10-20-1988

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The $5,000-a-year club:

Several Portland-area banks are targeting senior citizens with slickly-named marketing plans. Do our elders really have so much to invest? Or are the banks quietly gearing up for the greying of the baby boom? Either way, there is a lesson here for all of us.

See page 6.

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Register or run for cover

Hill housing falls flat

Boston developer Joseph Taylor had an uphill battle to get his 80-unit apartment proj­ect to the top of his Munjoy Hill landmark project list. A month ago, who listened to his proposal at a Munjoy Hill Neighborhood Associa­tion meeting, O. D. weren't impressed. But Taylor, and Michael O'Kane, alias Boston, did want to scale it very much. They have neither bought the land nor asked for a zoning change. The project at the corner of Walnut and North Street.

"We presently have envi­ronmental studies for this site, the 80-20 program," Taylor said. This means that 80 percent of the apartments will be rented at below-market rates, and 20 percent, 10 units, be rented to the low­est-income families. There, 30 percent of their incomes as rent, and taxpayers making up the difference.

People at the meeting critis­ized the density of the project. Many thought the developers could move to the aid of the elderly by allowing them to rent for the "affordable, family-oriented" apartments. The planning board will hold another hearing for the proposal on Nov. 22.

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A CONVERSATION WITH
Anne O’Brien

Anne O’Brien has written and illustrated several children’s books. Her series of eight board books titled, "I Want That" and "I’m Not Fair," are simple stories about toddler conflicts. Like her illustrations of Julie Morstad’s "Memoirs of a Fox," O’Brien’s work is perfect for toddler readers. Her series is one of the most perfect portrayals of the mind-set to write for children. O’Brien began realizing that illustrating was what I wanted to do when I first started trying to write for children? What is your writing process? I can do my work whenever and wherever I want. It’s a natural expression for me. I’ve always drawn. Where did you go to school? I went to Parsons School of Design. What do you use to write with? Ink, watercolor. When I first started out trying to write for children, I was a natural expression for me. The way to being something. How do you get that point? What I think it’s about is seeing the child in yourself. The way to being something. How do you get that point? What I think it’s about is seeing the child in yourself. The mind-set to write for children. I’m always looking. How do you get that point? What I think it’s about is seeing the child in yourself. The way to being something. How do you get that point? What I think it’s about is seeing the child in yourself. The way to being something. How do you get that point? What I think it’s about is seeing the child in yourself. The way to being something. How do you get that point? What I think it’s about is seeing the child in yourself.
Lora Coffin isn't. "I thought that bank had a clever adman making that up," she says of Casco Northern's television ads.

She lives on a fixed income and is the first to agree with the bankers that she is not poor. But at 70 years of age, the only financial service she is interested in is free checking.

Coffin lives on a small pension and social security totaling $69 a month -- which she says is more than some of her friends get.

"Of course, that is before they take out for Medicare," she explains. Although she is healthy today, she suffered a heart attack in 1971, which she says might have cost her her savings. "It could happen to you, what happened to me," she says, despondently.

Learning from that lesson Coffin now pays another $23 a month for a companion health plan plus an additional $9 in Major Medical.

Coffin has lived in the same four-room West End apartment for 34 years. In 1954 her rent was $75 a month. It is now well over $450. Since her retirement from Maine Medical Center, financial assistance through Section 8 of the Portland Housing Authority has enabled her to stay in her home. (See sidebar at right).

Still, Coffin says she doesn't worry about finances too much. Her car is 10-year-old, and she is still active and healthy enough to be thinking about buying another one next year.

"I fixed on what I made," explains Coffin, matter-of-factly. "The end result of what I made was very little."

Money to invest? She laughs out loud. "I'm still working full time."

She is not investing her paycheck in a CD or an IRA. And even if they did, she says, "Most of my money is still working for me."

She is director of the Senior Community Service Employment Program (SCSEP) in Casco Northern. She is director of the Senior Community Service Employment Program in Casco Northern. Since 1976 she has been helping her peers in Portland and the surrounding suburbs, find jobs.

Her range of $55 to $75 per hour. Besides being over 55, the other criteria for assistance is that they must be in the low-income category.

Klenman says that before Portland's employment boom the SCSEP used to cater to elders who just came in off the streets. Finding work for seniors was slow going. Now the low unemployment situation in Portland works to their advantage and workers coming to SCSEP for training can pick and choose from a cornucopia of minimum-wage jobs.

The program, which is funded by the Maine State Department of Labor, helps train clients for 30-hour work weeks in non-union area jobs at $5.65 per hour.

Three quarters of Klenman's 66 people are women learning office skills. Many are working in maintenance and office workers, some, especially those over 75, have never worked before and often do not complete the training process and cannot go on to better-paying jobs.

"I thought that bank had a clever adman making that up."

The income guidelines for training under SCSEP is $5,750 per year per individual. "I have many below that," says Knudsen. "You'd be surprised. They never worked much in their lives and are getting small Social Security. Or they never worked at all. You take someone over 70, they are not getting a whole lot -- $100 or $200 a month." Some do.

They are still working to pay the rent, buy groceries, clothes and get haircuts. Many do not own television sets, and many do not often get a glimpse of all that Portland's banking community wants to do for them.

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Income exemption at risk

Like the Portland area's soaring real estate prices and rising rents, seniors on fixed incomes are hard pressed to afford decent housing. Without the Portland Housing Authority (PHA) many would be on the streets.

The PHA says that their clients are not staying away from the streets worried about where to invest their money -- instead they're worried that the Feds will disqualify their housing assistance through a bureaucratic Catch-22.

For the time being, anyone working under Title V, which the Senior Community Service Employment Program is part of, does not have to include that income for housing or food stamp assistance. Once someone is accepted into the public housing assistance program, they cannot be kicked out because they get a job. The Feds, however, are considering changing that regulation. PHA officials say that this issue seems to be on hold until after the new president takes office.

Any single person earning less than $13,000 yearly may be eligible for help. The PHA serves the community through its housing projects located at Washington Gardens in North Deering, Franklin Towers on Cumberland Avenue, and Harbor Terrace on Danforth Street. However, through Section 8, these like Lora Coffin can remain in their long-time residences. In those cases the landlord agrees to accept a portion of the rent from the PHA and a portion from the tenant.
For marketing/communications at Casco Northern. We know these people were on fixed incomes, it was a nice gesture on the part of the bank. We also realized they are important to the bank in their volume of deposits.

Goodwin agrees that the small group targeted by these ad campaigns will continue to grow. By aggressively approaching the work to today’s wealthy minority, Casco Northern believes it is also reaching that ever-growing gray market.

Goodwin adds that the television commercials subtly entice younger consumers to think about investing now for a carefree and active old age.

It is that younger group—the postwar children—who for 40 years have been putting their money through American “culture like a run through a sieve” to which these ad campaigns are really targeted.

The banks are courting a market that has yet to reach its peak.

There are currently about 29 million people nationwide in the society, seventy and eighties and something, that’s about 12 percent of the U.S. population. But 13.6 percent of Maine’s population is currently in the gray area.

Growth projections suggest that by 1990—which is just 15 months away—that number will be more than 15 percent.

Those who are between 52 and 45 today will be looking into retirement before the century is out.

“I don’t think so much that it is an elderly strategy as I think there is a strategy directed toward a lifestyle that we are trying to focus on,” says Michael McNamara, vice president of consumer banking at Fleet Bank. He is talking about leisure and retirement, the part of the American dream that includes travel benefits. No matter how small the amounts, the savings and investment opportunities need to be attractive toBaby-Boomers.

Before, when people bought big ticket items they were more likely to use the same money to put toward an automobile or other investment. Now the banks are more focused on retirement savings.

“Some will be targeted toward wealthy people. We are still trying to target everyone. We are still trying to target everyone. We are trying to target those towards that we are comfortable and wealthy money,” Smith says.

Still, the models used in key Bank’s print ads are definitely members of the senior set. The ads give the same message as Casco’s and Maine National’s if you are elderly and have money to invest. You need to think about investing now for a carefree and active old age.

Yet some local financial advisers see a tremendous lack of savings responsibility and many predict the baby blowout will turn out to be unqualified and unprepared for banking advice and services.

Lavon Jordan, a life underwriter and account executive at American General Securities, says that “the insurance industry seems to be in a state that a great percentage of people who make under $40,000 never met with an investment advisor and says many of her clients have never been exposed to the financial services area.” They really had never thought about it.

With most of my clients I have to help them find the money to invest. A lot of them spend and then— if there is anything left—then they try to save. At Maine National, Cook recommends that impulse buying, a mainstay of the Boomer generation, should be avoided. She says that if someone doesn’t have investable money, properly manage the money that is saved—they probably are never going to have it.

That philosophy is supported by Judy Bennett, also a financial advisor at Maine National, who says that today’s so-called baby boom generation has a tendency to live for the moment and not save for a rainy day, much less a financial flood.

She says many of her customers have never met with an investment advisor. “I have to convince them to meet a person who will look after and a deposit of $1 00,000 or more is all one needs to join. ‘This is targeted towards those that we can comfort and wealthy money.”

Smith says.

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**October 20, 1986**

**The Harlem Renaissance**

"Harlem Renaissance: The Art of Black America" will be reviewed at the Portland College Museum of Art on September 22nd, 1986. The exhibit will be open to the public until October 20th. What is the Harlem Renaissance? Why is it important? What are the major figures in the movement? What do these artists have to say to us today? To the young people of today? To the African-American community? What is the role of the African-American artist in society? These are all questions that will be answered by the artists featured in this exhibit.

**Mangoes**

"Mangoes" is a delicious and nutritious fruit that is native to the tropical regions of South America. It is a small, round fruit with a yellow or orange skin and a sweet, juicy flesh. Mangoes are rich in vitamins A and C, as well as fiber, potassium, and antioxidants. They are also a great source of energy and can help improve digestion and prevent constipation.

**Avocado**

The avocado is a large, green fruit that is native to South America. It is a rich source of healthy fats, fiber, vitamins, and minerals. Avocados are a great addition to a healthy diet, as they can help lower cholesterol levels, reduce inflammation, and improve heart health.

**Jicama**

The jicama is a large, white root vegetable that is native to Mexico. It is a good source of dietary fiber and contains no cholesterol. Jicamas are low in calories and can be used as a substitute for potatoes, carrots, or celery in recipes.

**Mint**

Mint is a herb that is used in many different ways. It is often used to make tea, in desserts, and as a flavoring for drinks. Mint is a good source of vitamins A and C, as well as antioxidants. It can also help with digestion and can be used to soothe sore throats.

**Lime**

Lime is a small, green citrus fruit. It is a good source of vitamin C and can help improve digestion. Limes are also a good source of fiber and can help control blood sugar levels.

**Pomegranate**

The pomegranate is a small, red fruit that is native to Asia. It is a good source of antioxidants and can help improve heart health. Pomegranates are also a good source of vitamin C and can help with digestion.

**Papaya**

Papaya is a tropical fruit that is often used as a breakfast or snack. It is a good source of vitamin A and C, as well as fiber and antioxidants. Papaya can help improve digestion and can be used to soothe sore throats.

**Cherries**

Cherries are a small, round fruit that is native to Asia. They are a good source of vitamin C and can help improve digestion. Cherries are also a good source of antioxidants and can help lower blood pressure.

**Pineapple**

The pineapple is a tropical fruit that is native to South America. It is a good source of vitamin C and can help improve digestion. Pineapples are also a good source of fiber and can help lower cholesterol levels.

**Coconut**

The coconut is a large, tropical fruit that is native to the Caribbean and tropical regions of the world. It is a good source of healthy fats and can help improve heart health. Coconuts are also a good source of fiber and can be used to make milk, cream, and oil.

**Salt**

Salt is a mineral that is used to add flavor to food. It is a good source of sodium, which is important for maintaining fluid balance in the body. Salt is also used to preserve food and can help improve digestion.

**Baking Powder**

Baking powder is a leavening agent that is used to make cakes and other baked goods rise. It is a good source of potassium and can help improve digestion. Baking powder is also a good source of calcium and can help strengthen bones.

**Baking Soda**

Baking soda is a leavening agent that is used to make cakes and other baked goods rise. It is a good source of potassium and can help improve digestion. Baking soda is also a good source of calcium and can help strengthen bones.

**Brown Sugar**

Brown sugar is a type of sugar that is made by refining sugar cane. It is a good source of sucrose and can be used as a sweetener in recipes. Brown sugar is also a good source of iron and can help improve digestion.

**White Sugar**

White sugar is a type of sugar that is made by refining sugar cane. It is a good source of sucrose and can be used as a sweetener in recipes. White sugar is also a good source of iron and can help improve digestion.

**Peanuts**

Peanuts are a type of legume that is native to South America. They are a good source of protein and can help improve heart health. Peanuts are also a good source of fiber and can be used to make milk, cream, and oil.

**Pistachios**

Pistachios are a type of nut that is native to the Middle East. They are a good source of protein and can help improve heart health. Pistachios are also a good source of fiber and can be used to make milk, cream, and oil.

**Walnuts**

Walnuts are a type of nut that is native to Asia. They are a good source of protein and can help improve heart health. Walnuts are also a good source of fiber and can be used to make milk, cream, and oil.

**Quinoa**

Quinoa is a type of grain that is native to South America. It is a good source of protein and can help improve heart health. Quinoa is also a good source of fiber and can be used to make milk, cream, and oil.

**Bread**

Bread is a type of food that is made from flour, water, and yeast. It is a good source of carbohydrates and can help provide energy. Bread is also a good source of fiber and can be used to make milk, cream, and oil.

**Milk**

Milk is a type of dairy product that is made from cows, goats, or sheep. It is a good source of calcium and can help strengthen bones. Milk is also a good source of protein and can help improve heart health.

**Cheese**

Cheese is a type of dairy product that is made from milk. It is a good source of calcium and can help strengthen bones. Cheese is also a good source of protein and can help improve heart health.
**20 THURSDAY**

When people attended the music of satirist P.D.Q. Bach, the 1970s gift that the Oregon Symphony Orchestra's music director, Robert Shaw, once described as "the kind of music I've heard in church," they may have been thinking of music by the man who once characterized his own style as "the bastard child of Mozart and Beethoven." But they might also have been thinking of the music of P.D.Q. Bach, who was born in 1930 and died in 1978.

**21 FRIDAY**

You may not remember the 1985 football draft, but those who do will never forget the surprise when, with the first pick in the draft, the Seattle Seahawks selected an running back named "Eddie Lacy." It would be a mistake to think that there is no such thing as coincidences in life, but this one certainly seems to be one.

**22 SATURDAY**

Bill Ferrill's book, "The Best of Boston Hall," will be released this weekend and next.

**23 SUNDAY**

In her book "The White Room," weaknesses at Ford Motor Company are analyzed.

**24 MONDAY**

You may have nothing to do with the music of P.D.Q. Bach, but you can still enjoy some of his compositions. The Portland Symphony Orchestra will perform excerpts from Beethoven's Fifth and Sixth symphonies on October 23 as well.

**25 TUESDAY**

In his music or is it art? New music, composed or performed by Maine musicians, on the program this afternoon at the Portland Symphony Orchestra's concert. The Maine Music Network opens its fifth season with a performance of "Vespers" by Rossini, conducted by Dr. Matthew Scott.

**26 WEDNESDAY**

Many people are aware of the music of P.D.Q. Bach, but few are familiar with the music of P.D.Q. Sullivan. The Portland Symphony Orchestra will perform excerpts from his "The Pirates of Penzance" on October 23 as well.

**27 THURSDAY**

A new tradition of traditional jazz begins at 7:30 and is free and open to the public. The Portland Symphony Orchestra will perform excerpts from Beethoven's Fifth and Sixth symphonies on October 23 as well.
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Don't know if you're really excited about watching young skaters from places throughout the United States, or would like to quickly view the competition will be in Portland. The Organizing Committee has plans to bring in the world's top skaters. There will be no shortage of competitive skating in Portland, with the 1988 U.S. Olympic Winter Games.

Monday, October 21: Men's Freestyle, Ladies' Freestyle, and the afternoon session for the Junior Free Skating.

Tuesday, October 22: Free Public Admission to the Corso in Portland and free tours of the competition site.

Wednesday, October 23: The Jr. Ltd. Admission at the Corso in Portland.

Thursday, October 24: The Jr. Ltd. Admission at the Corso in Portland.

Friday, October 25: The Jr. Ltd. Admission at the Corso in Portland.

Saturday, October 26: Free Public Admission to the Corso in Portland and free tours of the competition site.


Monday, October 28: Free Public Admission to the Corso in Portland and free tours of the competition site.

Tuesday, October 29: Free Public Admission to the Corso in Portland and free tours of the competition site.

Wednesday, October 30: Free Public Admission to the Corso in Portland and free tours of the competition site.

Thursday, October 31: Free Public Admission to the Corso in Portland and free tours of the competition site.
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October 25, 1990

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