

JANUARY 2020

MWM

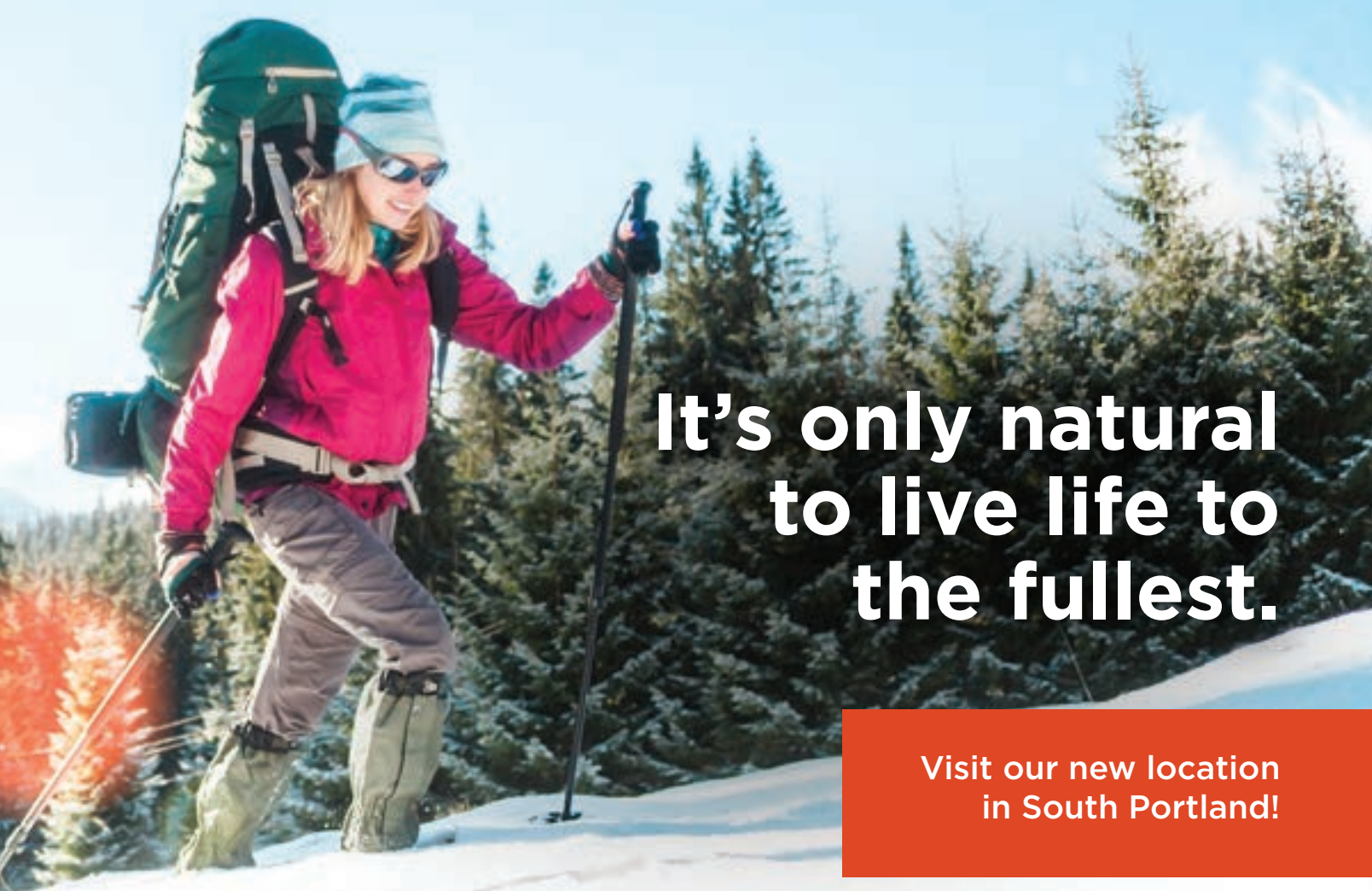
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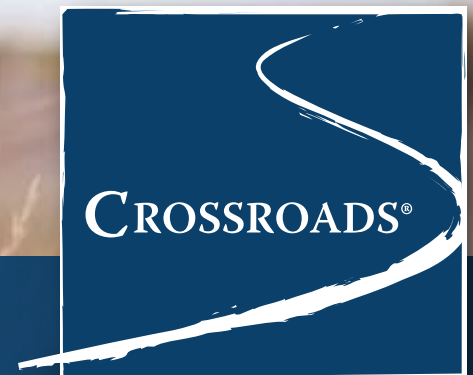
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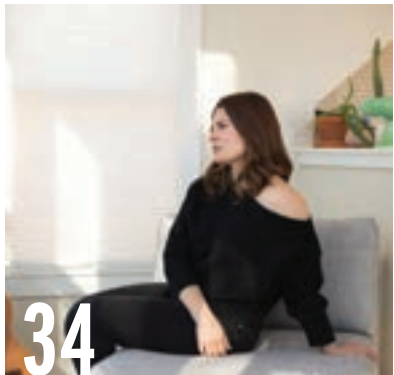
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Photo by Winky Lewis

There's nothing I think about more. And nothing I'd rather think about less. Like, should I have blown \$200 on these boots? Or \$900 on the dog? (Yes, he's priceless.) Money isn't everything, but as you'll be reminded of in our annual Money issue, it makes retirement possible, allows us to start up new ventures, keeps eclectic bars open and stops up the holes in our drafty old Maine houses (the ones that cost us more money).

It's probably already made a radical difference in the life of one former Mainer, Kate Elizabeth Russell, author of *My Dark Vanessa*, which will be released at the end of the month and is the subject of Amy Canfield's I'd Rather Be Reading column this month. Russell is originally from Clifton. She labored over her novel, which has been described as both a "21st Century Lolita" and a different twist on the #metoo story, for many years before landing a seven-figure publishing deal from Harper Collins. Now she's *Entertainment Weekly's* "Breakout Author to Watch in 2020." I can see why. Like Amy, I couldn't put this novel down. *My Dark Vanessa* makes you feel more than

a little uncomfortable and confused—at 15, Vanessa is madly in love with her teacher and quivers at his every touch. Well, almost his every touch.

Those million plus dollars are going to allow Russell the freedom and space to do more writing. (Her sales will likely be boosted by a blurb from Stephen King.) Don't miss Amy's take on *My Dark Vanessa* on page 38.

Other don't miss stories in January's MWM? I learned so much editing and contributing a little to our financial guide for every age (page 25). I'm definitely going to be taking the advice of the professionals Sarah Holman interviewed in terms of cleaning up my financial house this January. And I'm going to make sure I spend more time in a Brunswick establishment, Vessel and Vine, that has a loyal customer base but is struggling financially. As you'll read in Kerry Eielson's in-depth story, owner Nikaline Iacono describes her business as "weird," but having attended one of Nikaline's recent dinners, I would call it simply wonderful. I'm grateful to Nikaline for opening up about her finances. On page 14, we try to demystify how astrologers make a living in Maine.

Speaking of finances, you'll notice this issue of MWM is a little...slender? That's because January is not traditionally a month that advertisers sink a lot into their media buys. We are grateful for the sponsorship we get, which allows us to publish this free magazine and circulate it in Cumberland and York counties. I'll be blunt; we could use more of it. But we're also working on a plan to get the magazine into more reader's hands in 2020. Stay tuned to learn more about this exciting prospect in our February issue. Here's to fresh starts and a Happy New Year. We think good things are in the stars.

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ON THE COVER

Claire Gallagher, 34, of The Body Astrologer in Topsham, flexes her muscles and her knowledge of the lunar cycle.

Photo by Heidi Kirn



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FRESH STARTS

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Thompson at her TEDxPortsmouth talk. Photo courtesy of TEDxPortsmouth

Caitlin Thompson's recent TEDxPortsmouth talk about being the child of an opioid addict is one of those speeches that causes viewers to immediately have chill bumps. It's not just the searing and unfortunately timely topic, it's her delivery, both natural and rivetingly dramatic. No wonder Coastal Enterprises Inc. (CEI) of Brunswick's Women's Business Center asked the Westbrook native to lead its Spokeswomen series, peer-facilitated classes designed to help women entrepreneurs learn how to be successful public speakers. A new session starts this month.

Thompson connected with the nonprofit community development organization while she was facilitating events at coworkHERS in Portland. Her easy style in introducing the events, coupled with her marketing and advertising background, caused them to ask her to lead its first Speaker Sisterhood series in 2019, a course created by Angela Lussier in Massachusetts. "CEI's belief in me and the training that I got through Sisterhood just brought me down this really amazing road," Thompson says. Working with a core group of about eight, the women took "deep dives" into their own value systems. "People are cracked right open to their rawest form, and I never expected that," she says. "We have found this safe space where once you are asked the [right] questions, they are really very comfortable laying this out."

The course was popular enough that CEI decided to run it again in

2020 and asked Thompson to come back. Some of her original students are signing up for a second session. "How they give me confidence, and I give them confidence, it is everything," she says. "It is priceless." And for newcomers, she is evolving the course in its second iteration. "All of the women in my course are entrepreneurs or they have small businesses," she says. Building their confidence for public speaking in general was great, but "I felt like I was missing this element," namely helping them set goals toward a specific business endeavor. Like those elevator speeches that land investors or drive marketing or win pitch competitions. So look for more of that this month. Biweekly sessions run Jan. 14 through May 26 on Tuesdays from 1:30–3:30 p.m. or 5:30–7:30 p.m. Questions? Contact Anna Ackerman at anna.ackerman@ceimaine.org. (\$250; 2 Portland Fish Pier, Suite 201, Portland; sign up at ceimaine.org/news-and-events/news-events/spokeswomen)

—M.P.

▶▶▶ StrongHER One Day Camp

Jan. 5, 9 a.m.

Centerpoint Martial Arts, Falmouth

This boot camp is a Women's Empowerment program, sponsored by Centerpoint Martial Arts, intended to build strength and resiliency with a blend of martial arts training, meditation and mindset coaching. Suitable for any fitness and experience level, ages 15 and up. Taught by Hester W. Mishkin, a professional personal and executive coach, martial artist and meditation teacher certified by Deepak Chopra. (\$150; mystudio.academy)

▶▶▶ Classes in business startups

Jan. 8–9

Looking to start your own business in the new year? Have questions about funding one? SCORE Portland, which helps anyone with a business idea get started, has classes to teach the basics, from funding to figuring out financial projections, branding and looking for funding from Maine Technology Institute. For

more information, contact Kelsey Munksgaard at SCORE, scoremaine@gmail.com or call 207-772-1147.

▶▶▶ Hearts on Ice

Jan. 16, 5:30 p.m.

Aura, 121 Center St., Portland

Help the American Heart Association in Maine fund research and education while raising a glass and bidding on fun auction items at Hearts on Ice at Aura in Portland. This is an annual Go Red for Women® networking and fundraising event. (\$35; heart.org/en/affiliates/maine/welcome-to-maine)

▶▶▶ Sing for Suffrage: Concert

Jan. 17, 7:30 p.m. & Jan. 18, 4 p.m.

First Congregational Church UCC, 301 Cottage Road, South Portland

Women in Harmony have two concerts scheduled this month to celebrate the 100th anniversary of women gaining the vote. The program will feature songs from the Suffrage era, as well as the Civil Rights movement, including

We Shall Overcome, and a new arrangement of Willie Nelson's *Vote 'Em Out*. (Free; maine-suffragecentennial.org/events)

▶▶▶ Music Video Portland

Jan. 23, 7 p.m.

Bayside Bowl, 58 Alder St., Portland

Now in its third year, MVP showcases the audiovisual creations of both Maine-based musicians and filmmakers. Expect plenty of live music from artists like Kenya Hall, Jeff Beam and Angelikah Fahray. Sponsored by Coffee By Design, Bayside Bowl (which is hosting the event) and Rad Plaid. (\$10 advance, \$15 door; musicvideoportland.com)

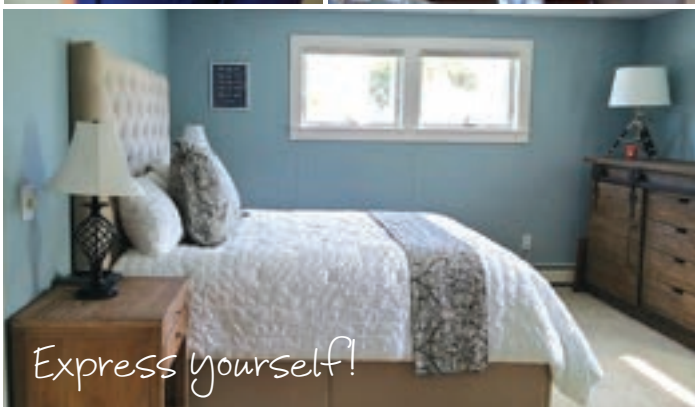
▶▶▶ Imagine Portland

Jan. 29, 4:30–7:30 p.m.

Brick South, 8 Thompson's Point, Portland

Portland Region Chamber of Commerce hosts its annual awards event and community celebration of local business growth in the area. (\$40 and up; portlandregion.com/imagine)

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REINVENTING CLASSIC WINTER COMFORT FOOD

WRITTEN & PHOTOGRAPHED BY CANDACE KARU

“Now you’re a real Mainer,” I said to my son as I registered him for preschool in Kennebunkport, where we had recently moved from Washington, D.C. “Just because your cat has kittens in your oven, it doesn’t make ’em biscuits,” said the sixth generation Mainer at the desk, only half joking.

I thought after we moved from D.C. to live here full time my kids would be real Mainers. Come to find out that was wishful thinking on my part. As the school registrar pointed out, even people born in Maine aren’t necessarily embraced as true sons and daughters of the Pine Tree State. Evidently it takes generations to impart authentic Mainer status. And my two were late to the game, making the trip across the Piscataqua River Bridge for the first time when they were both only weeks old, and moving here permanently in time to start school.

While I know the Kittens ≠ Biscuits Rule prevails here, in my heart I still feel like a true Mainer. I’m one of the few people I know who revels in the shorter daylight hours that come in the fall. I embrace the cold weather. I like nothing more than going for a snowshoe in the woods or a winter hike and coming home to hot cocoa and hearty stew that has simmered in the slow cooker while I was out. The clincher for me was when I realized that I actually liked shoveling snow. I find it both bracing and meditative, a workout and a spiritual interlude.

One of the keys to getting through a long Maine winter and all the activities it provides is proper fueling. Winter food should feed your body and your soul. And with the slower pace of the season, winter is the perfect time to up your cooking game.

During my childhood, my favorite meal after a long day of sledding and snowball fights was tomato soup with a grilled cheese sandwich. Like most people I knew, our soup came from an iconic red and white can, the bread was white and the cheese was American.

Oatmeal was another winter staple, though our version was the quick-cook kind garnished with a splash of milk and raisins, if there were any in the cupboard. My grandmother encouraged us to eat our oatmeal because it would “stick to your ribs.” That, frankly, left me with a lifelong off-putting visual, but I get her drift; we needed food to keep us full for hours of winter play.

Maine winters call for “stick to your ribs” cuisine, but that doesn’t have to mean ordinary. Here are two of my favorites, reinvented with 21st century sophistication.





NOT YOUR GRANDMA'S TOMATO SOUP

This homemade soup is a life-changing culinary upgrade. Roasting the tomatoes adds an extra step, but is well worth it. Roasting brings out the sweetness of the tomatoes and lays the foundation for a soup that has extraordinary flavor and depth. I usually make a double batch and freeze in individual containers, just right for lunch or dinner in a minute. When I freeze the soup, I don't add any dairy until I'm ready to serve.

If I'm going to be serving guests, I'll make grilled cheese sandwiches and cut them into croutons to float on the soup. Or if I'm in a hurry, I'll simply toast cheese on rustic bread under the broiler. But any way you serve this soup, it is just amazing. It's not your grandmother's version, unless your grandmother is old school Italian and a seasoned pro in the kitchen.

Skip the dairy if you want a vegan option. You can serve with rustic bread rubbed with garlic and olive oil and lightly toasted under the broiler.

INGREDIENTS

4 pounds fresh tomatoes (*I use a mixture of heirloom and Roma tomatoes*)
1/4 cup, plus 2 tablespoons olive oil, divided
6–8 garlic cloves, peeled
3 sprigs fresh rosemary
2 tablespoons tomato paste
1 large yellow onion, chopped
4 cups chicken or vegetable stock
1/2 cup heavy cream (*optional*)
Salt and pepper to taste

INSTRUCTIONS

Preheat oven to 450 degrees. Clean and core tomatoes and cut in half. Place in a large baking pan with garlic cloves and rosemary and drizzle with 1/4 cup of olive oil. Toss to coat. Bake 30 minutes or until softened.

Discard tomato skins and rosemary sprigs and save juices.

While tomatoes are roasting, add 2 tablespoons of olive oil to a large Dutch oven. Sauté onions over medium heat until translucent, about 5 minutes. Add tomato paste and stir over low heat. Cook for 10–15 minutes, stirring occasionally.

Add stock, tomatoes and garlic with their juices in the Dutch oven and stir to combine. Salt and pepper generously

Let cool then use an immersion blender or food processor to process soup until smooth. Reheat soup in Dutch oven if you are serving a crowd. For richer, creamier soup, add cream and heat through.

Serve with crackers, croutons, a dollop of sour cream or Greek yogurt or a classic grilled cheese sandwich.



WINTER WONDERLAND OVERNIGHT OATS

The beauty of overnight oatmeal is that it is impossibly easy to prepare and can be made to suit any preference. You like pecans or almonds? Go nuts. Is fruit (or jam) your jam? Throw it in. Feeling like Elvis? Add peanut butter and bananas. The recipe below is for one serving but I like to make four servings at a time and store them for a quick morning meal that's healthy and tasty. Substitute almond, soy or oat milk and non-dairy yogurt for a vegan option.

INGREDIENTS

1/2 cup rolled oats (*not quick oats*)
1 teaspoon chia seeds
1/2 cup milk
1/3 cup plain yogurt
1/2 teaspoon vanilla extract
Fruit, nuts, chocolate chips, peanut or other nut butter, Nutella, maple syrup, protein powder (*optional—choose one or choose a bunch!*)

INSTRUCTIONS

Combine first five ingredients in a container like a Mason jar or other sealable container and mix thoroughly. Add any optional ingredients to taste. (I love peanut butter and slices of banana, dried apricots and cranberries, and chopped pecans and maple syrup, but the combinations are endless.)

Seal container and refrigerate overnight.

Serve cold or zap in the microwave for a warm way to start the day.

Claire Gallagher of The Body Astrologer in Topsham. Software plays just as much a part in modern astrology as star charts do. *Photo by Heidi Kim*





Making a Living *in the* Stars

ASTROLOGY IS IN AGAIN, WITH A TWIST. MAINE-BASED ASTROLOGERS SHARE THE INS AND OUTS OF BUILDING AND SUSTAINING A BUSINESS.

BY CHELSEA TERRIS SCOTT

Peggy Schick places a folding chair for me at a narrow table covered in a white cloth, festooned with an owl nesting doll. The upper room in the 1852-built house that she and her husband have just purchased in Topsham smells like fresh paint and the sage Schick has burned to clear the chaotic energy left over from their move. Opening a manila envelope, she draws out two sheets of paper, each mapped in a network of lines and symbols, arranged around what looks like a wheel.

The first sheet is my natal chart, Schick explains, and the second represents my solar return, or the date this year when the sun was aligned at the exact coordinates in the sky that as when I was born. This second chart offers insights into what qualities and energies the coming year, birthday to birthday, may bring. Schick then pops open the owl and assembles two smaller night-birds, for a total of three. These, respectively, represent my Rising, Sun and Moon signs.

This session with Schick at Intuitive Astrology & Reiki is a psychospiritual exploration of my inner world, based on the numerical cal-

culations surrounding the exact time, date and location of my birth. Intuitive Astrology & Reiki is also how Schick makes a living. Or she's getting there. "I have been at it two years and have tripled my number of clients this year," Schick says. Her five-year goal is to keep increasing that "And eventually do it full time." Already she's doing "way more" astrology readings than Reiki treatments.

Astrology, in case you hadn't heard, is having a resurgence, reaching a new generation and embracing technology, from podcasts to software to create the likes of natal charts. It's popularity, particularly with younger people, may even be reaching the mainstream levels it reached in the 1970s. "Amid the millennial self-care set, astrology is back," declared the *Washington Post* in November. *The New York Times* recently covered how the trend intersects (or doesn't) with traditional therapy, and how therapists navigate a patient attributing problems to Mercury being in retrograde.

There are multiple apps for all manner of metaphysical exploration, from Co-Star (a hyper-personalized social experience bringing



Claire Gallagher isn't into predicting the future. She's more about getting her clients "in sync with the cosmic weather." And fit.

astrology into the 21st century) to Astrology & Palmistry Coach, which scans your hand, to Sanctuary, which has been providing personality assessments since 2018. Other popular astrologers with a national reach are The AstroTwins, the official astrologers for *ELLE* magazine and MindBodyGreen, and Susan Miller, who has earned a zealous following based on her books and popular website, Astrology Zone. But Maine has its own version of that, Robin's Zodiac Zone, a website produced by Robin Ivy Payton.

Both Payton and Schick are part of a small but dedicated band of professional astrologers in Maine. This isn't a category that the state Bureau of Labor Statistics tracks, so data is lacking. Database searches turn up a dozen psychics in the state, but only one professional astrologer. That might be because most astrologers have another component to their services, whether it's teaching or Reiki or running a retail shop. Despite their distinct services, psychics and astrologers, along with Tarot readers, are often lumped together because they fall under the category of metaphysical experts. In layman's terms, this category might be best explained as people who offer a service that outsiders don't entirely understand. Skeptics would call this a pseudoscience.

To prepare for our reading, Schick used a computer program plus her own discerning eye to choose which symbols and planetary interactions to highlight. "You have several Virgo placements in the Ninth House, which focuses on higher learning and personal beliefs, so I knew you could handle the details," she says. Schick explains that when she charts for a client, part of her preparation for their one-on-one involves a look at their temperament. With some people, she says she only gives the big picture, unless they ask for more. "I'm careful not to overwhelm."

Being a details person was, and arguably still is, one of the prerequisites for entering the astrology business. However, the emphasis on mathematical ability has dissipated with the rise of online astrology tools. Schick's mentor, 76-year-old Arifa Boehler, says that "when I first started, you did all the calculating yourself. There were no computer programs to do it, so astrology attracted a certain type of mind. Nowadays, with programs that can calculate charts for you, more poetic minds can do astrology, which I think is a good thing. It's led to better books."

There's also an element of physicality to the new astrology. Robin Ivy Payton is also a popular yoga teacher. While Schick's business offers a concise menu of natal and solar return chart readings, she uses her Reiki Level II training—advanced training in the practice of energetic healing through a laying on of hands—to create an energetically clear space for herself and her clients. Meanwhile, Claire Gallagher, 34, of The Body Astrologer, comes at her business from a perspective deeply rooted in physical fitness, offering what she calls lunar cycle fitness, or an online menu of fitness-focused offerings based on the cycles of the moon.

Gallagher was in her 20s, into CrossFit and studying at the National College of Natural Medicine (now a university) in Portland, Oregon, when she saw a poster for a medical astrology conference. "I remember thinking...why the hell can't I look away from this poster?" She'd never cared about astrology before then. Chinese medicine soon took a back seat when she enrolled in the Portland School of Astrology concurrently and completed a two-year program, followed by a three-year mentorship with astrologer Andrea Gerhz, during which she analyzed client charts.

Now she's a practitioner of physical astrology with a master's degree in both ancient Chinese acupuncture and nutrition, and she is a certified strength and conditioning specialist. Gallagher offers an online menu of



fitness-focused offerings based on the cycles of the moon. Her theory: depending on what phase and sign the moon rests in, our bodies have more or less bandwidth for movement. She's getting clients "in sync with the cosmic weather" but as she says on her engaging Instagram account (@thebodyastrologer), she's not into predicting the future.

Gallagher is also based in Topsham, where she runs her online business out of the home she shares with her husband, an acupuncturist. She creates and curates a library of fitness videos for her MOONrx (\$29–\$39 per month) or Elements subscribers (\$99 for the complete, two-month program). She's got a podcast, Cosmic Lifestyle (available on Patreon for \$5 per month) and Zoom conferences with private workout clients who are undertaking her Body by the Moon immersion program. She's also working on a book with a popular publisher of spiritual books, who she says quietly observed her Instagram feed over many months before reaching out.

When veteran astrologer Arifa Boehler moved to Maine in 1977, there was "not much astrology happening." The Damariscotta-based astrologer has worked in the field for almost 40 years and refers to herself as a "practical astrologer." She uses charts to help clients understand and use all aspects of their personalities. "I bring the chart, they bring their lives," she says.



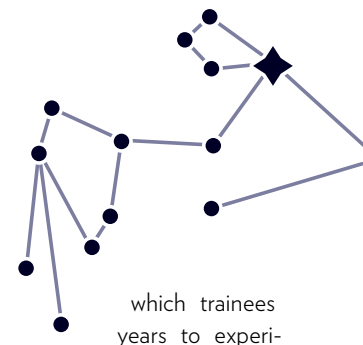
Left: Intuitive Astrology & Reiki's Peggy Schick, based in Topsham. Photo courtesy of Schick. Right: Gallagher's setup to produce podcasts in her house. Opposite page: Gallagher in the middle of a lunar cycle workout. Photos by Heidi Kirn

And her own. As she was earning a master's in special education for the emotionally disturbed, Boehler "learned a lot about traumas. I have had to do a lot of work on myself and have a natural inclination for reflection." Firmly based in the humanistic tradition, which accounts for free will in determining a client's destiny rather than the predictive, she studied with two teachers in Santa Fe, New Mexico. They focused on training Boehler in the intensive, technical chart calculation process—that would be pre-software—before getting into interpretation. She didn't start charging money for readings until 1981. "It was a big leap of faith," says Boehler, who offers first-time, two-hour natal readings for \$180. After the initial one-on-one, she will schedule shorter follow-up sessions to address further questions or new life events.

While readings are Boehler's bread and butter, she also hosts retreats

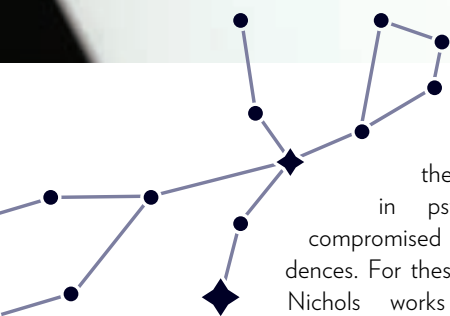
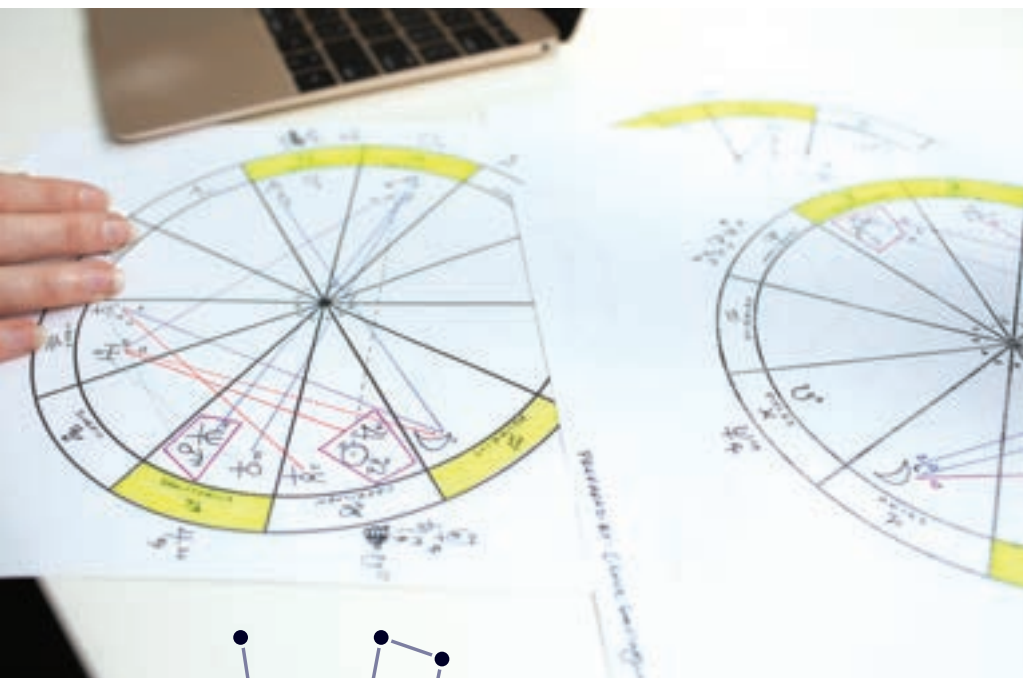
and teaches classes. One of her classes has been running for 20 years, with 12 students who have developed robust astrological practices of their own. "I consider it to be a professional class," she says. It's a closed group, with new spaces opening up only if a student leaves. She also offers a five-day Patterns of Fate workshop, in which trainees commit to two weekends per year for three years to experientially learn astrological practice. "We use as textbooks." Boehler, who once contracted with Camden High School to teach astrology to students in their alternative education program, says her greatest satisfaction is "watching people's consciousness [expand]" as they move "toward a more integrated self."

While working out of one's home offers the kind of flexibility that many entrepreneurs long for, some metaphysical services providers prefer to set up shop and serve whoever walks in the door. Heather Nichols, 41, offers her bevy of services and products out of Stones and Stuff, her storefront in Portland's Arts District. Raised Roman Catholic, she was not allowed to own a Tarot deck, "so I read playing cards growing up"



(the numbers and symbols have their own esoteric meaning). While she is grateful for the "strong moral code" her religious upbringing provided, "I always knew I was psychic." As an adult Nichols embraced astrological study through reading and work with other professionals before making it her profession in 2002. When she began working for her business partner and friend David Pitt, he trained her in retail ownership. She bought him out in 2003, and has transformed the once geology-focused shop into an accessible metaphysical haven.

In addition to the vast array of Tarot cards, salt lamps and stones available for purchase, Nichols offers a core of three distinct services: Soul Retrieval Ceremony (\$350), House Clearings (\$150 per hour) and Astrology Readings (ranging between \$120 and \$225). Soul Retrieval involves assisting traumatized individuals with feeling whole again, while House Clearing pu-



rifies
the energy
in psychically
compromised resi-
dences. For these rituals,
Nichols works along-
side her partner and ener-
gy worker,

Ellen Mikesch. Her readings feature intuitive, one-on-one work with clients, examining their charts in an effort to remove emotional and spiritual blocks. Easing life transitions for clients is also a focus. Nichols offers ritual consultations and officiation for everything from weddings to death. While Tarot remains on her services menu, she recommends astrology for clients looking to address patterns in their lives. "I focus on helping people feel better emotionally," she says. "All of my work is about how to be honest about your emotions. Astrology is the best way to do that."

Metaphysical entrepreneurship comes with some of the same social complexities that a physician might experience, namely boundary issues from those who hope for diagnosis outside of a professional setting. "People will ask me to pull a card at the grocery store," says Nichols. She often finds that visitors to her shop want her to "prove it" to them that her readings are legitimate before booking. Her answer? "I am very confident in my work. My accuracy is through the roof. Book a session with me and see for yourself." Gallagher expresses similar challenges to boundaries, specifically around payment. "I chronically undervalue my services." To boost her income, Gallagher has put half of her Cosmic Lifestyle



Top left and right: Gallagher uses astrology to develop fitness workouts based on the cycles of the moon. *Photos by Heidi Kinn.* Above: Schick uses her home office in Topsham for Reiki and astrology sessions. *Photo courtesy of Schick*

Podcasts behind a paywall.

At Intuitive Astrology & Reiki, Schick, 56, relies on a long career in non-profit development and communications to inform the business end of her livelihood. When not giving one-on-one readings, Schick teaches astrology classes through the Maine Jung Center, Leapin' Lizards in Freeport and the Osher Lifelong Living Institute at the University of Southern Maine. She also hosts astrology retreats for small groups. Whether teaching (*she charges \$30 per class*) or giving readings (*\$90 for an hour, \$45 for 30 minutes*), her process is an intuitive one. "Ultimately, my approach to

astrology is that it's all about supporting profound personal growth."

As for my reading, I learn that this is a Pisces-ruled year for me (easy-going) and that the interactions between my Third and 10th houses may indicate joy when communicating with others in a professional setting. Also, Capricorn in the 10th House could help me crush my workouts. I'm putting that to the test this month.

Chelsea Terris Scott is a writer and educator. She lives with her husband and their two daughters in Portland.

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Foraging for

Financial Success

Nikaline Iacono built her dream bar/bistro/gathering place, but making it is a challenge, even when your business is as beloved as Brunswick's Vessel and Vine.

BY KERRY EIELSON // PHOTOS BY HEIDI KIRN



Vessel and Vine is the brainchild of Nikaline Iacono, a bar, bistro and retail shop. "This is the place in Brunswick to get a cocktail," says one of her loyal customers, Nate Wildes, founder of Flight Deck Brewing. The menu is ever changing, based on what she's foraged locally or been inspired to create seasonally.

Nikaline Iacono is enjoying a rare moment of quiet in Vessel and Vine, her Brunswick establishment that's part bar, bistro and shop and 100 percent an alchemy unique to Iacono. Her kids, Zola, 5, and Auggie, 8, are tucked into a table, keeping busy with pens and paper. "This last week will be the first time in two years that I've been able to breathe," says Iacono. Sipping milky coffee from a huge mason jar, she credits her breathing room to a new loan.

Over the last two years, the Vine (that's what Iacono, and diehard customers, call the business) seemed on social media to be enjoying success, each image more delightful than the last—delicious drinks, intriguing menus composed of items Iacono had foraged, and bustling events ranging from mending classes to group sales of vintage clothing. But this crafted image was like a marriage where everything seems good from the outside, Iacono says, but in truth is rocky. The truth is that times are tough, courtesy of the vagaries of fast financing, life without an accountant, tech and equipment problems and perhaps, Iacono concedes, because of her initial reluctance to monetize the very special type of magic she's brought to Brunswick. Not to mention, trying to explain it.

For starters, the only menu is on a chalkboard, for spontaneity's sake. The retail half of the spaces features clothing, art, vintage stemware, beer and wine. Iacono describes her wine list as "weird" but each wine has been thoughtfully chosen to echo and expand upon a more popular category. There's an alternative to a Pinot Grigio, a substitute for Sauvignon Blanc and so forth. She offers wine-tastings daily to introduce people to these selections. The walls serve as gallery space for

local artists. The Vine is a bit like the browser of an eclectic creative, with lots of irresistible open tabs. It's not possible to get to it all at once, so you make a note to return. Aside from her own classes in cocktail-making and wild food, lacono hosts other teachers, from visible mending lessons to styling tips from Bath's Guru Vintage + Modern. For lacono this is a haven, and she wants it to be for others as well.

"It's a weird place to walk into," lacono says. "It's my job and my employees' job to put people at ease. I want to win over the person who says, 'I don't see wines on the list that make me comfortable, I don't see food that I understand. This aesthetic makes me feel uncomfortable.'" Many of the ingredients she uses in both the food and her drinks are ones she's foraged. "It's my therapy to go out in the woods, and it's great to get the kids walking out there. But I'm also getting ingredients for my restaurant." She laughs. "They are so much more rich and interesting and they bring this complexity to the table—and they are free!" Fir tips and rhubarb juice show up in her "Field Blend" cocktail. She runs foraging classes that conclude with lunches at the Vine, with items like black trumpet butter, pickled moon snails, goat cheese stuffed with daylily flowers, magnolia vinegar pickled eggs and pickled milkweed pods. All of it is prepared with minimal equipment, an induction burner, two pressure cookers, and a toaster oven. "I want to convert as many people as I can to fall in love with this place," she says, but admits she may not always succeed.

The converts are loyal though. "This is the place in Brunswick to get a cocktail," says Nate Wildes, the founder of nearby Flight Deck Brewing, another hip but decidedly more mainstream Brunswick spot. He was attending an early December cider dinner to celebrate Vermont cider maker Eleanor Leger and enjoying a cocktail called a Slanted Shadows as he waited for the third course (choucroute made with Winter Hill Farm's pork, three ways, and Morse's sauerkraut, garnished with three mustards lacono had made with multiple foraged ingredients). "A real cocktail." Wildes definitely gets Vine, and by the end of the dinner, after the last, perfect spoonful of spiced quince clafoutis had been scraped off the vintage plates, so did the entire tableful of 14 diners, most of them young, professionals and open minded.

It might be tempting to theorize that lacono simply needs more of those types of customers. But running an eating and drinking (and shopping) establishment can be more complicated than simply having a loyal customer base. She recently let customers know on social media that she was shutting down for a few days to reevaluate, hitting the reset button as it were, on a business she had willed into being a little more than two years ago.

Backtrack to August, 2017: the recently divorced lacono, who had run the bar at Enoteca Athena in Brunswick, decided to start a business from scratch, with a game plan of supporting her kids. She reached out to Sarah Guerette, the head of the Women's Business Center at CEI in Brunswick, for guidance. "I presented her with three pages of narrative, and she was like, 'That's cute, now let's do it.'" From August through October that year, lacono "busted ass" to get a commercial loan. To do so, she had to fix up the "teeny" farmhouse she'd owned with her ex-husband to get it appraised and refinanced. lacono and Guerette met every week for three months to develop a business plan and create projections and talk insurance, permits, staffing, payroll and taxes. This meant a lot of late nights at the computer after the kids went to bed.

lacono found her dream location on Pleasant Street, a downstairs space in a former church, which had seen a number of businesses come and go, including, briefly, a juice bar, and started beautifying it before having secured financing or even a lease. The wood came from her barn, and some from the salvage yard, the stools from the side of the road, chairs from the dump. She bought all four chandeliers (stunning modern glassworks that make the whole place feel sedately fancy) for \$120 from a Chinese restaurant. She spent \$5,000 before securing the loan, enlisting only the help of an electrician and a plumber, and after much anticipation—from Enoteca Athena, lacono had become something of a legend in town for her prowess with cocktails—Vessel and Vine opened on Valentine's Day 2018.

In the scramble to put a business in place, lacono had rushed to find fast financing. "Square [Capital] short terms loans look super convenient because they take money directly out of your daily sales. What it does is cripple your cash flow. Every day 14% of my sales were getting skimmed off. I borrowed \$10K and paid it off in six months. For a small business that's a ridiculous amount of money. It





Vessel and Vine is filled with unique touches, from the vintage stemware lacono sells in the retail part of her business to treasures like 1980s Quoddy moccasins. Bargain hunter lacono found the chandeliers that give Vessel and Vine such a great vibe at a former Chinese restaurant and paid only \$120 for all of them.



was this cycle I got myself into where I had to keep borrowing money because my cashflow was getting hit.” Her second mistake was in not working with an accountant from the outset, a resource that likely would have tackled the cash flow problem early on.

When the computer, phone and cooler all died within a week, and lacono learned she needed to install a cooking hood in her kitchen, there wasn't enough income to cover these unexpected expenses. Two months behind on her mortgage; she had to delay payroll a few times—a last resort after having forgone income for herself. “Then the sales tax guy in his leather coat walks in and says he's here to collect and will shut the place down if I don't come up with money within a week.” lacono asked for a personal loan but knew that wouldn't be enough. That's when she decided to be candid about Vine's struggles in a post on social media. The

response ranged from moral support to brass tacks on how to better commodify what was until then inherent value (including, charge more for her expertise). lacono says she almost feels guilty about charging for the classes, wild food and secondhand clothes, but concedes, “This is a business. It might not start out being all about the money, but if it's not about the money, it's going to end up being all about the money.”

For the last quarter of 2019, lacono regrouped and took a long hard look at numbers. The Vine had seen nice growth from year one to year two, but her liabilities were still nearly \$70,000. Her total income from the Vine, about \$16,000 a year, barely covered her mortgage, truck payment and food. Her student loans have been in deferment for years. After some dark nights of the soul moments over the course of three months—“I had to ask if I really wanted to keep doing this”—lacono secured a three-year loan.

When she made her coffee this morning, she added in a treat, some maple syrup. “Just a touch today only because I was feeling a bit decadent.” Her Vessel and Vine has been righted by that loan, and she's hopeful for its future. “I am luckier than many,” lacono says. “I certainly struggle financially and think it's important to highlight that. My bank account is overdrawn often, but I could also probably make choices that would put me in a more fiscally stable position. So far, I have (just barely) not had to sell my horses. I am still in a position of privilege compared to many. Most importantly I have a home over my head that I own, and healthy children.”



Kerry Eielson owned and ran La Muse Retreat, a writers residency in France, from 2001 until recently, when she and her family relocated to Maine. She is the chef at SurfPoint Foundation's artist residency in York and she has worked in magazine publishing and written for The New York Times among other publications.

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SOME PEOPLE HIT THE GYM IN JANUARY. WE'RE ALL ABOUT REVIEWING OUR FINANCES FOR A FRESH START. OUR EXPERTS WEIGH IN ON SMART PLANNING.

BY SARAH HOLMAN

There's no sugarcoating the financial challenges American women face as a massive, half-the-nation sized group. We've always made less than men, collectively and we are more likely to work part-time. Overall, Maine women earn 82 cents on the dollar of what men make, according to a study by the National Partnership for Women & Families. (Black women earn 65 cents to a white man's dollar in the state.) In a year, that 18-cent difference averages to \$8,858.

That seems infuriating in the here and now, but try looking forward to your retirement after years of this kind of pay disparity and then let your rage boil over. A woman in Maine whose career spans 40 years will earn a lifetime average of \$354,320 less than a man with the same long career. Don't even get us started on what her employer's 401K match might have been on those dollars. State legislators are working to narrow the gap, and legislation sponsored by Sen. Cathy Breen, D-Falmouth, in 2019 that

would prohibit prospective employers from asking about wage or salary history, was signed into law by Gov. Janet Mills in April. But there's a long way to go, with some estimates indicating the gender gap for pay won't be eliminated until 2060.

Women live longer than men (on average six to eight years longer, according to the World Health Organization) which means more retirement years to plan for, with fewer dollars to start out with. H.M. Payson's Michelle Santiago, managing director and chief trust administrative officer for the 165-year-old firm, has given a lot of thought to this essential dilemma for women—she and another colleague produce a newsletter tailored to women's investment needs—and the bottom line is, we have to save sensibly, invest more and plan better.

Chances are, you probably already knew that. But this MWM financial guide, informed by local financial experts like Santiago and broken down by what you should be doing to save in each decade of your career, is designed to prepare you for not just a better 2020, but a better future. And it's never too early to start.

Teen Years



Your teen years are an ideal time to start thinking about money in a smart way, although the fight is uphill against the many temptations and distractions. “We’re in such an instant environment,” says Andrea Williamson, a financial advisor at Edward Jones who specializes in working with women. “Long-term anything is a new behavior.” She encourages parents to get their children used to the gratification of saving, and investing.

But if you’re parenting a teen and want to talk money, experts say, tread carefully. “It’s really hard to talk about money with a teenager in a way that gives them an appropriate amount of information and doesn’t stress them out,” says Portland-based financial journalist Michaela Cavallaro. Keep your own financial talk to a minimum and focus on building their good habits. Her daughter Skylar, now 13, starting at age 3, when she had an allowance of 75 cents a week and would divide the three quarters she got into three jars: one for savings, one for spending and one for charity (she gives regularly to the Barbara Bush Children’s Hospital). “What I focus on with her is less about our overall financial situation and more about her spending decisions,” Cavallaro says.

They use an app, RoosterMoney Allowance Manager, to keep track of her non-chores based weekly allowance. The money in it is virtual, meaning both of them are using it to know how much is in her “savings bank” and so forth. (Then Cavallaro writes checks or uses her debit card when her daughter is ready to make a purchase.) Letting her make mistakes is key, Cavallaro says. Like the time her daughter spent \$25 on a plaid matching bandana for their dog and a scrunchie for herself that maybe got worn once. It emptied her spending allotment. “I asked her, do you regret spending the money?” Cavallaro remembers. “She’s like, ‘Kinda but whatever.’ And she wanted something else for her room and didn’t have the money so she went out and found a babysitting job.” That counts as a success, Cavallaro says.

Twenties



Many twentysomethings are facing steep student loan debt, so paying that off is obviously going to be the focus. “Do not default,” Williamson cautions. “It will follow you.” If you’re lucky enough not to have student loan debt, that doesn’t mean your 20s should be a time of wild spending, even if you are tempted to splurge on items for that first apartment. Try your hardest to stay out of credit card debt, even if that student loan payment hurts and those boots look incredible on you. “The more you can be prudent about spending only the money you have, the more it sets you up to be financially stable,” Cavallaro says.

Williamson calls credit card debt, “bad debt.” Think of credit cards as a partner in every purchase transaction—a partner that’s charging you 24 cents on the dollar every time you charge something. The best practice? Pay it off monthly.

Everyone we talked to agreed, start seriously thinking about money by this decade. “The earlier you start, the more flexibility you have,” says Santiago. She likes to give her younger clients the Latte Savings model. If you invest \$4 a day—roughly the cost of a latte—starting at age 20 and doing so until 65, you’ll have put \$64,080 into an investment fund. Assume a 6% return over those years? That would be \$288,000 worth of coffee. Or—and this is a lot better than coffee—some freedom to live.

By the time you’ve got that first job, savings should be a nonnegotiable budget expense. “The greatest risk to finance planning is spending,” Santiago says. “But it’s something we can control.” She breaks it down into a 50/20/30 rule. Fifty percent of your income on housing and food, 20 percent on financial priorities like paying off debt, emergency money and retirement. Save 30 percent for lifestyle, including social spending, clothing, memberships and other non-essentials.

Even if the future for the planet seems gloomy—we get that, climate change is real and it is scary—it doesn’t mean you stop planning for your own future. Cavallaro suggests putting even just \$500 a year in an Roth IRA (withdrawals will be tax free at retirement!) or if you work for a company that offers a 401K match, at least contribute enough to get the match. Free money, they call that match, and it adds up. “It is so powerful because of the effect of compounding interest,” Cavallaro says. Williamson agrees that twentysomethings don’t need large sums of money to invest, because they have time on their side. “It’s a question of where they want to be at 55, 65, 70,” she says. “They get a chance to dream it and build it.” Be consistent and you’ll end up with a habit of savings.

Another key item Cavallaro recommends for twentysomethings is to start building a cash reserve, equal to three to four months of expenses. This can be brutally hard when income is low, but trust it's easier to do in the kid and mortgage free years. If you can even put \$100 a month aside, "you'll never regret it," Cavallaro says. Got more than four figures in the savings account? Move it to a money market account. "The point of this money is not to produce a return," she says. It is to be safe and accessible and liquid, in case you break your leg and can't work for a few weeks. "I would be rolling my eyes at this if I were still in my 20s," Cavallaro acknowledges. But the more you plan, the happier you'll be long-term.

Thirties

This is when it gets real. Maybe you have small children. Maybe you are buying a house. The overall financial picture for all can be daunting. Fewer employers have pension funds. Health care coverage is worse and the costs of care is rising. Will there be Social Security in 35 years? These are part of the reasons why if you haven't gotten serious about your finances yet, you need to make a move now. And if you're just starting? H.M. Payson's Santiago, who has a background as a trust and estate attorney, says you need to play catch-up. Act like you're 20, not in the spending department but the savings department.

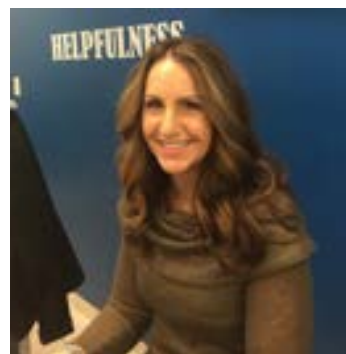
Next on the getting-real list? Life insurance. Sure you just ran Beach2Beacon and feel fantastic but, this is the time to lock in a good rate on insurance. As one of our experts said, you pay in and hope you and your dependents never need it. Thinking about buying a 10-year term policy? Double that. Cavallaro signed up for a 20-year term when she was 35 and pays about \$300 a year (hint, that's nothing). "It is an expense that you hope just goes out the window and you never see it again." Our experts agree on this. Both term life and disability insurance are smart risk management tools Santiago says, ones which recognize your own worth. "One of the greatest assets for people still early in their career is their earning capacity," she says.

If you are considering buying a car or a house, save for them in the smartest ways. If you need the money in three years or less, Santiago recommends short-term, conservative bonds. Intermediate term bonds work for a three to seven year investment window. Anything over seven years, like your retirement fund, should be in the stock market for optimum growth, she says. Ideally, you leave it there, saving for a home in a separate account.

What if that savings account never, ever gets a boost? Cavallaro dislikes the term side hustle, but whatever you want to call it—part-time, freelance—at this point in your life, when you've got energy, is perhaps the best time to take one on. In her early 30s, she got a regular freelance job that took about a day a week. She banked everything she made from it. "That money never touched our regular budget," she said. "And that was the down payment for the house."

You will also want to think about building that emergency cash fund. "As you take on more financial obligations, you want to make sure your emergency fund expands to reflect that reality," Cavallaro says. And this one might seem crazy, but it's not. Make a will. You can always adjust it later. "You don't need to have tons of money to have a will," Cavallaro says. "It really simplifies things for survivors."

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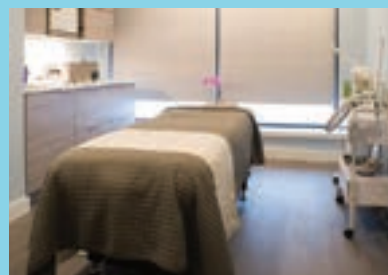
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Forties & Fifties

The forties and fifties are eventful. There are a lot of expenses on the table at this point. Credit cards, mortgage, tuition. Maybe caring for elderly parents. In our fifties we get hard lessons in mortality when family and friends die. And retirement is fast approaching. “People come to me with their hair on fire, saying, ‘I’m behind!’” says Williamson at Edward Jones. If they’ve been saving in their retirement plans, they’re likely fine. But it might not feel that way. “It’s a cash flow issue in the forties and fifties,” she says. What Williamson tells her clients is that she’s sitting at the table as “the 70-year-old you.” In other words, never skimp on retirement, even when cash is tight.

Especially if an elite college has accepted your child but without financial aid. Parents love their kids, Williamson says, but college debt is not about love. “You can finance an education,” she says. “You can’t finance a retirement.” Many say this is a good time to stop putting money in your child’s 529 college savings plan. Kids have a lifetime to pay back their loans and as with the oxygen mask instructions on the plane, parents should always secure themselves first.

Get to know your employer’s retirement program. Your employer might encourage you to save by offering you a rate that’s spread out differently, say 50 cents to the dollar. Maybe the total match you’re getting is only 3 percent, but you have to put in 6 percent to get it. Worth it, experts say. You should be “doubling down” on retirement now, Cavallaro says. How’s your match? Nationally, the average employer match is around 4 percent. (Fidelity put the average at 4.7 percent in 2019.) If you aren’t getting that, or close to it, consider a job change. And diversify your retirement savings. Remember that your 401K will be taxed when you begin to withdraw from it. But the money you feed into a Roth IRA will not. Buying an annuity is also an option, but usually, you’re giving up flexibility.

This is also the time to make sure you know what your parents’ plans are. “Or at least lay the groundwork for these conversations, which are hard but much easier to have when it is all in the abstract,” Cavallaro says. Ask them where they keep their papers, accounts and who their lawyer is. On the plus side, asking about their situation is likely to motivate you to think about your own retirement.

Sixties & Beyond



At 60, most people are looking at fewer than 10 years to go before retirement. Now it is time to assess what you’ll get and when, between Social Security, pensions, annuities, 401Ks and IRAs. “Figure out literally which money gets withdrawn from which accounts at which time,” Cavallaro says. It can be complicated, so “If you haven’t called in a professional earlier in your life, do it now.”

If it’s bleak, do whatever you can to get more money into that fund. “The dream is never dead,” Williamson says. “At this point it requires concentration, consistency and effort. You can’t miss a month. We’re looking under every rock to determine a realistic retirement plan.” There’s a certain amount of anxiety involved. Santiago hears from clients who want to know exactly how much they need to retire. Her answer is simple: it all depends on how much you spend. “There’s no magic number,” she says. “It’s a factor of spending.”

Women typically receive less Social Security but need it more because we tend to live longer. Williamson considers herself a longevity advisor; she wants to keep every woman out of the nursing home if they desire. “You don’t work your whole life to end up in a nursing home,” she says passionately. Williamson has seen many older women take care of ailing husbands by dipping into their investment portfolio. “Then when it’s the wife’s turn, the portfolio is gutted and she ends up in a nursing home.”

Or she’s living independently but facing lifestyle changes she might never expected. “There are a lot of things spouses do that you might not notice until you’re a widow,” Williamson explains. Shoveling snow, changing light bulbs and other home maintenance that women may need to hire help for. “It’s the little things we don’t think about that add up and bite into the budget.”

Williamson is a strong believer in “dignity of life” at the end, and she talks frankly with clients about long term care, which can be incredibly expensive. She encourages clients to offset at least some of the projected cost with an insurance product to avoid depleting investments. “If you can’t write a check for it, you need to insure it,” she says.

And never stop thinking about the long term, she says. “We have to plan for reaching 100,” Williamson says.

**With reporting from Maine Women Magazine editor Mary Pols.*

Sarah Holman is a writer living in Portland. She is enthusiastic about cheese plates, thrift shop treasures and old houses in need of saving. Find her online at storiesandsidebars.com.

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YOU CAN BANK ON HER

Steering two Maine banks with serious longevity through a merger is just the latest accomplishment for Jeanne Hulit, the former leader of the Small Business Administration.

BY AMY PARADYZS
PHOTOS BY HEIDI KIRN

From working for the Obama administration to becoming the third woman to lead a Maine-based community bank, Jeanne Hulit's career has been a case study of taking opportunities as they come.

"Maine is the biggest small town," says the Falmouth resident. "You work hard, you get to know people and you're given an opportunity to get to the next level. You keep following the opportunities that present themselves. Say yes when you're asked to do something even if you don't know you can do it. Do your best, and you'll never know where it's going to take you. I didn't move to Maine thinking I was going to be president of a bank."

As president and chief executive officer of Maine Community Bancorp, Hulit, 61, has spent the last 16 months overseeing the alignment of two banks that each have over 150 years of history in the state, Auburn-based Mechanic Savings and Biddeford Savings. They officially merged on the first day of 2020, becoming Maine Community Bancorp.

Banking wasn't on the agenda when Hulit moved to Maine in 1983, a newlywed with a bachelor's degree in international studies from American University. She planned to establish residency and then go





Left: Jeanne Hulit, 61, has been a member of the Obama administration and is only the third woman to be the chief executive officer of a Maine bank. Above: Biddeford Savings Bank, which as of the first of this month, merged with Auburn-based Mechanic Savings to form Maine Community Bancorp. Hulit has spent the last 16 months overseeing the alignment of two banks that each have over 150 years of history in the state.

to law school. Meanwhile, she got a job as a cocktail waitress at DiMillo's in Portland. Then life took a different turn. "I got pregnant within three months," Hulit says. "And I ended up working in Maine, having a career and raising our children, Katherine and David, here."

She worked with what was then called the Portland Community Chamber, starting the Eggs & Issues breakfast program that continues today. She was a public affairs manager for Time Warner Cable during federal deregulation of the cable television industry. She got into international trade, then international banking, then commercial lending. During the Obama administration, she was a leader (and for a little while, the leader) at the Small Business Administration.

That "say yes and go" spirit, Hulit says, comes from her parents, who raised her and her sister Susan at foreign service posts all over the world (her father, Donald Anderson, was a diplomat). She went to elementary school in China, middle school in India and high school in France and Japan. "Our parents took risks, they worked hard and they did it with so much grace," Hulit says. Anderson's many postings included serving as Consul General in Hong Kong.

That international background led Hulit, in 1988, to work at the newly created international division of the Maine Department of Economic and Community Development. Hulit also represented the Governor's Office for Foreign Investment, the precursor to the Maine International Trade Center, which she helped establish. "To me, the ultimate public service is to help create jobs," she says.

Her foray into the banking industry came in 1992 when KeyBank, intrigued by her international trade work, hired her to set up and run an international banking division. "Capital is what makes all things move," she says. "And as a banker you provide capital where you're going to have the most success. I made the case that if you want to bank with companies that are going to succeed, you want to bank with companies that are exporting."

After a decade as a vice president with KeyBank, Hulit moved into commercial lending, spending seven years as a senior vice president with Citizens Bank. In 2008, she made a bid for the state Senate in District 11 as a Democrat. Her candidacy was unsuccessful, but it was a factor in her being tapped by the Obama administration as the New England

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AT THE HELM

Regional Administrator of the SBA. “The banking industry was in a world of hurt in 2009,” Hultit says. “So when I got asked to consider joining the administration, I thought it was the right time to help other banks utilize the SBA Loan Guarantee Program to keep capital flowing to small businesses.” During the two years Hultit was leading regionally, New England participation in the SBA loan program increased by 89 percent. Another Mainer, Karen Mills, the head of the Small Business Administration nationally, was impressed. “We persuaded her to commute (to D.C.) and lead one of the most visible aspects of the SBA, the Office of Capital Access,” Mills says.

For two years, Hultit managed that office, which guarantees more than \$100 billion in loans. Now divorced, she moved to Washington in 2011, but returned to Maine as often as she could.

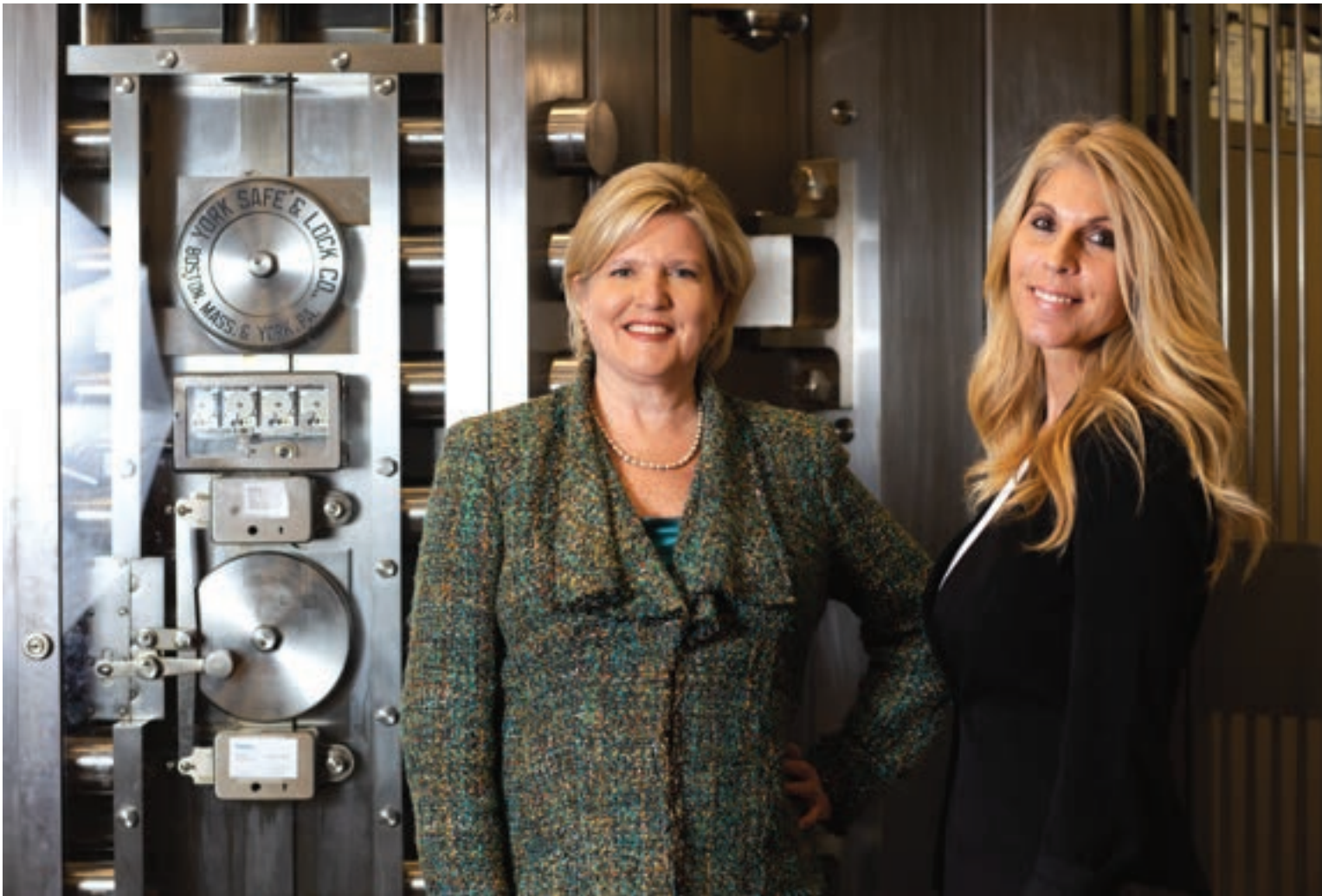
“It was helpful for Jeanne to be coming back to Maine and seeing the impact of the financial crisis on small businesses here, because this was happening across the United States,” Mills says. “She has a deep appreciation for small business and the role community banks play in America, especially rural America, and the need to create public policy to be sure small businesses in rural communities like Maine are not forgotten in Washington.”

In the summer of 2013, Hultit accepted a job in Lewiston as president of Northeast Bank’s Community Banking Division and gave her notice at the SBA. Around that same time, Mills resigned to accept a position at Harvard. The White House turned to Hultit to fill in as acting administrator while they searched for Mill’s replacement.

“The day before my goodbye party, I got a call,” Hultit says. “Since I’d already accepted a job back in Maine, I had to tell my employer, ‘I may not be able to start because I’d been asked to stay and serve on the president’s cabinet; is that OK?’”

It was. Northeast Bank held the position for her for six months while she traveled with President Obama as he delivered speeches about the impact of the government shutdown, including the financial impacts on the SBA and small businesses nationwide.

“She was very much admired and revered by the White House and President Obama,” Mills says. “It is unusual to find somebody with the leadership qualities, the banking experience and the intellectual acumen to see what kind of change is necessary and bring it about.”



The buck stops here at the newly merged community bank led by Jeanne Hulit, left, and Chief Financial Officer Carri Brown, Maine Community Bancorp.

“She was very much admired and revered by the White House and President Obama.”

In 2017, Hulit went from Northeast Bank to being president of Village Candle Inc. in Wells, focusing on the company’s growth strategy. But she wanted to get back to her sweet spot, banking, and that brought her to the two merging community banks.

“Jeanne throws herself into new challenges 100 percent,” says longtime friend Mary Herman, wife of Maine’s U.S. Sen. Angus King. “But there are two sides of Jeanne—the serious banker and SBA administrator, and the music lover and dancer.”

In March 2019, after more than a decade together, Hulit married Bill Umbel, owner of the music venue and restaurant Lenny’s Pub at Hawkes Plaza in Westbrook. Her father was ailing then after a stroke, and her sister had been caring for him. Her sister’s experience “made me aware that if this ever happened to Bill that I’d want to be there for him and for him to know I was there,” Hulit says.

They buried her father this Veterans Day.

“He taught us to be worldly, intellectually curious and to be diplomatic,” she says. “He showed us that by having aspirations and by working hard you can be and do anything. But, most importantly, he and Mom taught us to take care of each other.”

For the new president and CEO of Maine Community Bancorp, community banking is the ultimate economic development job, the kind that allows her to care for her fellow Mainers.

“You get to know a company, and when you lend them money you’re believing in them,” Hulit says. “Similarly, you get to know a family, and when you lend them money for a mortgage you’re believing in their ability to repay that debt. Money helps people realize opportunities.”

Amy Paradysz is a freelance writer, so she doesn’t have any money. She lives in Scarborough.



STYLE THAT SINGS

Singer/songwriter Katie Matzell talks about style, from her public persona on stage to what makes her feel good at home.

WRITTEN & PHOTOGRAPHED BY AMANDA WHITEGIVER

Singer/songwriter Katie Matzell released her debut EP at the start of 2018. A Maine native, she grew up in Wiscasset and began her stage career in local plays. A nominee for Female Performer of Year at the 2018 New England Music Awards, Matzell lives in Portland and performs all over New England as both a headliner and opening act. We caught up with her on a recent chilly day to talk about shopping at the Maine Mall back in the days when *Clueless* was the rage and she was in fifth grade, and of course, what makes her feel good on stage.



Katie Matzell in her classic day style, "casual, functional and comfy," above and far right, "wrapped up and prepared for Maine weather."

DESCRIBE YOUR STYLE IN ONE SENTENCE.

My day style tends to be very casual, functional and comfy—sweaters, jeans, wool socks and my Blundstone boots (I like to feel warm, wrapped up and prepared for Maine weather). When I'm performing, I tend to have a more classic, basic black look; a black high-waisted trouser or skinny jean with an interesting top that shows a shoulder (or two) and my neck/collarbone. I also love a classic black wrap dress with a deep V neck.

IS IT "MAINE" STYLE? IF SO, HOW? IF NOT, HOW DOES IT DEVIATE?

I'd say my casual daytime style screams "Maine." I'm always equipped with layers and wool. I hate feeling cold and damp. What I wear on stage is definitely more "theater district in NYC."

FIRST OUTFIT YOU REMEMBER PICKING OUT AND LOVING, FEELING GREAT IN?

I remember the first time I went to the Maine Mall with my own money to spend, in the fifth grade. I went to Contempo Casual and bought some baby blue polyester bell bottoms, some black patent leather platform sneakers by a brand called "No Parking" and a little pot of blue glitter eye gel, which is basically glitter glue that stays wet on your lids all day. I thought I was the coolest. This was around the time the movie *Clueless* came out and though I laugh now, it was the first time I was really inspired by a sense of wanting to find my own individual style.

HOW OLD WERE YOU WHEN YOU FELT LIKE YOU DEVELOPED A STYLE OF YOUR OWN?

When I started performing my own music on stages roughly five years ago, I started thinking about my style with intention, and now I put more thought into what I want to visually present to complement the sound I'm creating. Seeing photos of myself performing on stage definitely informs how my style shifts from show to show. It's always in process. I'm looking forward to exploring my style more in the near future with the new body of music I'm working on. I would like to play more with color and prints and more flowy styles like dresses and jumpsuits. When I'm on Pinterest trying to look for style inspiration, I'm very drawn to the fashion of the 70s.

LAST MEMORABLE OUTFIT:

Emerald green silk wrap dress with flowy long sleeves that I wore two years ago on stage at the State Theatre. There is nothing more easy or flattering or feminine than a wrap dress.

FAVORITE BRICKS AND MORTAR PLACE TO BUY CLOTHING IN MAINE?

I pretty much only shop second hand at Haberdashery in Portland. They carry a lot of my absolute favorite brand right now, Madewell, and their buyer just knocks it out of the park overall on selection and prices.

BEST BARGAIN OF ALL TIME:

My wedding dress. I tried on the one I wanted (the Percy) at the J. Crew bridal shop in Boston, which retailed for about \$850, then went home and found it on eBay, new with tags, for \$250.

WHO ARE YOUR STYLE ICONS, IN AND OUT OF MAINE?

All time: Linda Ronstadt, Katharine Hepburn, Diane Keaton. In Maine

right now, Julie O'Rourke, owner/designer of Rudy Jude. It's a clothing line for babies, kids and adults. Very functional and well designed clothing for people who work and play outside and need to move freely. Julie's style is simple and effortless. I eat up her Instagram.

WHAT WOULD YOU REFUSE TO WEAR?

Anything that's uncomfortable, because it shows. Fabrics (mostly synthetic) that aren't breathable are hard for me.

DO YOU OWN BEAN BOOTS? IF YES, HOW MANY PAIRS? IF NOT, WHAT DO YOU WEAR IN THE SNOW?

I used to, but they make my feet cold and damp. I now wear some very warm, shearling lined Ugg winter boots. I mostly wear my Blundstones, though. They are great in snow, rain and chilly weather. I'm always excited to pull them back out as soon as temps on late summer nights start to drop.

WHAT IS YOUR CURRENT "GO TO" OUTFIT OR ITEM OF CLOTHING?

My Madewell high-rise black skinny jeans and my Madewell thick charcoal knee-length cardigan, which is a size too big and is pretty much one step up from a bathrobe. I also wear my black wool poncho from L.L.Bean a lot this time of year. Warm, cozy, and I think very chic.

WHAT DO YOU CHANGE INTO AFTER A LONG DAY?

I wish I could come up with a less predictable answer, but: yoga pants; keep the sweater, ditch the bra; and my L.L.Bean Wicked Good Slippers.

Amanda Whitegiver is a lifestyle family photographer who adores dark chocolate and singing with her two daughters.



COMFORT, COST AND CARBON

Stay warm this winter without breaking the bank, or the Earth

BY SARAH HOLMAN



My husband and I still reminisce about the Heat Crisis of '05. It was February. We'd just bought our first home and we were blissfully—and briefly—roasty-toasty. But after blowing through a tank of oil in less than a month, panic set in. One heat zone and an ancient system controlled the whole two-story house. There was zero weather-stripping and old, failing insulation. The original French doors were so poorly insulated that snow drifted into the living room.

We didn't have the cash to tackle a big heating renovation, so we did what we could with plastic and draft stoppers and set the thermostat at 64 degrees. We wore a lot of sweaters that winter. Since then we've made major changes to our heating system, but I will never forget how helpless we felt when we realized how much money we were wasting to maintain a bare minimum of comfort.

It's a story Kristie Green, co-manager of Portland's Horizon Homes, has heard many times. "So often the [efficiency] problems aren't what you think they are," she says. "Or people think it's normal to keep the thermostat at 65 because it's Maine."

Green's company, founded by her husband, helps Mainers achieve comfortable, efficient homes. Using blower door testing, which Green calls "the benchmark for all efficiency improvements," Horizon conducts energy audits to analyze where heat is being lost. Their recommendations for improvement usually include an air sealing component, insulation and heating system upgrades.

The Greens help customers make the most of incentives offered

by Efficiency Maine, a quasi-state agency established by the legislature in 2009 to oversee programs that increase energy efficiency and reduce greenhouse gases in Maine through loans and rebates. Homeowners can borrow up to \$15,000 over 10 years for qualifying energy improvements and rebates come back in cash. "This is not a tax credit," says Andy Meyer, a senior program manager at Efficiency Maine. "This is a check we send you in mail."

The available rebates total over \$10,000 per eligible homeowner and come from a variety of sources. Air sealing upgrades, for example, are funded by the Regional Greenhouse Gas Initiative. Large plants in Maine that run on fossil fuel bid for the right to pollute through RGGI, and that money comes directly to Efficiency Maine for distribution. Other rebates are generated by surcharges (like on your electric bill) and some originate at the federal level. The most widely utilized "instant rebate" is discounted LED lights at retailers across the state. Efficiency Maine pays the difference—sometimes over \$3 per bulb—so the cost to consumers stays at 50 cents per bulb. Find out where to buy the cheapest LED bulbs on efficiency-maine.com.

Another common rebate Efficiency Maine pays out for are ductless heat pumps. These ultra-efficient, two-way systems pull warm air out of a room to make it cooler and draw it in from outside to make it warmer, even when temps are below freezing. Consumers can access \$500 for their first indoor unit. Meyer says it's the most popular type of new heating systems in Maine, where two thirds of

residents are still burning oil in furnaces or boilers. "We've rebated 30,000 [installations], and our goal is to rebate another 100,000 over the next five years," Meyer says.

On the Efficiency Maine website, consumers can find heating cost comparison charts, lists of available rebates and loans, application forms and registered vendors. Like many companies that install heating equipment or insulation, Horizon Home will submit the rebate forms for customers and deduct the savings from the final bill. "We'll full service," Green says. "Almost all our customers are claiming rebates. It can be a little gnarly to navigate on your own."

Evergreen Home Performance, located in Rockland and Portland, is also a registered vendor. Owner Elise Brown often uses a "cap and boots" approach, tackling moisture mitigation in basements and heat loss in attics. For quick fixes to reduce air leakage, Brown suggests window inserts (*visit windowdressers.org to order and join a build; it's fun and educational*), door weather-stripping and a few cans of spray-foam to seal up gaps. Between these small changes and larger, professional renovations, she says "homeowners and tenants can cut energy waste by 15–60 percent."

Kristie Green is also finding ways to increase return on investment when owners sell their energy-upgraded homes. "It used to be there wasn't a lot of resale value in energy upgrades," she says. "We're now doing Pearl Certification, which attaches true real estate value to homes." According to the Pearl Certification website, certified homes sell for up to 5% more.

For Green, Brown and everyone at Efficiency Maine, creating incentives for efficiency is as much about comfort and cost-savings as it is about the bigger issue: the climate crisis and the resulting weatherization needs on Maine homes. Gov. Janet Mills wants Maine carbon neutral by 2045, and homeowners will have to play a major role if that goal is to be obtained. "Maine's carbon footprint goals can be reached by people making their homes more efficient," Green believes. If she's right, it's a three-pronged victory. Comfort, cost and carbon-savings.

Sarah Holman is a writer living in Portland. She is enthusiastic about cheese plates, thrift shop treasures and old houses in need of saving. Find her online at storiesandsidebars.com.

EASY, COST EFFECTIVE WAYS TO SAVE ENERGY (FROM EFFICIENCY MAINE)

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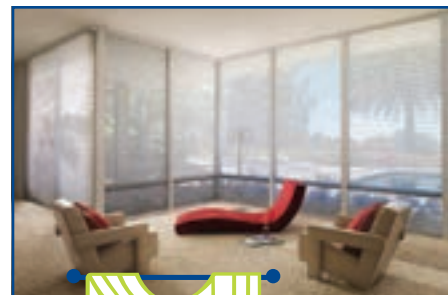
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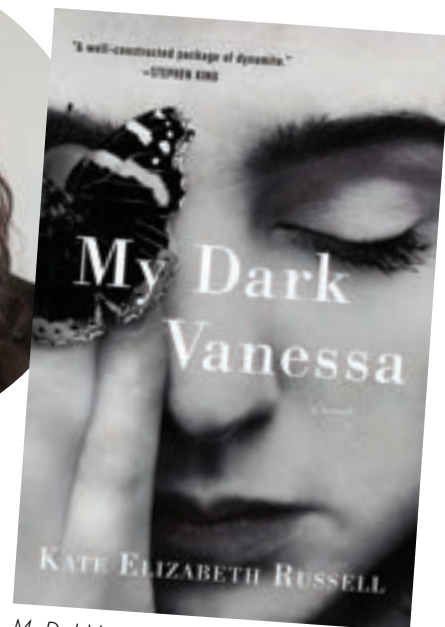


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#YOU, TOO, VANESSA?

A Mainer's breakthrough novel looks at the many facets of sexual abuse and its impact on one young woman resistant to the #metoo movement.



My Dark Vanessa by Kate Elizabeth Russell
William Morrow

BY AMY CANFIELD

Vanessa is 15 when she falls in love with a 42-year-old teacher and starts a sexual affair with him that lasts for 17 years. She welcomed the sex from the start, and she pursued their relationship after she left the private boarding school.

Was she abused?

“Because even if I sometimes use the word abuse to describe certain things that were done to me, in someone else’s mouth the word turns ugly and absolute...It swallows me and all the times I wanted it, begged for it,” Vanessa says. She is not a “victim,” she says.

Vanessa, now in her 30s, is the titular character of *My Dark Vanessa*, Kate Elizabeth Russell’s disturbing and provocative debut novel about sexual and emotional abuse and its aftermath. Touted as a groundbreaking novel in the wake of the #metoo wave, it brought in a reported \$1 million advance. Russell wrote the book, out this month, based upon her own experiences with adult men when she was a teenager growing up in Maine.

The novel is cringe-inducing from the start as Vanessa looks back on her relationship with her teacher, Strane, from its beginning and along the path of dysfunction it weaves through her adulthood. Vanessa is forced into a reexamining of what she has so long defended when another former student comes forward about a relationship with Strane. This suggests Vanessa was not Strane’s soulmate, as he professed her to be. At first she pooh-poohs the other woman’s allegations, along with the claims of still other former students who soon come forward, and she fends off a reporter who wants her to tell her part in Strane’s past. (No one knows they still hook up all these years later.)

It’s easy for us readers to see Strane’s manipulations throughout Vanessa’s recollections, and that’s where the cringing comes into play. Vanessa can’t see it, but we can and it’s painfully uncomfortable to witness. Still, it’s also easy for us to see how and why even an independent and quick-witted girl like Vanessa perceives this man’s sexual

predation so differently.

She reminds herself that Strane from the very start asked her permission before any sexual contact. “And isn’t that what consent is, always being asked what you want?” And why should an “arbitrary” age like 18 make it OK to have sex then, but not at 17? When she reads that Strane is accused of “grooming” female students for sex, she justifies her own experience as being “(s)lowly guided into the fire—why is everyone so scared to admit how good that can feel? To be groomed is to be loved and handled like a precious, delicate thing,” she says.

The book is about the abuse of power, and in Vanessa’s case, the misinterpretation of it. Vanessa mistakes the power coming into her own sexuality as her power over Strane. She revels in how she makes him weak for her, how he’ll break the rules and his own “morals” just because of who she is. When she realizes, as a teen, that she has the power to get him fired/arrested/ruined, she revels in it. He encourages her to believe she has all this leverage over him. Later, with the other students’ claims and the reporter dogging her, “He reminds me that, in this situation, I have it good. Don’t I realize how much power I have? If the story of him and I came out, no one would blame me for a thing, not one f----ing thing. It would all fall on him.”

Once a gifted student aspiring to be a writer, Vanessa parties her way through college and her aspirations go unmet. After school she works at a Portland hotel and lives in a cheap apartment. She has no friends, her sporadic attempts at romantic relationships fail. This is the aftermath of sexual abuse. The question for Vanessa is whether she will recognize it and see her way through it.

Frank and chilling, *My Dark Vanessa* is an uncomfortable but captivating and illuminating story that will pull you in and leave you with a better understanding of sexual abuse and its victims.

Amy Canfield is deputy editor of *Maine Women Magazine*.

OF PIGGY BANKS AND PIZZA FUNDS

BY MAGGIE KNOWLES

For my 16th birthday my dad gave me the gift of debt. To wit: He took me to the bank, opened up a checking account with \$200 in it and set me loose.

It was an unfortunate assumption on his part that I had any clue how checks worked. In school instead of teaching us life skills, they focused on the Louisiana Purchase. (Had I been in charge of that, our check to the French definitely would have bounced.)

Back in 1996, Mexicali Blues and Videoport lacked the technology to see that I was running far into the red as I bought incense and rented movies I already owned. Writing checks had no more meaning to me than the scads of to-do Post-its I had all over my full length mirror.

Sadly, this disregard of responsible spending followed me into college, where racking up credit card debt by buying dinner for my entire hall and wearing Chanel as my lip-stick of choice was shrugged off with, "I'll just pay it off when I get an amazing job, because that is what college says we get after."

(Still waiting.)

Then cell phones happened. The collection calls followed me everywhere, no matter the time of day. I was stalked by years of feckless squander via monotone voices threatening me from afar. "Victoria's Secret will see you rot in hell!"

Based on the severe anxiety that would keep me up at night, I am not a total spendthrift sociopath. All of a sudden, the immense weight of the debt hole I had spent years digging was apparent and no one was going to ignore it.

One Saturday, shaking with panic, I called a family friend who told me about "consolidation." I found a company that would buy my debt and I could pay them \$180 a month until the end of time. Jump forward six more broke years trying to figure out adulting, continuing to pay off my college debt with my writer's salary (I said until the end of time, remember?) and being a new bride...but luckily, my (now former) husband was extremely focused on budgeting. Not that it really rubbed off on me, but at least he wasn't giving into my pleas of, "Let's blow the tax return in Paris! It's basically free money!"

I was raised to be doomed. But I didn't want my son to be. Obviously missing out on fiscal training, I owed him the salvation of at least educating him early on the benefits of savvy saving. And that meant educating myself.

I happily recalled a purple safe I had in elementary school. It motivated

me to pack my babysitting money in there for a few months at least. I bought my son a safe that looked like a fake book and told him that was a fun place to keep his allowance. The problem was, since it was always stuffed with cash, I found myself writing IOU's to my 10-year-old for pizza money. (Do not tell me you've never pillaged the piggy bank. And yes, I always paid it back.)

This was no solution. So, to the bank we went to open a savings account. But I realized hiding all of his money away wasn't going to teach him how to take care of it, so we came to a plan.

When he got allowance or a paycheck from acting in a commercial (he does this occasionally), the bulk of it would go into savings. He could keep part of it as spending money and part would be put aside to put towards helping another child in need—usually that means buying winter clothes to donate.

Now, we have touched upon spending money on what he deems important, saving for a car (his choice), and helping another child in need. I am not going to lie, that kid has more money in his savings account than me. And knowing that has inspired me to be way more conscious about what I spend money on.

There are things I won't compromise upon: I need organic food. But I now use the online order form so I don't impulse purchase, and that has already saved me hundreds. I have

stopped getting my nails done professionally so often—I am a beekeeper and chicken momma, they chipped within a day anyway. Instead of buying new dresses for events, I borrow, hit consignment or rent. I deleted my Starbucks app in favor of my French Press. And when I go out to dinner, instead of eating five courses, I eat a couple of apps slowly. My life feels no different except I am not cringing at every 800 number that pops up in fear of the bank calling to yell at me.

And while I wait 20 years later for that amazing paycheck I was promised in college, the one that could fund Chanel lipsticks, I am rife with happiness that my son has learned the concept of "interest." That kind of financial acumen is nothing less than priceless. Also, he can always cover my pizza cravings.

Maggie Knowles writes about all things kid. She and her son live in Yarmouth, where she gardens, keeps bees and refuses to get rid of her stilettos.

"All of a sudden, the immense weight of the debt hole I had spent years digging was apparent and no one was going to ignore it."

DEAR EVANGELINE



Who is Evangeline? She's wise and warm. She's been through some major stuff. She's a mother and a sister. She knocks on doors to get out the vote. Even your kid will listen to her. And she listens back. Evangeline can't fix your car for you, but she can help with family and relationship advice. Send your questions to evangeline@mainewomenmagazine.com.

Dear Evangeline, How do I get my husband to agree with my decorating taste?

—Sally

Dear Sally,

A woman I know once took her husband to a furniture store where she had spotted a couch and armchair set she had loved on an earlier, solo visit. They were furnishing their first home together. She did not mention this set in particular. She walked around the store, ignoring the green velvet set. He noticed it and said "What about this one?" She considered it for a minute and then said, as if she needed to be persuaded, "I don't know. It's nice, I guess?" He sat down. He ran his hands over the velvet. He pronounced it better than nice. They went home with the set and have been happily married 25 years.

You could say she's a smooth operator. They also have the kind of relationship where she could tell that story publicly just a few years later and he would laugh and celebrate the way she had his number, that he needed to have agency in their shared home. He felt known. Also, symbolically, he made their marital bed with virtually no furniture making experience, cutting down some hemlock trees and chipping the bark off himself to build it. It's a gorgeous, four-poster symbol of their love, his gift to her. Between the couch and the bed, he was an active participant in decorating decisions. He felt included.

Which is what most of us want, right? I wish I knew more about your husband. Maybe he is the type for whom a house is not complete without a mounted deer's head and you are a vegetarian. Are you an Aniston while he's a Pitt?

Remember when they broke up and she said, at least now "I can have a comfortable couch?"

Often we take hard positions because of fear, insecurity or tradition. Talk about why you love the décor you love and ask what he loves and why. Ask him to bring you to a home goods store that he likes. Browse online together. Get him to list five things he doesn't like about your decorating taste. I wouldn't be surprised if one of them is "it's too expensive." He might sit on the beautiful couch you spent six months shopping for and all he can think is, "I can't believe this thing cost \$3,000." If it's about money, respect that anxiety; it's hard to relax when you're stressing about the financial foundation, so establish a decorating budget. When you do shop for the house, do it together. Be open. Look for common ground. It might take you as a couple a while to develop a style that represents the two of you together, but when you do, your house is going to really feel like home, to both of you.

Tenderly, E

Dear Evangeline, How do you juggle motherhood, school and life and be successful?

—Logan

Dear Logan,

When is the last time you watched someone juggle? I'm talking three balls in the air. Eventually they drop one, right? And the crowd groans. The juggler makes an "I'm sorry" face and maybe resumes. (I'm totally flashing back to elementary school, when it seems like a juggler and/or mime showed up randomly at least once a year, we all sat in the cafeteria watching and that was school that day. Weird.)

The guy who holds the Guinness Book of World Records for duration, set in 2009, juggled three objects for 12 hours and 5 minutes. A half a day. Chances are you juggle motherhood, school and maybe a partnered relationship every single day, all day long. Pat yourself on the back for your nonstop juggling.

But I think you, and all of us, need to come up with your very own specific ideas of success. I could care less about the Sheryl Sandberg definition of success, for instance. She leans in, sure but she probably hasn't checked the balance in her checking account in months, let alone every time she goes for groceries or gases up the Forester. If her dog gets loose and ends up across town, does someone say, "Oh yeah, that's Sheryl's beagle, it always runs away," and then bring it back? I feel successful when I feel like I'm part of a community, putting kindness into it and getting kindness back.

The beauty of life is, you're allowed to decide these things for yourself. You can decide that for you, success today is finding a dish that your kids like that you can cook for dinner in under 30 minutes. Maybe it's acing the test or seeing your perennial flower beds come up in the spring. In the long term maybe it's landing a big job or seeing your children flourish.

Success is not a fixed destination. In fact the thing you think of as success might be somewhere you get to and spend some time in and then decide to move on from. This might be a surprise, but it is rarely a disappointment. Because we're changing and growing all the time. Just make sure you know you're working toward your definition of success and not someone else's. Just yours. The thing inside you, Logan that says, yes, *that*.

Tenderly, E

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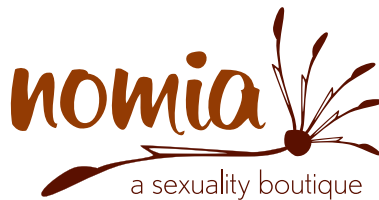
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MWM welcomes reader submissions for inclusion in Verse & View. Please send poems and image entries to verse_view@mainewomenmagazine.com.



Popham in Winter.
Photo & poem by Sarah W. Laurence, Brunswick

sand art

winter is a sand artist
snow and salt bleach bare the dunes
Arctic air dyes the sky deep azure
wind and waves sculpt rhythmic grooves
sand changes color from dry, to wet, to frozen
the topography ebbs
tide drags stones, etching trees in sand
submerged, the beach is a mirror
uncovered, surreal
the landscape is my museum
I am curator, witness, muse

Lee Auto Malls helped me earn a college degree.



Lee Auto Malls is the only company I've worked for that offers a tuition reimbursement program as part of a generous benefits package. After years of encouraging other employees to take advantage of the tuition reimbursement benefit, I took the plunge; in April, I realized my goal of earning a college degree.

Kelly Nelson, SPHR, SHRM-SCP

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