a first time homebuyer. Do your research, reach out to the professionals, stick to your budget and be sure you're ready to take on the financial responsibilities of being a homeowner.

PHOTO SOURCE: (c) BST2012 - Fotolia.com



GREEN from page 2A

or one you found in a second-hand store. A new gown can cost thousands of dollars, while a repurposed dress can be had much more cheaply.

Wedding favor wonders

Sure it's a cool idea and the groomsmen will likely use theirs often, but just how environmentally correct is that custom-imprinted beer cozy? Wedding favors are a way of thanking guests for sharing in your special day, but many popular items are made from less-than-eco-friendly materials.

To green your wedding, consider favors that are useful and organic, such as organic baking mixes or spice mixes. You can find a plethora of these great-tasting, green-minded options from purveyors like Simply Organic. They even have holiday-appropriate varieties like Cranberry Bread and Pumpkin Cake at www.simplyorganic.com. Dress up favors with decorative netting and ribbons, and you have a unique favor that's good for guests and the environment, too.

Greener invitations

The invitation is often the first impression guests will have of your wedding. While every bride wants invitations that will wow guests, keep in mind the costs - both monetary and environmen-

tal - of all that paper. Many eco-minded brides are switching to invitations made with recycled paper or, better yet, electronic invitations.

No raw materials are consumed to create e-vites, and what's more, you can find online services that not only help you create an e-vite, but send it and monitor responses all online. Using such a service can help you keep better track of RSVPs.

There is the option of sending invitations printed on recycled paper with flower seeds imbedded in the paper. Your guests can plant the invitation in their garden, and remember your special occasion every time they see the beautiful flowers growing. Visit www.greenfieldpaper.com to learn more.

The little things that mean a lot

Some other steps that may seem small - like choosing locally grown, in-season flowers rather than out-of-season ones that must be imported - can also make a big difference in how your wedding impacts the environment. Whether you opt to replace cut bouquets and centerpieces with artificial ones that can be reused, or choose acoustic music that requires no electricity to keep guests dancing, it's possible to find green options for almost every aspect of your wedding.



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Weddings, some interesting background

History

In ancient times, weddings were based out of commodity, rather than desire or love. In fact, the word "wedding" implies the security the groom's family provides to the family of the bride when the couple marries. Additionally, brides were chosen based on their economic worth. The wedding had little to do with love. This trend lasted until the 19th Century, when couples started to marry for love.

During the 19th Century in America, weddings were usually small family gatherings at the home of either the parents of the bride or the parents of the groom. The ceremonies were intimate and not elaborate. The announcement of the newly married couple took place at their church on the Sunday following the wedding. Weddings did not become elaborate until the 1820s and 1830s, when upper class couples would have wedding ceremonies similar to what is common today. Brides usually wore the best dress she owned, so her dress was not always white, as white dresses were impractical to own. Not until the middle of the 19th century did

brides start buying a dress made specifically for her wedding day. At the same time, couples began to hire professionals to prepare floral arrangements and wedding cakes, rather than making them at home.

Today, couples in the United States are waiting later in life to get married. The average age for males getting married in the United States is 27 years old, whereas, women's average age is 25.

Cultural Traditions Attire

The saying, "Something old, something new, something borrowed, something blue, and a silver sixpense inside your shoe," dates back to the Victorian era and requires the bride to accessorize her wedding attire in certain ways to promote good luck in her new marriage. Many brides in the U.S. do this for fun. The "old" is supposed to represent the past, particularly the bond between the bride and her family. The bride might choose to wear a piece of jewelry from one of her elders, or another accessory given to her from an older relative. The "new" represents the couple getting married and their future

together. Usually, the bride's wedding gown or wedding ring is used as a new item. "Something borrowed" is something that is taken from the families and meant to be returned. By borrowing something, the bride is continuing the link between herself and her family to maintain loyalty and future comfort.

The borrowed item must come from a happily married woman in order to pass on marital happiness onto the new couple.

"Something blue" represents the bride's faithfulness and loyalty. Easy ways to incorporate the color blue is for the bride to wear blue flowers in her hair or a blue garter.

The silver sixpense is meant to be tucked into the bride's shoe and is supposed to bring the new couple wealth in money and love in their new life together.

Many brides today choose to wear white bridal dresses at their weddings. However, brides before the 19th century just wore the best dress they owned. It wasn't until the 1840s, when Queen Victoria popularized white bridal dresses by choosing to wear white instead of the traditional royal silver dress.

Brides often accompany their white wedding dresses with a veil. Sometimes seen as an accessory today, the veil has a history of symbolizing a bride's modesty and innocence, namely her virginity.

Before the Wedding

Many brides have bridal showers before their wedding, during which she receives gifts from the guests. The bridal shower is usually thrown by the bride's chosen maid of honor and is humorous in nature.

Although it is often seen as a fun and relaxing time for the bride, it wasn't always seen that way. Bridal showers originated in Holland for brides who were refused dowry from their fathers. A woman's friends would give her several gifts to allow her to have the necessary dowry to marry whatever man she chose.

Many couples will make precautions so that they will not be

able to see each other before their wedding ceremony. Today, this is done merely to uphold tradition and superstition, but the idea stems from the early days when marriages were arranged. In these cases, the bride and groom would meet each other for the first time at their own wedding.

Ceremony and Reception

During the ceremony, it is customary to include bridesmaids and groomsmen in the event. The members of the bridal party are chosen to share the happiness with the couple getting married. Including bridesmaids in the ceremony originated as a technique of confusing evil spirits as to who the actual bride was. Groomsmen originated not for protection, but many centuries ago when men had to capture women in order to marry them. In order to steal the woman they chose to marry, men needed to pick the most capable man to help him, hence "best man".

Today, "giving the bride away" has a very different meaning. The bride's father accompanies her on her walk down the aisle to show approval of the groom. Centuries ago, fathers actually did give their daughters away to their future husbands, since females were property of their fathers.

The meaning and origin of the ceremonial kiss that traditionally concludes the ceremony has several different interpretations. In the Roman era, a kiss was used to seal legal bonds and contracts. A marriage, a type of lifelong contract between two people, is sealed with the ceremonial kiss. It is also believed that this kiss allows the couples' souls to mingle together. Today, the wedding kiss is usually just used as a form of endearment.

Wedding cakes are widely seen as symbols of fertility. While now they are an enjoyable snack for the wedding guests, wedding cakes have a more serious history. Sharing the first piece of wedding cake is still a ritual in weddings, but it originated as a way to ensure fertility for the bride in her attempts to have children. Superstition says that a bride cannot bake her own wedding cake or taste it before the wedding, or else risk losing her husband's love. If she keeps a piece of the cake after the wedding, she supposedly ensures that he will remain faithful.

A way that guests at a wedding can participate in giving the bride and groom a lucky future is by the tradition of throwing rice. The superstition originated when guests would throw nuts and grains in the hope of bringing the couple a good harvest and many children to help with the harvest.

As a symbol of luck, the newly married woman traditionally throws her bouquet to the unmarried women at the wedding. The one who catches the bouquet

is supposedly the next to be married.

Throwing the bride's garter to the single men at the wedding is a tradition similar to the bouquet toss. The groom must remove the garter from his new wife's leg and toss it to the single men at the wedding. It is commonly believed that this man will be the next one to marry. An older custom in England involved guests raiding the bride's chamber for stockings. These stockings taken from her room would then be thrown at the groom. Whoever landed their stocking on the groom's nose would be the next one to marry. Even earlier than these traditions, it was an ancient custom for the bride or groom to throw the bride's garter to the marriage witnesses to confirm that their marriage had been consummated.

After the Wedding

After the wedding reception, the newlyweds usually leave for their honeymoon, a trip to the destination of their choice. During this trip, which lasts anywhere from a few days to a few weeks, the couple consummates their marriage. The term "honeymoon" comes from ancient Teutonic weddings, where the newly married couple would drink honey wine for thirty days after their wedding. Weddings were only held on a night where there was a full moon. They drank the honey wine for a month, thirty days, until the next full moon, hence the name "honeymoon".

The tradition of the groom carrying his new wife across the threshold has many different interpretations. The act today symbolizes luck and the bride giving the groom her virginity. Similarly in older generation, brides had to appear unwilling to give in to their new husband. The husband would pretend to force his new wife into giving in to him by carrying her over the threshold. In the days when men captured their wives and actually did force women to marry them, she was also forced over the threshold because she was unwilling.

American Traditions

Weddings in the United States are the most varied and flexible in the world. There are not many wedding traditions that are unique to the United States because most are derived from other cultures. Most of these customs stem from Europe. Indeed, it is considered an American tradition to follow the traditions of one's culture or religion. That said, some wedding traditions remain as the default the U.S.

It is customary to give newlyweds gifts for their new home together at the wedding reception. To prevent duplicate gifts and having to return gifts that are not liked, most couples "register" at department stores. Couples

Continued on Page 11A

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Top Tips for Creating Your Wedding Registry

(StatePoint) Just engaged? Before those wedding bells ring, you're going to do lots of planning in the months ahead. While most of your preparations will only matter on the first day of your marriage, your wedding registry will impact your happily ever after.

Wedding experts say to ensure domestic bliss, make the most of your registry with proper planning, research and free resources.

"Determining what you want and need for your future should be an exciting process," says Audrey Stavish, wedding and gift registry expert at Bed Bath & Beyond. "An expert consultant can help demystify product details and ensure you don't miss any categories."

As you think about registering, Stavish is sharing tips on creating the perfect registry:

- **Don't delay:** You'll likely have multiple occasions that requires gift-giving on the part of friends and family. From the engagement party to the shower to the main event, guests will want giving guidance. So register early.

- **Opt for a registry** that offers convenience and good customer service. A store with locations nationwide and an online ordering system will make it easy for you and your guests.

- **Take inventory:** Assess what you already have, what you don't have and what needs replacing. A walk through your home using a registry checklist can help you

build a list. Talk to your fiancée and work together.

Also, think about what you need now and in the future – you might be dining for two, but soon you could be hosting a dinner party for 12 and will want dinnerware worthy of the occasion.

- **Ask for help:** Don't be shy about seeking advice. Visit a store and talk with an expert consultant who can help with gift selections and offer tips on what you'll need to enjoy your home.

- **Be sure to research** the items that go on your registry. Touch the towels, hold the flatware -- you may need to visit the store multiple times to get it right. If you change your mind, remember it's always possible to update your registry online at any time.

- **Dream big and small:** Not all guests will be working with the same budget, so include a range of items at various price points. Guests will appreciate the variety for individual and group gifts. Dream big and include a few big ticket items and gifts that last a lifetime.

- **Keep in touch:** From save-the-date notifications, personalized announcement cards and registry details, keep in touch with your guests stylishly with a complete, customized wedding stationery ensemble. You can visit www.BedBathAndBeyond.com and click on "personalized invitations" to visit their online-only stationery store.

- **Return Policy:** Did you get



duplicate gifts or gifts in the wrong color or size? Or maybe you just changed your mind. Check a store's return policy be-

fore registering so you can return or exchange any gift on your list and live hassle-free ever after.

This is your chance to get ev-

erything you ever wanted. By using the help of experts and free resources, you can build the perfect registry.

HISTORY from page 10A

pick out items they would like to receive as gifts, and their friends and family can choose to buy one of those items.

Additionally, although most American weddings are typically

elaborate and involve extensive professional planning, some DIY home weddings in America (or including Americans) can be quite simple in terms of ceremony, albeit costly in terms of the sweat equity involved regarding the logistics.

CHOICES from page 6A

where you are. If you prefer having easy access to a branch, look for a bank with extended store hours, so you are able to visit it in the evenings or on the weekends.

Checking with choices

Of the products offered by a bank, a consumer's checking account is often the cornerstone of their banking relationship and you should get different checking account options. Your checking account can open the door to a larger relationship with your bank as you reach milestones in life, like buying your first home or preparing for retirement.

When deciding on a checking account, consider what you value

in a bank. To find the best checking account for your lifestyle, consider the minimum monthly balance you will keep in your checking account. Some banks have minimum balance requirements as low as \$100.

Choose change

If you're unhappy with your bank's options, the process of switching is not complicated.



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Health insurance shopping? Start by getting informed

(BPT) - Health care reform is a hot topic, and not just for candidates running for political office. The cost of health care impacts the financial well-being of most Americans. Even though you may have heard a lot about health care reform, you may be wondering what it all means - or at least what it means for you and your family.

From the name of the health care reform law itself, the Patient Protection and Affordable Care Act (which is often shortened to the acronyms PPACA or just ACA), to terminology like "Individual Mandate" or "American Benefit Exchanges" there's plenty to be confused about.

Starting in 2010, new Patient Protection and Affordable Care Act rules, called provisions, began to go into effect. -PPACA focuses on providing every American with quality health coverage they can afford.

Here are a few examples of provisions that have already gone into effect:

- * Insurance plans must cover preventive care such as routine physicals and immunizations at no cost to consumers.

- * Emergency services must cost the same in or out of the insurance carrier's network.

- * Children may now stay on their parent's health plan until age 26.

- * In 2014, the final provisions of the law will be implemented such as:

- * The creation of health benefit exchanges (online marketplaces) from which individuals or small businesses will be able to shop for health insurance.

- * The requirement that insurers may not deny coverage to someone for a pre-existing condition, regardless of age.

- * Implementation of the individual mandate (which requires all Americans to purchase health insurance or pay a tax penalty).

The individual mandate has been one of the most debated components of PPACA. But as Lisa Lough of Cigna, a global health service company, explains: "There are many reasons to purchase health insurance, other than the coming Federal mandate. Compelling reasons not to go without health coverage include accessing care and services that can help improve your health and providing financial protection from potential large, unforeseen medical expenses."

In fact, medical bills are a leading cause of personal bankruptcy, multiple studies have found. With familiar medical emergencies like an appendectomy costing \$10,000 or more, a single hospitalization can wipe out a family's resources. Having health insurance can help mitigate the risk of a health-related financial crisis. What's more, many insurance plans offer incentives and programs to encourage the healthy habits and preventive care that can help you stay healthy, feel well and avoid a costly medical problem.

If you don't have health insurance benefits through an employer, you can purchase individual or family plans directly from many insurance companies. When shopping for health insurance, you need to find a plan that meets your individual needs. Lough offers some tips for finding the health insurance plan that's right for you and your family:

- * Look for a plan that is offered in your state and provides a high-quality network of health care professionals, hospitals and facilities. You can check company websites for information on where they sell Individual health insurance plans.

- * Seek an insurer that offers a personalized website and online tools that can help you manage your health care, including a doctor locator, treatment cost comparison charts, viewing your claims history, online bill pay, downloadable forms and the option to print temporary identification cards.

- * Even with good online services, sometimes you'll want to speak to someone. Look for an insurance company that offers a 24/7 customer service call center.

- * For times when you're not sure if you need to see a doctor, or when the doctor's unavailable, a 24/7 health information line can be a great help. Look for one staffed by trained nurses.

- * Seek plans that offer affordable prescription drugs through either a retail pharmacy or home delivery which can save you money and provide a great convenience.



- * Comprehensive plans will offer discounts on health and wellness programs, such as weight management and nutrition, fitness, tobacco cessation etc.

- * If you prefer using your smart phone to access information, look for plans that offer tools like mobile apps.

- * "With this check list in hand, people can go online and research plans," Lough says. "For example, at Cigna we have a website dedicated just to customers looking to purchase individual or family

plans at www.cignaforyou.com. I also recommend calling the insurance provider and talking to a knowledgeable licensed agent to make sure you understand all the options and get the best coverage at the best price that makes the most sense for you and your family. There are so many options now with Health Savings Accounts and other types of plans offering a variety of coverage and deductible levels, so talking to an expert to understand which choice is right for you is important."

For more health care reform terms and definitions, check out Cigna's Glossary of Health Care and Health Insurance terms at www.cigna.com/health-care-glossary. -You can also use "Health Care Reform For You"; an interactive online tool that delivers personally relevant information on how the health care reform law impacts your individual situation which you can print or share through social media. Find it here: www.cigna.com/hcrforyou.

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