

Senior News

Your 1st Stop for Answers

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Vol. 16, Issue 93

MAY-JUNE 2012

SMAA Volunteers Help Reduce Childhood Obesity

20 Volunteers Needed to Reach More Children

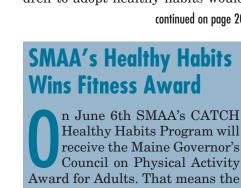
n March, CATCH Healthy Habits (CHH) celebrated the graduation of its first class from the Boys & Girls Club, the 21 Club at Skillin

School in South Portland and Westbrook's Canal School. The goal of the program is to help reduce the rising rate of obesity in children.

Nine volunteers age 50+ and more than 60 youngsters in grades K-5 ate healthy snacks while learning about sugar, fat and salt in the food we eat. They also had fun playing physically active games to help burn off energy.

MaryAnn Molloy, a personal trainer and owner of Healthy Body, Fit Mind, organized the volunteers. "I recognized that mentoring children to adopt healthy habits would

continued on page 20



Healthy Habits Program will receive the Maine Governor's Council on Physical Activity Award for Adults. That means the volunteers in the program are the honorees, because the volunteers work with children! Congratulations! Olympian Joan Benoit Samuelson and Dr. Erik Steele are the Council's Co-Chairs.



Southern Maine Agency on Aging

136 U.S. Route 1 Scarborough, ME 04074

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From the Director's Desk

Celebrate Older Americans Month

ay is celebrated nationally as Older Americans Month. It is a perfect time

o recognize and honor the contributions older adults make in our society. This year's theme, "Never too Old to Play," encourages us to maintain active



and fulfilling lifestyles. What a perfect match for SMAA's Maine Senior Games where you're never too old to participate!

SMAA's Area Plan

SMAA recently finalized our 2012-2016 Area Plan, a document that outlines the projected needs of senior and adults with disabilities and our goals to address these needs.

The planning process provided the opportunity to pause and look at the population trends of our region. Between 2008 and 2020, the number of people age 65 and older is expected to increase by 70% in York County and by 58% in Cumberland County-with a total of 43,547 new members of our generation. This growth will require innovation, collaboration and increased resources on many levels in order to expand SMAA's many programs and services—we are up to the challenge!

Food Insecurity on the Rise

Recent research identifies a troublesome, emerging trend in Maine: a growing concern among older people about their ability to obtain the proper amount of food for good nutrition. In our region, more than 9% of elderly respondents from a public opinion survey said they frequently skipped meals or cut back on food due to financial concerns. As a result, SMAA will be significantly increasing its provision of Meals on Wheels and collaborating with other food providers in order to assist those 60 and older who are without enough food or the ability to cook and eat a healthy diet.

Meals on Wheels

To honor the 40th anniversary of Meals on Wheels and to raise awareness of the important role homedelivered meals play in solving food insecurity, SMAA held Community Leaders Deliver Meals on Wheels



Volunteer Carroll MacDonald and Town Manager Tony Plante load up for Meals on Wheels deliveries on Community Leaders Day.

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Explore Track & Field

Sunday, June 10, Noon - 4pm Scarborough High School

ome explore up to four different Track & Field events offered by Maine Senior Games. This is your chance to try out an event without pressure or competition. Coaches will be on hand at each event to help you. Equipment will be provided or feel free to bring your own. Snacks, handouts, and more! Register at MaineSRGames.org, or by calling Jo Dill, 207-396-6519 or register at the event.

Register for 2012 Maine Senior Games events at MaineSRGames.org or return the forms mailed to you today!

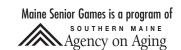












Aphasia Retreat Weekend July 6-8

ine Tree Camp will host an Aphasia Retreat Weekend on July 6-8. According to the Mayo Clinic, aphasia is a condition which robs a person of the ability to communicate, most commonly after a stroke.

The Retreat will focus on improving skills while enjoying Pine

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setting. Guests, including family caregivers, will participate in learning opportunities and practice new communication methods. Increasing skills of the caregiver is crucial to more effective communication at

home and in the community.

Participants will have the opportunity to explore a range of assistive tools and communication devices.

Also, there will be plenty of time to relax and enjoy the beautiful, fully

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From the Director's Desk continued from page 1

Day in March. Highlights included the participation by leaders representing 18 towns and cities. Special kudos to Site Manager Virginia Billings who engaged officials from four towns served from SMAA's Windham location.

June is Elder Abuse Awareness Month

While SMAA's Meals on Wheels program is one example of the extraordinary community concern for frail Maine seniors, we still face a dispiriting high 13% percentage of seniors who are estimated to be victims of physical or financial abuse, neglect and exploitation. It is a sad and growing problem that increases as the size of the elder population grows. SMAA will join others across the state on June 15th for World Elder Abuse Awareness Day to highlight the problem. We urge our readers to add their voices to the call for action to prevent and prosecute all forms of elder abuse.

Thank you for reading Senior News. I encourage you to enjoy the fine spring weather with an outdoor activity. We're "Never too Old to Play!"

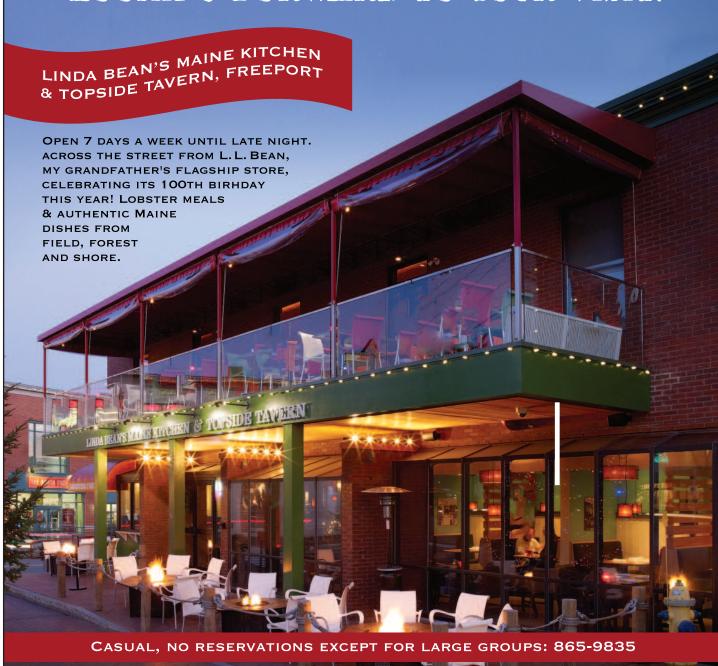
Laurence W. Gross Executive Director



RESIDENTIAL BROKERAGE



LOOKING FORWARD TO YOUR VISITS



From the Mail

Dear SMAA & Meals on Wheels Volunteers,

Thank you so much for the "Special Rose" you brought to me in memory of Loraine Merrill. I hope she's looking down and sees the love she gives to so many people.

I have the adorable handmade card and beautiful rose on my table as a constant reminder of all your kindness and love to me. I look forward to seeing one of you each day.

It means a lot to me. Thank you!

Love, Marilyn T.

P.S. Thanks to the very kind and patient low-vision specialists at Iris Network, I am able to write to you. They have provided me with the education and tools. I have a lot to be thankful for — especially you!



Lakes Region Senior Center News

he Lakes Region Senior Center now has 116 members and new people are joining all the time. "There is a lot of activity at the center, and more will be added as volunteer leaders step forward," says Glenn Lynds, Chair of LRSC.

Until September 1, 2012 the annual membership fee will be \$10 for daily use of the facility with activities including cribbage, knitting, card and board games, puzzles, use of the Wii machine, pickle ball and more. The coffee is always on! Events with speakers are free and open to the public. After September 1st, the membership fee goes up to \$20. Join now!

On May 22, at 11AM, Eileen Whynot from the Southern Maine Agency on Aging will give an overview of SMAA programs and services, supply handouts and take questions.

May Need a New Location

The Center has a board of directors and by-laws to guide future programming and decisions. The current location is the Little Falls School at 40 Acorn Street in Gorham, which Glenn Lynds reports is an excellent site with lots of potential. With six acres of land including a small pond, Glenn envisions a horseshoe pit, walking trails, outdoor pickleball and tennis

courts and a few benches on which to sit and enjoy the outdoors. The building is a former school and has a gym where members currently play pickleball and many other activities could be scheduled.

The Town of Gorham has not determined the future use of the building, so the LRSC may have to relocate. The group is looking for a permanent place just in case they lose their current site. The permanent home should hold at least 50 people and include handicapped access, rest rooms, and be permanently set up with tables and chairs. The group's new location should be roughly equidistant from the centers of Windham and Gorham.

In case the group will have to pay rent and occupancy costs, business sponsors are welcome to help the group get through the next few years of expenses.

Glenn invites anyone to "Visit and see what we are all about." The Center is open Monday through Thursday from 9AM to 3PM and there is always someone to provide a tour. Contact Glenn Lynds at 893-9088.

VISIT OUR WEBSITE
WWW.SMaaa.org

New Welcome to Medicare Location in Sanford

oodall Hospital and Southern Maine Agency on Aging have entered a new collaboration to offer Welcome to Medicare Seminars and One-on-One Medicare insurance counseling appointments to those approaching 65 or concerned about their insurance options. The Medicare Seminars will begin at Goodall on Tuesday June 5, from 2-4PM. Reservations are necessary by calling Michelle Matt at 490-7606 for your reserved seat. Along with up to date information about Medicare, light refreshments will be served.

Welcome to Medicare Seminars will be held monthly on the first Tuesday of each month. A suggested donation of \$35 is requested and includes a follow-up, 1 hour, One-on-One appointment.

One-on-One counseling appointments will also be offered one day a month at Goodall from 9 to 3PM. Appointments are one hour in length. You must call Michelle Matt at 490-7606 to schedule an appointment. These will kick off Thursday June 7. One-on-One appointments will continue monthly but will vary from Wednesday to Thursday throughout the year. The schedule is as follows for the first week of each month: June, July, November and Decem-

ber on the first Thursday of those months and for August, September and October, appointments will be scheduled on the first Wednesdays.

Southern Maine Agency on Aging is proud to welcome Goodall Hospital as its partner to better serve the residents of the greater Sanford community.

At the Nasson Center

SMAA's Community Café remains at the Nasson Community Center in Springvale. Join us for lunch every third Tuesday of the month. Reserve your meal by calling 324-5181. Lunch is \$5 or \$7, if you are younger than 60.

You can also pick up "As You Like It" discount tickets for the Sanford Bonanza on weekdays, except Wednesday, 8AM-12PM. Stop in!

Earn Extra Money

he Foster Grandparent and Senior Companion programs have openings in southern Maine. Men and women age 55 and over can volunteer with children or adults, have a great time and earn a little extra money.

Volunteers may receive a taxfree stipend, mileage and other benefits that do not affect Social Security, food stamps, heat assistance or subsidized housing.

Learn more by calling Opportunity Alliance at 207-773-0202.

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Jason Wilson, MSB, CFE



EDITORIAL

Cost of Affordable Care Act is going down not up.

here is a new wave of Republican rhetoric in opposition to the Affordable Care Act (ACA). It stems from an updated report issued



"No, the Congressional

Budget Office hasn't

Affordable Care Act."

- Washington Post,

doubled its cost

estimate for the

March 18, 2012.

by the Congressional Budget Office (CBO) revising the estimated cost of the ACA. The opponents assert, based on the report that the cost of this health reform law has doubled. That is patently false.

As the Washington Post reported on March 18, "No, the CBO has-

n't doubled its cost estimate for the Affordable Care Act." The CBO, in an update to its budget outlook, now estimates that the overall net coverage cost of President Obama's Affordable Care Act will drop slightly, to \$1.083 trillion over the next decade. Last year, the CBO estimated the price tag to be \$1.131 trillion over the same pe-

riod of time. That is a reduction, not an increase.

True, the Affordable Care Act is not free. But savings generated by a

variety of initiatives will reduce the cost impact by billions. The question is, is it worth it?

In my view it is. We are a society that has a cultural passion for taking care of those who cannot take care of themselves. We know that when people without health insurance and who have little income go to the emergency room, the cost of that care is borne by the rest of us. Is it fair? No. Is it right? Yes.

But here's the good news: The ACA, assuming that it is not dismantled by the Supreme Court, will require health coverage for virtually everyone. In that way, the burden is distributed much more evenly. Fair? Yes. Worth it? Yes.

And, oh by the way-Medicare

beneficiaries stand to gain the most by the ACA. Not only does it assure that there will be no reduction in Medicare benefits, improvements to Medicare (e.g. phasing-in elimination of the "donut hole" in Part D, and several preventive procedures now covered at 100%) have already been implemented.

Stan Cohen Bridgton, Maine

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Stan Cohen is a Volunteer Medicare Advocate for the Southern Maine Agency on Aging. Reach Stan through the Bridgton Community Center at 647-3116, or just walk in to Bridgton Hospital on Tuesday between 8:30 and 11:00 AM where Stan assists people with Medicare or health insurance issues.

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Circulation: Mailed directly to 14,500 households and 7,000 are delivered to public places from Kittery to Bridgton and Brunswick. Another 500 are distributed through Agency on Aging events and locations. Total: 22,000

For details on advertising in "Senior News," log on to www.smaaa.org and see Senior News on home page and/or send an e-mail to seniornews@smaaa.org. You may also reach "Senior News" representative Nancy Bloch at 396-6588.

Marketing options include, full color ads, advertorial columns and inserting pre-printed materials into the newspaper. Reach your potential customers with Maine's only newspaper specifically for people age 50 and older!

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Agency on Aging

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Mission Statement

Improve the physical, social, emotional and economic well being of older adults living in southern Maine (Cumberland and York counties).

Commitment to Reasonable Accommodation:

The Southern Maine Agency on Aging will, with adequate notice and upon request, provide appropriate auxiliary aids and services to persons with disabilities, to assist in effective communication and to participate equally in programs, services and activities. Call 1-800-427-7411 x503 or from the Portland calling area call 207-396-6503 to make your request.

The Southern Maine Agency on Aging (SMAA) is a non-profit, charitable organization. Services of SMAA are supported in part by state and federal funds from the Maine Office of Elder Services. Learn more at www.smaaa.org or by calling 207-396-6500 or 1-800-427-7411.

VISIT OUR WEBSITE
WWW.SMaaa.org

ATTENTION: Snowbirds

elcome back! Let us know your Maine mailing address if you haven't already. If your mail is returned to us it costs us money and besides, if you want the "Senior News," we want you to receive it. Contact Bonnie Craig at bcraig@ smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the date when you expect to "fly away" again. Happy reading!

From Jo Dill's Notebook

Pickleball

Sommanne A

The Racket and Fitness Center was the site of a pickleball demonstration on April 20th.

Thirty-five people came to experience what seems to be the fastest growing sport of the year!

Register

Maine Senior Games registration packets were mailed May 1st. Mail in your forms, register online or download a form at mainesrgames.org.

Save the Date



Parade of Athletes

This year Opening Ceremonies will open to the public at 12 noon on Saturday, July 21st at the Scarborough High School track. Athletes are invited to join in the parade. Family and friends and interested spectators can stay to watch the 2012 Track & Field events.

Sponsor Salute

Thanks so much to Martins Point our Lead Sponsor, Piper Shores and Anthem our Gold Sponsors, Falmouth Orthopaedic Center our Silver Sponsor and Goodwin's Chevrolet, AARP and Aging Excellence, our Bronze Sponsors for the 2012 Maine Senior Games. We salute you for your generosity and for your continued commitment to the athletic achievement of adults age 50 and older. All of our sponsor logos appear on the front cover of this newspaper!

Volunteers

Many volunteers are needed to help out at each Maine Senior Games event. Some need only one or two whereas other events need as many as twenty! We need folks to register the athletes, hand out bags and t-shirts, keep a time clock, be a line judge, stop traffic at the cycling event and the list goes on. Email Jo at jdill@smaaa.org or call 396-6519 to volunteer! Volunteers have so much fun AND you get a beautiful t-shirt!

SUMMER NATIONAL SENIOR GAMES CLEVELAND OHIO 2013 Qualifying Year

This year's Maine Senior Games will be a qualifying year for the National Senior Games in 2013. They will be held in Cleveland, Ohio July 21-August 6, 2013. In most individual sports the top four finishers get to compete at Nationals with the exception of Tennis and Pickleball. In those sports it is the top three finishers. Golf has been changed to the top finisher as well as those meeting the minimum requirements. Team sports are the top three finishers.





Jules Frenette watches his favorite television show with his great granddog, Finnegan. Are pets in your life? When deciding where to live, having four-legged family members live with you or at least be able to visit may be an important consideration. Luckily for Mr. Frenette, he and other Scarborough Terrace **Assisted Living residents** are able to enjoy visits from their canine family members, too!





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Family Caregiver Support Program



Are you helping an older adult manage bills, prepare meals, manage medical services? Do you help with bathing or dressing, household chores, transportation to appointments, or companionship? Are you a senior who is raising someone else's child? Then you are a Caregiver.

Is caring for an older loved one leaving you feeling tired, isolated, sad, guilty, stressed? Caregiving may be the most difficult and rewarding thing you'll ever do. The Family Caregiver Support Program can help.

Family caregivers are the backbone of elder care in Maine and across the U.S. Thank You!

Being a Resilient Caregiver

Kate Cole Fallon, MS, LCPC, Family Caregiver Specialist

This column often reminds you that caregiving is challenging and stressful, and how it is crucial for caregivers to focus on self-care. One aspect of this that we have not yet focused on is the idea of being resilient. Let's take a look at what this means, and how you can enhance your feelings of resiliency.

Resilience is one's ability to withstand stress and "bounce back" from difficulties. Building resiliency may lead to being better able to cope through the long journey of caregiving. We sometimes think of resiliency as a trait, something you have or you don't, like blue eyes or shyness. Resilience is actually a skill, which

can be honed with practice and supported with changes in how you think and act. Some people seem to have a natural tendency to be resilient. They have a positive way of being and seem to have a very strong spirit. If you study the way these kinds of people approach the hurdles in their lives, you will see that they are deliberate in being this way and that we all have the option of adopting these same tendencies. Like any skill, it takes practice and time. Here are some suggestions that may help.

Notice your self-talk. It is easy to overlook the impact that your thoughts have on your experience. When the going gets tough, what are you saying to yourself? When you meet a crisis with "This is

going to be impossible" or "I can't do this," you create negative energy that makes an already difficult situation even worse. When you hear these thoughts in your head, shift them to something more empowering, like "This is going to be a big challenge" or "I'm going to need to make a plan." Be cautious not to assume that the absolute worst is going to happen. Go one step at a time and focus on what is in front of you.

Reach out to nurturing relationships. Whether it's family, friends, neighbors, community groups, professionals or support groups, create a network of support you can rely on. Surround yourself with people who will build up your sense of self.

Consider tapping into your sense of spirituality, in whatever way you prefer. Whether communal, individual or out in nature, spirituality can help us to find the meaning in what we are doing, stay connected, embrace faith and trust and accept the inevitable changes that life brings.

Psychologist Salvatore Maddi studies what makes people resilient and has developed a simple formula he calls the "3 C's of Resilience." These are **commitment** to stay involved, to find meaning and value in life, and to recognize the importance of being engaged in the world; **con**trol, as in making an effort to improve what is going on around you as best as you can and not sink into feeling powerless or hopeless; and, challenge, as you learn from your experiences, both positive and negative, and see life's difficulties as opportunities for growth.

What can you do today to strengthen your sense of resilience? Caregiving may be your greatest challenge yet. Developing your resilience will support you in all you are doing now and in the future.

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WWW.SMAAA.org

Ongoing Loss and Dementia

Discussion Series Starts in June

nyone who has a chronic or progressive illness experiences a series of losses in their abilities. For the people who provide care, these losses are multiplied as they are not only witnessing their person losing function, but they are dealing with their own losses as well. These caregivers may be facing the loss of companionship, relationship, the life they expected to share, even being able to participate in things they enjoy.

For those helping a family member or friend who has any type of dementia, there is a particular sense of ongoing loss, as the person with dementia continues to lose their former abilities to think, remember, reason and relate. As dementia progresses, there is also the anticipation of losing the person they are so focused on caring for. Caregivers don't often have an opportunity to explore and discuss how these losses are impacting them. Studies have shown that caregivers who receive support before confronting their person's end of life, do better after caregiving is over.

This June, the Family Caregiver Support Program will be collaborating with Beacon Hospice to offer a four-week discussion series on Dementia and Ongoing Loss. This structured support group will offer an opportunity for family caregivers of people with dementia to explore their concerns, fears and ambivalence about end of life, and how to take the best care of themselves possible. If you are caring for someone with dementia and would like to join us, please contact Kate Fallon at 396-6558. The group will meet each Thursday in June from 4:30 -6 PM. Group will be held at SMAA, 136 U.S. Route One in Scarborough. There is no charge to attend, but pre-registration is required. Please pre-register by May 30.



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Caring For Aging Family Members

Support/Discussion Groups

ou're not alone! Connect with other caregivers in a safe setting. Find out what's working for other people.

Biddeford: For caregivers of people with dementia. 2nd Monday of the month, 3-4:30PM, at Community Partners, Inc. Contact Barbara Alberda at 229-4308.

Bridgton: 2nd Wednesday of the month, 1-2:30PM, at the Bridgton Community Center. Contact Ann O'Sullivan at 1-800-427-7411 x 541. Respite care is available on site. Respite reservation needed.

Scarborough: 4th Thursday of the month, from noon to 1PM at SMAA. Contact Kate Cole Fallon at 1-800-427-7411 x 558.

Scarborough: 2nd Monday of the month, from noon to 1PM at SMAA. Contact Kate Cole Fallon at 1-800-427-7411 x 558.

York: Caregiver support group for family and friends assisting an older adult with a chronic condition, 3rd Tuesday of the month, from 1-2 PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700.

Other areas: Please call Kate or Ann at SMAA's Family Caregiver Support Program if you are looking for a group in another area. 1-800-427-7411.

Kinship/Grandparent Support Group

Sanford: Wee Care, support and discussion for kinship parents and grandparents helping to raise children, 2nd Wednesday of the month, 6-7PM. Supper and child care available. Contact Thea Murphy at Trafton Senior Center at 457-0080.

On-Line Discussion and Support Group

This private Yahoo! message board is available 24/7. If you are caring for an aging family member or friend, and you have Internet access, please join us! Contact Kate at SMAA, 1-800-427-7411 or online@smaaa.org.

Summer Savvy Caregiver Class

Caregiver series at SMAA during the day in July and August. The class is open to family caregivers for people with dementia who live in the community.

In the past, this summer morning schedule has been particularly convenient for teachers, and allows all participants to make the most of our Maine summer, while gaining the important knowledge presented in this series.

Because we know that people often take on the role of caregiver without any preparation or training, Maine's Agencies on Aging and the Alzheimer's Association are offering this training program statewide, through a grant from the Administration on Aging. We are grateful to Home Instead Senior Care of Cumberland County for their additional generous support of this Savvy Caregiver series.

This program helps family caregivers develop knowledge, skills and attitudes to make taking care of a person with dementia easier. As part of the grant, we will be collecting data to add to the research on this program, by asking participants to complete pre- and postquestionnaires. So far, feedback from caregivers who have taken the class has been overwhelmingly positive

Classes will be held at SMAA, on Thursdays starting July 12 from 9:30 to 11:30 AM. The course runs for six weeks, and it is important to attend all six sessions. Pre-registration is required.

You can find details in the Senior News caregiver class schedule, on the SMAA website (www.smaaa. org) or you can contact Ann O'Sullivan at SMAA (1-800-427-7411).

Putting the Puzzle Together Series Offered in Scarborough

outhern Maine Agency on Aging, in partnership with the Maine-Health Learning Resource Center, will offer the popular "Putting the Puzzle Together," a four-part series for family caregivers. The classes are for people who are currently providing assistance to older adult family or friends, and those who are thinking ahead.

The course meets in 4, two-hour sessions on June 5, 12, 19 and 26 from 5 to 7 PM. Participants should plan to attend all four sessions to be held at the SMAA office in Scarborough. Topics covered are:

- Understanding Geriatric Health (what happens as we age; what's normal and what's not)
- Resources, Supports, and Living Options (communitybased services and living alternatives)
- Legal and Financial Issues (things we need to think about or may encounter)
- Making It Work (family communication, caregiver coping, and action strategies)

Flyers for the programs are available on the Family Caregiver Support Program section, accessed from the middle of the Home Page on the SMAA website (www.smaaa. org). On the MaineHealth website, (www.mainehealth.org) click on Events & Classes.

There is no charge to attend, but pre-registration is required. The registration deadline is Friday, May 25. Please contact the Family Caregiver Support Program at 1-800-427-7411 x 541 to register or for more information.

Help For People Helping Aging Family Members

Class Schedule Summer 2012

re you assisting an older adult? Do you spend time helping with errands, household chores, finances, meals, health care or personal care? The **Family Caregiver Support Program** can help support you as you help someone else.

May 18, 25, June 1, 8, 15, and 22, 9:30-11:30AM: **Savvy Caregiver.** Bridgton Community Center, Bridgton, Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

June 5, 12, 19 and 26, 5-7PM: **Putting the Puzzle Together.** Southern Maine Agency on Aging, Scarborough. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to preregister (required).

June 7, 14, 21 and 28, 4:30-6PM: Ongoing Loss While Caring for Someone with Dementia discussion group. Southern Maine Agency on Aging, Scarborough. Contact Kate Fallon at 396-6558 to pre-register (required).

July 11, 4:30-6PM: **Beginning Planning for Eldercare.** Crooked River Adult Education, Casco. Call 627-4291 x21 to register (required).

July 12, 19, 26, August 2, 9 and 16, 9:30-11:30_{AM}: **Savvy Caregiver.** Southern Maine Agency on Aging, Scarborough. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to preregister (required).

Please use the numbers listed to register. Feel free to call Kate Cole Fallon or Ann O'Sullivan at SMAA (1-800-427-7411) with questions.

Other Training

see page 2 for information on a Retreat Weekend for persons and their caregivers affected by aphasia, often stroke related. See page 16 for details on the annual conference for persons with dementia and/or their family members.



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SOUTHERN MAINE

What Your Dollars Do

The Falmouth Orthopaedic Center helps athletes get back in the Games.

ports are an important part of life. They inspire us to be competitive, reach goals and promote healthy living. For many, the thrill of competition sticks with us as we age. Thanks to the Maine

Senior Games, a program of the Southern Maine Agency on Aging, those ages 50 and older are able to experience that thrill long into their adult lives.



Maine Senior Games (MSG) offers 17 different sports each summer ranging from track and field to pickleball, the newest sport to be of-

fered along with volleyball. The Games provide an opportunity and inspiration for adults to continue pursuing their passions and an active lifestyle.

The funding necessary to support each of these 17 disciplines depends entirely on business sponsorship and individual gifts. This year the Falmouth Orthopaedic Center is a proud returning Silver Sponsor of the 2012 Games.

Falmouth Orthopaedic provides evaluations and treatment in sports medicine, shoulder surgery, total joint replacements, and adult spine disorders, providing education to help their patients continue living active lifestyles. It is because of their work and sponsorship that some of the Maine Senior Games athletes are able to get back into the Games and stay active!

If you still have the passion and enjoy the thrill of competition, sign up and join us for the 2012 Maine Senior Games at www.maines-rgames.org. For more information on Maine Senior Games and the many ways you can become involved, contact Jo Dill at jdill@smaaa.org or 207-396-6519.



"The Games have been a wonderful motivator to maintain my physical fitness and a way to encourage other baby boomers to maintain their health and wellness."

—Track & Field Athlete Kim Williams

Trained and Bonded Volunteers are Ready!

MONEY MINDERS

oney Minders of the Southern Maine Agency on Aging are trained and bonded volunteers who assist older people who need help establishing and maintaining a monthly budget and ensuring bills get paid accurately and on time. Money Minder volunteers also help the people they are matched with avoid bank overdraft fees and financial fraud and scams. In addition, volunteers connect people to the Agency on Aging for benefits screening for fuel assistance, tax/rent rebate program, and health insurance counseling to help increase income and free up funds to pay for other needs.

People served by Money Minders are 55 and older, live in York and Cumberland counties, have a low to moderate income, and have liquid assets of less than \$100,000. They are in control of their money so they must have the capacity to direct their own finances.

For more information, call SMAA and speak with Paddy Clark at 396-6538 or email her at pclark@smaaa.org, or call toll-free 1-800-427-7411.

COMMENTS FROM MONEY MINDERS PARTICIPANTS

"I would be lost without Money Minders — before I got help my bills weren't paid on time."

"I was completely overwhelmed before I got a Money Minders volunteer."

"I especially appreciate the help when things come in the mail that I can't understand — things that leave me dumbfounded."

"I enjoy the support from my volunteer and the confidence he gives me."

"My life is so much less cluttered — and my mind too. I can't tell you how much freer I am."

"I feel like a new person since I got a Money Minders volunteer."

"Money Minders helps me live independently."



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"One of the largest volunteer networks in southern Maine delivers 800 meals to homebound seniors struggling with hunger. Along with those meals, they deliver dignity and compassion. Please join me in making a gift today for Meals on Wheels so that no senior goes hungry."

—Senator George Mitchell

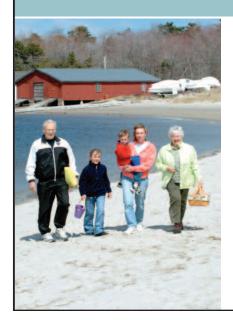
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Contact the Southern Maine Agency on Aging at www.smaaa.org or call 1-800-400-6325 or (207) 396-6583

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PROFILE OF GIVING

Vivien A. Pitman, RN

By Peg Brown, SMAA's Director of Development

The memorial tribute below was written by one of our donors who recently made a gift in memory of the late Vivien A. Pitman of Saco. The donor believes that Mrs. Pitman's life-long commitment to unselfishly help the elderly and the less fortunate personifies the efforts made by the Southern Maine Agency on Aging to assist seniors every day. "I believe that SMAA is a unique resource for help that deserves the support of every resident of southern Maine," he states with emphasis.

We honor our donor's wish to remain anonymous.

ivien A. Pitman's name certainly isn't a household word in Maine outside of her chosen profession of nursing, but Vivien Pitman will long be remembered by her patients and other nurses whom she inspired during her lengthy career.

Her service to her community and her country began in her youth when she became the youngest Girl Scout in the state of Maine to earn the coveted Golden Eaglet Merit Award. Later, as a young woman, she became a part-time Girl Scout troop instructor helping to show young girls paths to service and good citizenship. In 1936 she graduated from the Maine General Hospital School of Nursing in Portland and became night supervisor of the former Farrington Hospital in Portland. In 1941 she was named an instructor at the Mercy Hospital School of Nursing.

As a second lieutenant in the U.S. Army Nursing Corps during World War II, Vivien braved the German bombing of Britain to treat wounded Allied soldiers returning



from the battlefield. Her assignments included acting as supervisor of neuropsychiatric services at the 279th Station Hospital. After contracting tuberculosis in the damp climate of England, she found herself on a hospital ship returning to a stateside military hospital. It was her long-held conviction that women were entitled to be on the front lines, in the thick of it.

In civilian life, Vivien Pitman went on to distinguish herself not only as a highly respected registered nurse, but also as a nursing home owner with a reputation for excellence. The Maine Department of Human Services was so impressed that Mrs. Pitman's nursing home in South Portland became the standard by which to assess other nursing homes in the state.

Although her life of service has ended, her memory continues to inspire nurses who believe that the satisfaction of helping the sick and less fortunate is truly a reward unto itself.

To honor someone special to you, contact Peg Brown at 396-6590 or mbrown@smaaa.org.

Retiring Boldly

By Don Kopp

he time had arrived. I was ready to apply for Social Security. The official website said, Boldly Go Online to Retire—It's So Easy. Hey, if it was going to be easy to feel bold, I was all for it.

Nearing the end of the online application, it really had been easy, and I was starting to feel bold. But one of the very last questions asked when I wanted my benefits to "start." Pretty straightforward, right? What I wanted to type was, "On March 14th when I reach 66, my full retirement age," but the only options offered were "March" or "April." My birthday is the middle of March, did my full retirement age benefits "start" in "March" or "April?" Going to the FAQs provided on the website, I learned that when you say you want your benefits to start in one month, they actually start the following month. So if I typed that I wanted my benefits to start in March they would start in April, because you start receiving them the month after they start. Get it? Me neither.

I decided it was time to boldly speak to someone live at Social Security. After waiting for 10 minutes, I spoke with Dora. She said that in order to receive full retirement age benefits I needed to type that I wanted my benefits to start in "April." Dora did not inspire confidence. If she was wrong, I would have unnecessarily delayed my benefits by one month, but if I went against her and typed, "March," my benefits might forever be reduced by having retired one month early. So I boldly called again, waited again. I spoke with Lloyd who said that my full benefits could start in "March." Lloyd was convincing.

Looking for a Dora-Lloyd tiebreaker, I found another FAQ,

but it appeared to support the dubious Dora. It was at this point that I discovered that if one wants to boldly apply for Social Security benefits online, he should begin by boldly applying a reliable antiperspirant. I dialed again. Feeling a bit wobbly,

my wife held the phone for me while we waited. I worked on a crossword puzzle in order to try to regain some of my boldness. Finally Steve came on the line. Steve had no doubt-no doubt-that my full benefits could start in "March." When I shared with Steve the FAQ that said they needed to start in "April," the FAQ that one assumes millions of seniors regularly consult and rely on, Steve said simply, "Oh, well, that FAQ is wrong." Not so much boldly as meekly and almost beyond caring, I decided to rely on Steve. Returning to the "easy" online application and with trembling fingers I typed in that I wanted my benefits to start in "March" (meaning that I wanted them start in April), hoping beyond hope that Steve was right.

My award letter has now arrived. Steve's my main man! So, egged on by our government, I did indeed "Boldly Go Online to Retire." But it was not "So Easy." Now that I think about it, why did I ever believe that it would be?

Don Kopp can be reached at donkopp@sacoriver.net.

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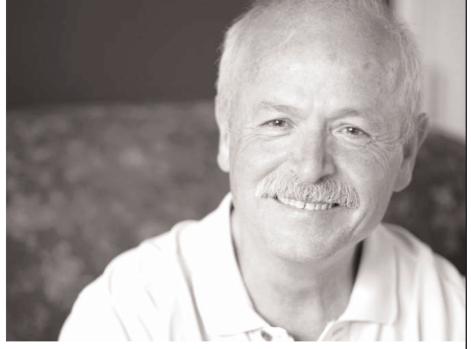
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Senior Moments

By Hunter Howe

Annoyance Attack



ife's full of little irritants that nibble on our

nerves. These everyday annoyances, a perpetual parade of pet peeves, play on our patience and can paralyze our well-being.

Whoopi Goldberg said, "I don't have pet peeves, I have kennels of irritation."

Don't you hate it when someone or something gets under your skin, irks you so that you react with a snarky comment? Others look at you with that "Are you OK" stare, disapproving of your perceived oversensitivity. Now they're bugging you too.

So what gets your goat? Let's open my lunch pail of irritants and see if we share the same annoying landmines that frustrate the heck out of us and make our blood boil.

How about those television ads promoting an enterprise. Don't you get the warm fuzzies when you hear, "They make me feel like family." Gee whiz, another family, just what I wanted. Aren't most families dysfunctional? I just want good service, not a hug.

How about those personal toilet paper ads, you know, "Your bum deserves better than scratchy sandpaper, so let's get down to business." Hey, stay out my business; privacy in the privy, please.

How about Viagra ads? While eating dinner, you're warned about the possibility of a four-hour prolonged condition. Are you kidding me? Hmm, I wonder if poor Pervis popped a quarter of the pill, could he play his round of golf sooner.

Now I'm no snob, but when dining out and emptying my wallet at posh Chez Pierre, I'd like a bit of formality. The waiter approaches and twists his hand in a rhythmic panache-like movement like Bobby Short used to when playing the piano. "Good evening, I'm Hobson and I'll be serving you tonight." But, I cringe when the waiter says, "Hi, how are you guys?" If you're eating at Bubba's Barbecue, that's OK. Oh, don't forget to ask Hobson for a bottle of Chateau Cheapo marked way up to \$33.

We're all guilty too. Why do we insist on asking the waiter "Is the fish fresh?" Come on. The debate over what is fresh rages on, fish frozen over and over, boat to distributor to restaurant. A *Boston Globe* spotlight article probed whether you're even getting the fish you wanted. "Is this halibut?" Enjoy your fish sticks. If you really want fresh fish, better catch it yourself.

And frantically fumbling with that little red string on the Band-Aid wrapper while tiny red spurts stain your monogrammed starched white shirt.

And the clothing store. You try

on a pair of pants and ask the weary salesperson, who's dressed like a bedraggled tourist, "How do I look?" What do you expect Tina Truthful to say, "Sir, I'm not concerned about my commission or my starving kids. You look woeful."

And all those invites that never seem to happen. "We'll have you up to the cottage *sometime*." Yeah, right.

And this irksome ordeal. Your head is banging the floor, feet stuck in the ceiling tiles. The drill does that Z z z z z thing. You're gagging, drooling, slurping and spewing blood bits. Pain pricks make your eyes bulge. Ouch. Your hair's plastered to the side of your head. The dentist smiles and asks, "How are you doing?" I have 50 nasty retorts, but I can't talk. When upright, I stumble to the front desk, complimentary ditty bag full of floss and toothpaste in hand, to sign up to do it all over again. Huh?

And the grocery store, those swell aisle traffic jams, worse than the L.A. Freeway. Let alone the impatient person behind you banging his cart against yours. Pass the pepper spray.

And high adventure in the Caribbean. You're about to jump off the charter boat resplendent in your new pink snorkeling gear. You ask the captain, "What about the sharks?" The response is always, "They won't bother you." I'm not going to debate the statistics of a rare shark bite, but I'll tell you, if I were

a man-eater, I'd hang around those juicy, plump winter bodies from the far north jumping into my pool. Enjoy snorkeling with the sharks.

And the knock on the front door. A lad with a clipboard and smiling face says, "Hi, I'm from Vegetarians Against Meat." You growl and give your best go away wave. Here's a hot tip, plant thorn bushes around your property as protection against annoying predators.

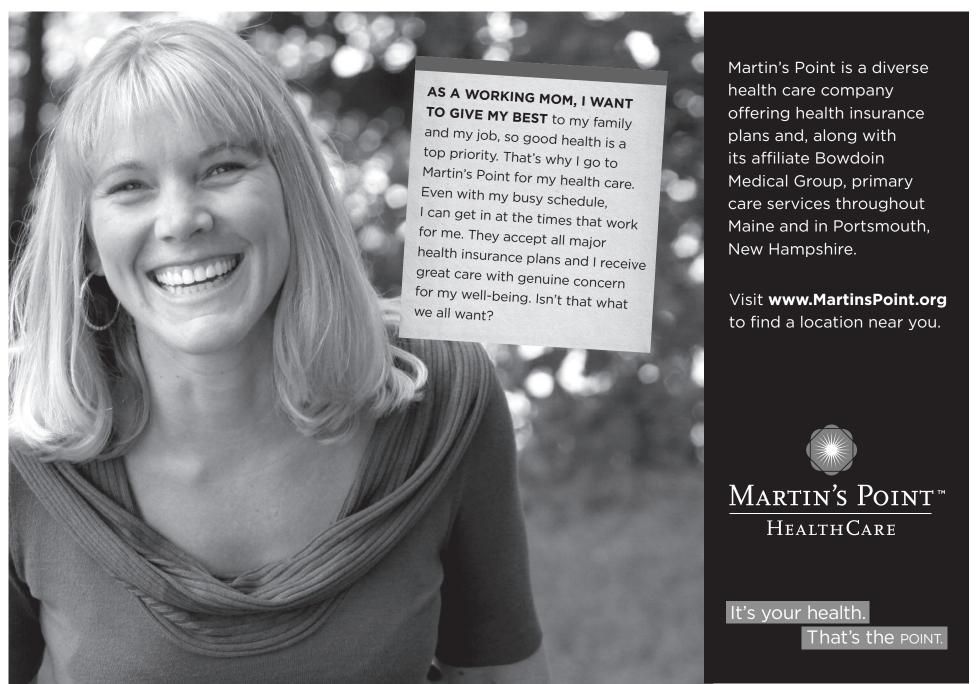
And my favorite. Your significant other tells you that, "We're going to dinner Saturday night at Bert and Bertha Boringbottom's. We're bringing the salad and dessert. You're responsible for the two bottles of wine." Two? I'm thinking, we're bringing everything but the entrée. Why not go out to dinner and avoid the Boringbottom's.

Jules Renard wrote, "Look for the ridiculous in everything and you will find it."

So how do you endure life's little irritations? Admit it, don't you sometimes feel like Archie Bunker sapped into submission by all things annoying. Remember his visual reactions, that raised eye, head cocked gesture and burying his head against his favorite chair's cushion? We laughed sharing his frustration.

I'm off to northern Idaho to work on my new book, "Vengeance, Survival Tips for the Truly Annoyed."

Hunter Howe can be reached at grayowl@maine.rr.com.



In the Kitchen with a Meals on Wheels Volunteer

By Cecile Thompson

livers mail rain or shine. Meals on Wheels does, too! Wanting to 'do something,' I began volunteering at one of the Meals on Wheels kitchens in my South Portland neighborhood at the Peoples United Methodist Church. I am amazed at how many folks volunteer to deliver nutritious food to their neighbors. Some of these dedicated volunteers have been delivering meals for 10 or 20 years! The South Portland location serves residents of South Portland, Cape Elizabeth and Scarborough.

I recently had the opportunity to join a volunteer driver on her rounds delivering good cheer with a dozen or so meals. Not only did I get a new view of the city I've called home for 25 years, I visited areas I never knew were here. I saw firsthand the warm welcome this driver got at her stops, and the pleasure she got from her contact with the people. Friendships are often formed between drivers and clients that last for years.

Volunteer drivers care!

These visits not only supply a meal, they bring a friend to the door. For instance, after one of the

e've heard the post office dedrivers finished his route on Fri-

days, he would return to take a gentleman who needed transportation to see his wife who had moved to a nursing home.

Participants are given a choice of a hot or frozen meal, a dinner roll and desert and enough milk for the

week, ensuring five nutritious meals a week or seven, if needed. On stormy days when driving can be dangerous, we've all seen the message on TV, "Meals on Wheels, use your Storm Packs." When someone signs up for the program, they re-

Each day drivers go over their route sheets to check for any changes as soon as they arrive at one of the Southern Maine Agency on Aging's 11 distribution sites. These 300 volunteers deliver approximately 4,000 meals a week to homes in Cumberland and York counties.

ceive packages of non-perishable food to use in case of a power outage. In addition, two extra frozen meals are provided in case meals cannot be delivered. This food makes up the now famous Storm Pack.

Keeping track of who gets what, and when, takes a lot of organization and planning. At 'my' site, the coordinator and her assistant check their list for the number of meals that have to go out on any given day. Sometimes it's more, sometimes it's less, depending if someone has called in to say they won't be home that day, or a new participant has joined the route. The on-site SMAA Meals on Wheels staff monitor inventory

and place food orders weekly. In addition to finding drivers, they must plan ahead for kitchen volunteers—at least two each day to help pack the daily meals. Some volunteers come in once a week, others up to five times a week. In South Portland everything is set to

go by 10:15 AM. Then, it's time to think about the next day!

To volunteer or sign up for Meals on Wheels delivery, call 1-800-400-6325. SMAA has never had a waiting list.

Need Help Balancing Your Monthly Bank Statement?

The Southern Maine Agency on Aging offers MONEY MINDERS... a FREE program to assist people age 55 and older who need help balancing a checkbook and writing checks.



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SOUTHERN MAINE

Cathy and Guy Dudley WHAT AN INSPIRATION!

By Rachel Hendrickson

n 1971 Cathy and Guy Dudley decided they needed to move from the Philadelphia area to a location with clean air, where they had no allergies, with good schools and a good place for their three children to grow and flourish. In the space of three weeks, they sold most of their furniture, dug up the tomato plants to take with them, loaded three children under age ten and their dog into a car and a rental truck, and headed for Sanford, Maine.

The adventures of that move to Maine began when Cathy with two of the children, and Guy in the truck with the other, got separated. Guy made it to Sanford from Philadelphia by way of Vermont. When the family reunited in Sanford, they discovered that the house they were

going to rent had burned down, and the family moved into a 17 foot tent in a local campground for four months, until they could find a house for rent that could fit their family. Not in the least deterred from making a home where she had landed, each evening Cathy set out a lace tablecloth on a picnic table, with her silver, stemware, candles and dinners of what came to hand as Guy looked for employment and housing.

Their "can do" attitude during this adventure is not surprising, considering how they had grown up and their life experiences. Cathy had polio as a young girl, once meeting FDR and proudly announcing to him that she was a "March of Dimes" child. When she returned to school after a year in a hospital, two boys made fun of the spirited girl with a built-up shoe and a limp. When she told her father about them, he led her down to the cellar



Sweethearts for 57 years, Cathy, 85 and Guy Dudley, 88 on New Year's Eve.

of their house and taught her how to box. The next time the boys taunted her, says Cathy, "I gave 'em an upper hook and laid 'em out." And she "laid 'em out" right into some squishy horse manure on the road.

Guy was inducted into the Army

when he was 17 and served with distinction in Italy during World War II. When he returned, his old employer had kept his job at Atwater-Kent, where his father had been a chauffeur. He later became a toolmaker first class, but ultimately a disability from his military service led his doctor to suggest that he go to Maine and adopt a slower pace of life. Guy dryly observed that his doctor didn't mention the cold winters when he dispensed that advice.

The two met in 1955 when Cathy and Guy were members of the same community chorus. The three Dudley brothers sat in the back row and made comments about the bright Scotch-Irish woman in the front row. Cathy, of course, tossed a few comments back. Eventually Guy drove her home when her car broke down-after first teasing her just a bit—and their 57-year love story began.

The two finally found a rental house in Sanford for \$25 a week, plus \$1 for the dog, and three more children eventually came along. Cathy set up a custom tailoring business, putting to use her experience in merchandising at Strawbridge & Clothier in Philadelphia and building on her previous dressmaking experience. Her biggest challenge—a size 50 wedding dress!

Cathy worked other jobs, too, while Guy worked at Sprague Electric. She was working part-time as a waitress in a diner and arrived one morning to find a note from the owner with the message, "I'm done." Cathy marched to the home of the building's owner and convinced the owner to rent her the restaurant. She asked another restaurant owner for lessons in using a Fryolator, and served the truckers her homestyle meatloaf, giant hamburgers and haddock baked in milk. The building later sold and Cathy developed other ways to make ends meet for her family.

Says Cathy, "I made an exciting life for myself out of what little I had. I know what it's like to go without." Their family grew to six children, but faced tragedy when one son died of meningitis at 16. Cathy gardened, grew her own herbs, and experimented (not always successfully, she admits) with creating

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meals from what was left in the pantry when payday was still far away. Guy became, and still is, the gardener who prepares the beds for her flowers and herbs, her steady companion and reliable sous chef.

Cathy got involved in town political affairs. Town officials soon learned that, when Mrs. Dudley was in the audience, they needed to have done their homework and to be able to explain the reasoning behind their decisions. Her political career led her to run for selectman in 1998. She lost by only 28 votes and remained active in community affairs with a special concern for the young people of the town.

Guy retired in 1992 and Cathy came home from work for the last time in 1997. Long term renters, they decided to buy their first house, rather than downsize. And, of course, with the Dudleys, it wasn't going to be just any house; it was a unique house with which to express their personalities. In 1994 they bought a 12-room Victorian that had been broken up into three apartments. They brought the house back to a single family home and began decorating it inside and out. True to her love of gardening, Cathy laid three stone patios, surrounded by gardens hand dug by Guy. The barn was repaired and expanded to include a potting shed. Their work occasioned a certain amount of excitement when bones were unearthed in the floor of a shed on the property. After more excavation, a visit from the authorities, and a call to the local historical society, the Dudleys discovered that their property had once been the locale of a butcher shop and the bones belonged to a cow.

Cathy carried her love of flowers to the inside of her house. She calls her sitting room the "garden room," because she has created a garden on the ceiling. For Guy, those are the only flowers of Cathy's that he doesn't have to weed or water. Other rooms have blue ceilings painted with clouds, so even in the darkest of winter days the Dudley house has a summer sky overhead.

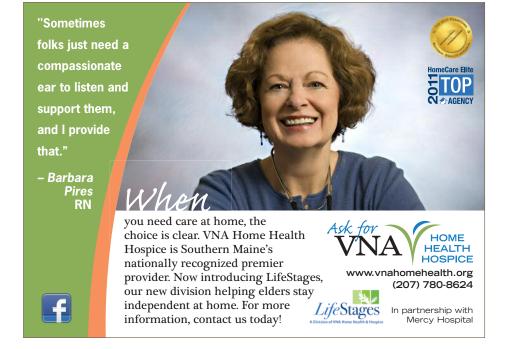
Cathy is a life-long learner. She went to college at 50, ultimately studying business, communications, theater and economics. She says she learned more from the other students than she did from the professors. That love of learning served her well in 2008, when she had a stroke that gave her another challenge, relearning how to do everyday things around the house. She says, "When you get up in the morning, it's unknown, but there's something in that day that will teach you something." Cathy learned to use a computer, following a discipline that helped her retrain her mind to accomplish new tasks. She says she always thought young and her work on the computer has helped her stay sharp. She's recently taken up photography using a digital camera. Instead of being slowed down, she is now writing the story of her life.

"(I'm) looking forward to my 90s. (I'm) writing to let people know there's someone like me still around."

Cathy cannot stoop to garden as well as she used to, so Guy has brought the garden to Cathy by creating long, raised window-box-like gardens outside their porch. The soil is just waiting for herbs and flowers. Guy has taken up the guitar again, and both of them visit Planet Fitness two to three times a week, as they have for the past five years. They read together each morning, attuned to each other's moods and thoughts.

Their current challenge is to get a handicapped accessible shower on the second floor of their house. They are working through all the requirements of the VA, but it's not always easy. But they both say friends in the community are helping them. For Cathy, many of them are found in a Christian woman's group called "Connections." Guy simply and quietly observed, "(We) have earth angels around us—people who can help us out no matter what."

Rachel Hendrickson is an RSVP volunteer. To find a volunteer position at SMAA or in another nonprofit or in a healthcare setting, call the SMAA volunteer hotline at 396-6525. RSVP is a clearinghouse for many volunteer opportunities.





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Agency on Aging

May is Older Americans Month

lder Americans Month is a perfect time to appreciate older adults in their roles as leaders, teachers, volunteers and mentors. Since 1963, Older Americans Month has been a proud tradition that shows our nation's commitment to celebrating the contributions and achievements of older adults.

This year's theme, Never Too Old to Play!— puts a spotlight on the important role older



passing on that knowledge. The Southern Maine Agency on Aging recognizes the value that older adults bring to all of us through spirited participation in our communities.

As large numbers of babyboomers reach retirement age, SMAA has increased our efforts to provide meaningful opportunities for older adults—as many of us remain physically and socially active through our 80s and beyond. Current trends show that people over age 60 account for an ever-growing percentage of participants in community service positions, faithbased organizations, online social networking, the arts and recreation.

Lifelong participation in social, creative, and physical activities has proven health benefits, including retaining mobility, muscle mass and cognitive abilities. We all benefit from the engagement of older adults. Studies show that the interactions between family, friends and neighbors across generations enrich the lives of everyone involved. Young people who have significant relationships with a grandparent or elder report that these connections helped shape their values, goals, and life choices and gave them a sense of identity and roots.

While SMAA provides services, support and resources to older adults year-round, we take this opportunity to show special appreciation for some of the most valued people in southern Maine—our elders. We have many reasons to celebrate!

To get more involved or learn more about SMAA services and programs, call 1-800-427-7411 and speak with a Resource Specialist. For volunteer opportunities, call our hotline, 207-396-6525.

"Truslow Adult
Day Center gave
my grandmother
a life and helped
me get mine back."

Truslow Adult Day Center 333 Lincoln St., Saco



Contact Debra Thomas at 283-0166 or dthomas@smaaa.org for a complimentary visit.

Transportation provided or arranged.

Served in the U.S. Military?

Adult Day Services may be covered by VA benefits.

Hourly fee for non-Veterans may be covered by third-party payment.

State-licensed, Adult Day Health provider for VA, MaineCare and Office of Elder Services.

June is Elder Abuse Awareness Month

News from York County

he York County Elder Abuse Task Force has received a grant from the Huntington Common Charitable Fund to purchase hidden cameras for any York County Police Department to use while investigating suspected cases of elder abuse.

According to Officer Candice Simeoni of the Eliot PD, "Maine is the 'oldest' state in the nation. It is estimated that there are more than 12,000 cases of elder abuse in Maine each year." Simeoni says, "Elder abuse can come in many forms, including physical, emotional, psychological, financial, neglect and even sexual exploitation."

One of the more difficult aspects of elder abuse is that victims may not be able to speak up. Family members or friends may suspect abuse or theft, but without evidence, it is difficult to prove. Several Maine police departments have had success solving elder abuse cases with the use of cameras. Hidden cameras can provide the key piece of evidence to stop an abuser.

To learn more about the York County Elder Abuse Task Force, please contact Officer Candice Simeoni at the Eliot PD at 439-1179 or cnoble@eliotpd.com.

To report suspected abuse, contact Adult Protective Services to make a confidential report by calling 1-800-624-8404, 24-hours a day.

LETTER TO THE EDITOR

t a young age, many of us were taught to respect our elders, for they have spent their lives caring for us and contributing to the society in which we live today. As valued members of our community, our elders deserve the utmost care and appreciation.

Each year it's believed that more than 13% of seniors are victims of abuse, neglect and exploitation. Within our own community, the majority of incidents are never reported. For every report of abuse, five incidents go unreported. Currently almost 16% of Maine's population is 65 and older, which creates a high number of people who may be targets of abuse in our state.

The health and well-being of our senior population must be brought

to the forefront of societal concerns. We must protect the health, safety and rights of our elders and friends, treating them the same way we would hope to be treated as we age.

June 15th is World Elder Abuse Awareness Day. It is time to reflect on what we are doing as a community to support our elders. We all have opportunities to reach out to our families, friends, neighbors, and places of employment and worship. This June, take a stand against elder abuse! The future of our communities depends on it.

Sincerely,
David and Johanna Gilland
Lyman, Maine
Owners, Home Helpers of
Southern Maine

Create A Legacy

By Martin C. Womer, Esq.

You share our values. You support our work. You can also create a legacy. It's your serve.

id you know that through gift planning you can keep your philanthropic ball bouncing even in uncertain financial times? As you do your financial and estate planning, please consider creating a legacy for the Southern Maine Agency on Aging through your will or other gift plan. By doing so, you can sustain your support for SMAA's work and values in future good times and in not so good times.

Winston Churchill may have said it most succinctly, "We make a living by what we get, but we make a life by what we give."



Please call
our Development
Director Peg Brown for
a copy of SMAA's
planned giving brochure, Create
a Legacy, or visit the planning
giving area on our website,
smaaa.org/planned_giving.php
to learn more about how you and
SMAA can benefit from a
planned gift made wisely.

The ball is in your court!

Marty Womer is a Southern Maine Agency on Aging board member and chairs the SMAA Development Committee. He also serves on SMAA's Planned Giving Advisory Committee.



SOCIAL SECURITY

Help Mom or Dad Save \$4,000 a Year

By Robert Clark Social Security Representative, Portland, Maine

iven the current economic climate, buying a nice gift for Mother's Day or Father's Day may be more difficult than in years past. But, people across the nation are discovering that the best gifts are often free.

This year, you can show Mom or Dad how to save an estimated \$4,000 a year on Medicare prescription drug costs. Here's how.

If your parent is covered by Medicare and has limited income and resources, he or she or both may be eligible for *Extra Help*—available through Social Security—to pay part of monthly premiums, annual deductibles, and prescription copayments. *Extra Help*—is estimated to be worth about \$4,000 per year.

To figure out whether your parent(s) are eligible, Social Security needs to know income and the value of savings, investments and real estate (other than the home of residence). To qualify for the extra help, your parent must be receiving Medicare and have:

• Income limited to \$16,335 for an individual or \$22,065 for a married couple living together. Even if one parent's annual income is higher, some help with monthly premiums, annual deductibles, and prescription co-payments may be available. Some examples where income may be higher include if one parent and, if married, his/her spouse

- Support other family members who live with them;
- Have earnings from work; or
- Live in Alaska or Hawaii.
- Resources limited to \$13,070 for an individual or \$26,120 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count a home or a car as resources.

Social Security has an easy-touse online application that you can help complete. Find the form at www.socialsecurity.gov/prescription help. To apply by phone or have an application mailed to you, cal 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to your nearest Social Security office.

To learn more about Medicare prescription drug plans and special enrollment periods, visit www. medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Your parent(s) will be grateful for this useful gift this year! For a small investment of time, you can help save an estimated \$4,000 a year per person on Medicare prescription drugs for your parents or other older adults.

NOTE: SMAA Resource Specialists can help with the process mentioned above and/or help access additional benefits unique to older Maine residents. Call 1-800-427-7411 and ask for a Resource Specialist.



3 Webhannet Place, Suite I . Kennebunk, ME 04043 . (207) 467-3301 . www.mainecenterforelderlaw.com

Ambivalence in Retirement

By Louise Hirshberg

I wish I had a job. I love my freedom.

I thrive on being busy. I hate filling every moment of my day.

I love my life of spontaneity. I wish my time was more disciplined.

Listening to my inner chatter, I feel crazed.

When I retired from my mental health career more than 15 years ago, I found I was exalted as well as exhausted.

Finally, my day was my own. I could enjoy long hikes in the woods, or could "veg" out and eat "bon bons."

Today, 15 years later I spend my days enjoying all that I had hoped to do in "retirement."

I am an avid volunteer, an oncall grandma. I enjoy many sports and physical activities.

I meet with friends, catch up with reading, go to museums and plays and life is good.

So where does this little voice that whines, "I wish I had a job" come from?

Well certainly, extra spending money would be useful.

Fifteen years ago gas was not \$40 a tank nor was a lunch out \$15. But that is not the only reason. I think it is about doing "what excites and energies me." I want to dig in my heels and be engaged in something bigger than my small world.

I want to feel like I am making a difference, I

want to be learning something new. While I do volunteer in many areas there is something about being paid for my work that adds to my self-worth. Which, of course, brings up the dilemma, who is going to hire this "elderly" lady with a blank resume for the last 15 years?

The big question is, what "makes my heart sing?" Is it freedom and the great outdoors or is it paid work and new learning? I have a hunger and just don't know for what.

Does anyone else feel this ambivalence? I'm enjoying life in Kittery?

You can contact Louise Hirshberg at louisehir@comcast.net

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WWW.SMaaa.org



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Contact: Joline Pothier RN
207-284-0900
392 Main Street, Saco, ME 04072



www.themonarchcenter.com



Alzheimer's Educational Conference

Thursday, June 28, 2012, 8 AM to 4 PM at the Holiday Inn by the Bay, 88 Spring St., Portland, Maine

athleen J. Rusnak, Ph.D. is the featured speaker. Dr. Rusnak, who has been the director of spiritual care and bereavement at The Connecticut Hospice, speaks to the spiritual surprises that emerge for individuals, patients and caregivers who struggle to make sense of their lives in the midst of serious illnesses. Register online at www.alz.org/maine or call 1-800-272-3900. Persons with dementia and family members, \$45 each. Scholarships available for family caregivers. Professionals \$95, including six contact hours.

Saying 'Yes' to the Call of Aging with Ann Billard, OLM, PhD

JUNE 16 - 22, 2012

his guided retreat is for older adults who wish to deepen their ability to live more fully. There will be two seminars daily with time for prayer, personal reflection, optional processing with retreat facilitator and occasional group sharing. Other spiritual tools will include scripture, elder tales, and guided reflections on the day's theme, rituals and silence. Arrive at 3PM Saturday and depart Friday after breakfast. Cost is \$475. Contact Marie Joseph Spiritual Center, Biddeford, Maine at 284-5671 or mariejosephcenter@yahoo.com

Ann Billard is a Sister of Mercy. Trained in pastoral counseling and a certified Grief Recovery Specialist, Sr. Ann is an experienced retreat guide and currently coordinates Transformative Aging programs. She has presented at national conferences and facilitated workshops and retreats throughout North America and Australia.

We are within

of Saco's heart

of downtown.

Nardwell

We invite your further inquiry.

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Free & Open to the Public **Musical Entertainment** by C.J. Music

May 29, 6:30PM Maine Veterans Home 290 U S Route 1, Scarborough

June 3, 1:30PM Inn at Atlantic Heights 100 Harbor Dr., Saco

June 5, 6PM KNRF, 158 Ross Rd., Kennebunk

June 10, 1:30PM Saint Joseph Convent 409 Pool St., Biddeford

June 19, 6PM MacArthur's 296 Elm St., Biddeford

June 24, 12 NOON Cape Elizabeth Home 5821 Ocean Ave., South Portland

All performances are at noon or later. To contact Claude of C.J. Music, call 934-9317 or 831-2411.

June 1st

Know the 10 Signs of Alzheimer's Disease, 10-11AM

The Basics: Memory Loss, Dementia, and Alzheimer's

Alzheimer's disease and related dementias are not a part of normal aging. This workshop is for anyone who would like to know more about Alzheimer's disease and related de-

Open to the public at the York Library, 15 Long Sands Road, York, Maine. Register for free by calling Cindy at the Alzheimer's Association of Maine, 772-0115,

Seminars at York Library

Learn how to spot the warning signs of Alzheimer's and the benefits of early detection and early di-

Disease, Noon to 2PM

mentias.

or email cindy.beck@alz.org.

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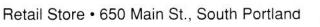
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Tired of being tired, anxious, or in pain?

ry something new. Learn about handling pain and fatigue, eating well, fun ways to get active, and tips for talking with your doctor and family. Design a personal action plan. Developed at Stanford University, this safe, supportive workshop can help you take control of your problems and re-start your life. Open to adults of all ages. Caregivers also welcome to attend. Sponsored by Southern Maine Agency on Aging, workshops are given in 2 1/2 hour sessions once a week for six weeks at convenient locations throughout Cumberland and York counties.

Spring/Summer Schedule

Fridays, 1:30-4PM, June 22-August 3, Portland YMCA, 70 Forest Avenue, Portland. Call 207-874-1111.

Mondays, MaineHealth LRC/Scarborough, 100 Campus Drive, Scarborough. Call 207-885-8570.

Additional workshops being formed in Greater Portland and York county. Call for details.

Call or email for more information or to register: Jessica LeBlanc at 207-396-6583 or 1-800-400-6325 jleblanc@smaaa.org

Seminar on Vein Health

July 18 from 3-4PM

oin Dr. Asbjornsen, founder of the Maine Phlebology Association and the Vein Healthcare Center, for a free seminar about aging and veins. Dr. Asbjornsen will give an overview of vein health. with plenty of time for questions. The seminar will be held at the Southern Maine Agency on Aging. 136 U.S. Route One in Scarborough, Maine. Registration is encouraged. so please call 207-221-7799.

SAVE THE DATE

SEMINAR — Wise Investing & **Avoiding Financial** Scams and Abuse

Monday, September 10, 2012 5:30 - 7:30 PM Scarborough Town Hall Refreshments will be served.

Sponsored by the Southern Maine Agency on Aging (SMAA) and the Financial Industry Regulatory Authority (FINRA).

Medicare • Medicaid We Bill Insurance Companies Directly





A Matter of Balance

Are you concerned about falling? Do you restrict your activities because

of falling concerns?

Are you interested in improving your balance, flexibility and strength?

Are you age 60 or older, ambulatory and able to problem-solve?

Matter of Balance is a nationally recognized program designed to help you manage falls and increase your activity levels. The workshops are given in two-hour sessions once a week for eight weeks.

You will learn to: view falls and fear of falls as controllable; set realistic goals for increasing activity; make changes to reduce falls at home; exercise to increase strength and balance

Spring/Summer Class Schedule

Mondays, 2-4PM, June 4 - July 24, InterMed, 84 Marginal Way, Room 800, Portland.

Mondays, 2-4PM, July 9 - August 13, Paul Hazelton House, 7 Smith Lane, Saco.

Additional workshops being formed in greater Portland and York County. Call for details.

Call or email for more information or to register: Jessica LeBlanc at 207-396-6583 or 1-800-400-6325, jleblanc@smaaa.org

Looking for a Way to Live with RLS and Sleep Issues?

Restless Legs Syndrome (RLS)/ Willis-Ekbom Disease 7TH ANNUAL SEMINAR

oin Dr. Régis Langelier, volunteer leader and RLS Foundation board member, at the Southern Maine Agency on Aging, 136 Route One, Scarborough, Maine, Th0ursday, June 21, 1:30-3PM.

Please RSVP by June 12 to reserve your seat by calling 351-5352. You will receive a call to confirm.

This educational meeting will help you and your family/friends:

- Learn the latest on RLS and sleep from national conferences
- Obtain handouts for your healthcare providers and family
- Improve your coping skills

Do I have RLS?

Restless Legs Syndrome (RLS) creates an overwhelming need to move the limbs. Other characteristics include:

- Restless, nervous, or creepycrawly sensations in the limbs
- and trunk, primarily in the legs Relief by movement of the limb
- More severe in the evening and overnight hours
- RLS symptoms start or become worse when you are resting and as you age

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Two bedroom: \$765 - \$918





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Volunteer!

Training sessions: March 13 - April 12, Tuesdays and Thursdays, 5:30 - 8 p.m. 23 Spring St., Suite C, Scarborough www.solamorhospice.com

Call us to find out more! (207) 761-6967

The Bombardier, Part III

By Hunter Howe

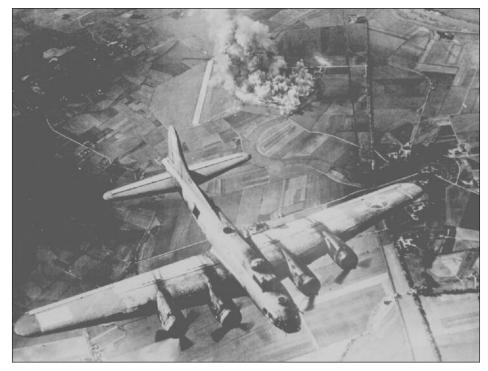
his is the third of a four part series. Like many other Americans during World War II, Dean Whitaker answered the call to duty, ultimately flying 20 missions in a B-17 Flying Fortress over Hitler's Germany.

Part I and II may be viewed on SMAA's website. Part I focused on Dean's late teens, enlistment and training. Part II focused on Dean's combat missions, flying from a base in England. Part III covers his time as a prisoner of war.

On November 2, 1944, Dean's crew targeted the Leuna synthetic oil plant near the center of Germany. Encountering heavy flak, they sustained a direct hit. Pilot Herb Newman gave the dreaded "bail out" order.

Dean exited the plane. "Before I hit the ground in Polleben, a small town northwest of Merseburg, a German soldier came running out of this camp and stopped angry German civilians from shooting me. He was young with a friendly smile and a slight limp."

Many years later in 1995 a German newspaper editor researched this specific event and contacted Dean, then age 70. Dean learned



that the soldier was a Corporal named Herman Bahn. "I wanted to go to Germany and meet the man who had saved my life." However, Bahn had died four years earlier.

Dean and three other crew members lived and were now POWs. After several hours in a small room, they were put on a Volkswagen bus, destined for a local Luftwaffe (German Air Force Base) in a nearby hamlet. "We were stripped to our shorts and searched. Although we got our clothes back, I spent the night sitting on the cold floor wondering what was going to happen. It was one of the worst nights of my life."

The next morning, the prisoners were moved to an abandoned school room in a small city. "Luftwaffe soldiers showed up, took us to a train station and put us on a special car that must have carried farm products by the smell of it." They reached a camp called Dulag Luft, an interrogation center five miles from Frankfurt.

"I was told to strip and wait to be interrogated by the SS (Schutzstaffel, the elite military wing of the Nazi Party), which kind of worried me knowing their reputation. All I told them was my name, rank and serial number." The SS wanted more information and threatened to keep Dean in his 5' by 7' cell. However, they didn't harm him. Through a window in his cell, he witnessed an air raid on Frankfurt. "It lasted about 15 minutes and I estimated that it was about a 100-plane raid, which seemed to be very devastating by the sound of it."

From here, under heavy guard, another train, destination Berlin. "The railroad station was in shambles. Discovering we were American airmen, hostile civilians threw stones at us. In the middle of the night, we made the trip to Stalag Luft 3, a prisoner of war camp for flying officers, 100 miles southeast of Berlin.

Under the command of Luft-waffe officers, only one dirt road led in. A double lined barbed wire fence surrounded the camp, then a 20-yard cleared area and beyond that a pine forest. Goon towers loomed above. Approximately 8,000 officers inhabited Stalag Luft 3. Separated into various compounds by barb wire, the north compound held the English officers; Dean was in the south compound with other American officers. Enlisted crew members were sent elsewhere.

Dean learned that the camp was like many military camps, governed by their own officers. "You certainly were no stranger among the men who had been through the same experiences. They were a great morale builder, helping me feel secure in such a hostile situation. There was a committee for everything. The escape committee encouraged us not to try unless you spoke fluent German."

The wood-paneled, one-story barracks consisted of about 24 rooms of various sizes, with bunk beds. There were two toilets, six sinks and no showers. About once a month, prisoners could shower in another facility. They had one stove for heating water, soup and staying warm at night.

The Red Cross supplied food parcels, sporting gear (baseball bats, soccer balls), musical instruments and books. Dean relates, "I read the entire Zane Grey collection.

"A typical day began with a wakeup call and breakfast, one cup of coffee or tea, one slice of German heavy black bread with a flash of jam. Roll call was next to see if anyone escaped. Then work outs, usually a few laps around the camp. Somehow, the communications committee had put together a radio. During the morning, a runner would give us the latest news from the British Broadcast Company. A newsletter printed by the Germans was so slanted we knew it was all a big lie. The Germans provided lunch, usually soup full of strange ingredients, like sauerkraut, most of the food value boiled away. If we were lucky, we got barley soup. Dinner came from the Red Cross parcels. We received half rations containing Spam, Nescafe, jam, margarine, chocolate bar, sugar, powdered milk, cigarettes, crackers and prunes. The food in these parcels really kept us alive."

Concerning physical harm, Dean said, "The Germans pretty much left us alone. There were no beatings or torture."

The winter of 1944-1945 had settled in. "Being from southern California, I never realized it could get so cold. That big old G.I. overcoat I had been issued became one of my prized possessions. It came in handy on freezing nights.

"Sleeping was uncomfortable because of the cold and because many of the wood slats that supported the straw mattresses had been removed for construction of the escape tunnels, used a few months earlier." This event was immortalized in the movie, *The Great Escape* (1963), starring Steve McQueen.



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SOUTHERN MAINE

"Just after Christmas, we were in pretty good spirits. We could hear the Russian artillery. However, our mood was short-lived. In late January, believing we would make good hostages, the Germans didn't want to give up 8,000 officers. The order came to move us south near Hitler's hideout at Berchesgarten in the Bavarian Alps. I chose to carry a box of prunes, a bottle of vitamins, two chocolate bars and, for trading, a small box of cigars. Our clothing



was not adequate for a march through the snow in winter. Escape was out of the question, the snow was about four feet deep along the sides of the road. The first night, we slept in barns. It was so crowded that if you disappeared too far into the straw, someone would end up sleeping on top of you.

"Our guards, mostly older men, were getting pretty tired carrying

"We were witnessing

country on the losing

the decay of a

end of a war."

their guns, ammo and other paraphernalia. They were a sorry lot.

"Spending the next night in another barn with little hay and nothing available to make a fire, we went to sleep wet and cold." From here, the south-

ward march continued, pushed to their limits and beyond, to a military base used to train tank crews; they saw one lonely tank on the field and a handful of young students going to class.

Next, they arrived at a rail loading dock. The Germans crammed 80 men in a box car, making sitting impossible. "Some were wounded and very ill, with no means of relieving themselves. It was dark with little ventilation and the odor was unbelievable, because the car had been used to transport horses. Water was our biggest concern."

After a day and night on the train, they marched on in the freezing weather. Dean's co-pilot had frost bitten feet. On the sixth day, the Germans housed them in a glass factory with huge furnaces. "The heat never felt so good!" The next morning, they trudged through Moosburg where women hung out of windows and yelled angrily at them. "We arrived at a new camp called Stalag 7-A. There must have been 35,000 men or more from camps all over Germany. Our group slept in a barn, again. The roof leaked and the wind howled. Another night in Hell. After that, tents were erected."

Recovering from food poisoning, Dean moved into a barracks and settled into the routine of walking, reading and playing cards. As reported on the Former Prisoner of War website, "Stalag 7-A was a disaster, old dilapidated barracks hopelessly infested with vermin. The camp resembled a giant hobo village."

"Toward the end of April 1945," Dean continues, "we began to get indications that the American Army,

> lead by General Patton, was getting near. John A. Waters, the General's son-in-law, was in our barracks.

> "Fear of dying during the last days of imprisonment, anxiety ran high. On the morning of April 29, 1945, hearing the rumble of Patton's tanks, everything started to happen. The Wehrmacht soldiers (regular army), ready to surrender, came into our camp.

The SS started shooting them.

"Bullets flew everywhere, one missing me by a few inches. Patton's son-in-law was grazed by a bullet. Many Wermacht soldiers lay dead or wounded. Some SS fired from a tower until a flash from a tank resulted in the disappearance of the tower in one blast. All this commotion happened so fast that when the G.I. trucks arrived, we didn't realize we were free."

The next day, an aide drove General Patton into the camp. "I was outside my barracks. Patton approached and said, 'How are you doing, son?' I replied, 'Great, now that you're

here, General.' I was

very impressed with Patton's freshly pressed uniform, black belt with a silver buckle, polished boots and his trademark pearl-handled revolvers poking from his holsters."



Dean waited for a flight out of Germany. "In the meantime, the Army investigated the extermination camps that had killed so many Jews a short distance away. I wondered how humans could treat their fellow man in such horrible ways, beyond comprehension of the human heart.

"Finally, it was my turn to board the G.I. truck for the trip to the airport. What a wonderful feeling, I was really on my way home! Driving along the road, we saw many political prisoners, walking along looking like zombies, so thin and emaciated in their striped prison garb. As Americans, we had the protection of the Geneva Convention and the Red Cross. These people had nothing."

They arrived at an abandoned German airfield. "We became restless and while exploring, came across a bunch of German uniforms discarded by soldiers in their rush to become civilians."

Dean existed on hospital food and K-rations. "On the tenth day a C-47 showed up to take us to France. I guess we were a very sorry bunch of Americans, wearing whatever type of uniforms we were given. I wore a Royal Air Force jacket with G.I. pants and probably weighed 140 pounds on my six-foot, three-inch frame. What we looked like seemed to be offset by our 'happy to be alive' attitude."

After 20 harrowing missions and six months of captivity, "At last, we were free and on the way home."

In Part Four, we learn more about Dean's life, his thoughts and involvement with other veterans.

Readers may contact Hunter $Howe\ at\ grayowl@maine.rr.com$



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SMAA Volunteers Help continued from page 1

reinforce my members own commitment to a healthy lifestyle."

"There were times we thought we weren't really reaching the children, but they certainly proved us wrong," says Jean Fox. "They really seemed to understand the effect sodium, fats, fiber and processed foods have on our bodies and the importance of exercise."

"The experience working with the children was special. The knowledge of some children led me to believe that many of their parents have been keeping up with the knowledge that eating well and exercising is very important. I think

"I hoped to be able to keep up with 3rd, 4th and 5th graders. Thanks to dribble tag and other games, I now feel confident that I can compete with my six-year-old granddaughter in any playground game, except maybe jump rope — too hard on my knees!"

— Volunteer Diane Gotelli

the school has a lot to do with this education. It was a wonderful learning experience for me," said Olga Schimmer.

Elba Parr says, "I really enjoyed participating in the different activities. The children particularly liked the healthy snacks—not much was left on their plates! CHH has been an excellent opportunity for me to work with children and to meet some really wonderful people."

Joan Hatch had a heartwarming experience. "When one little girl said that we were the nicest teachers she ever had, it was the best thank you."

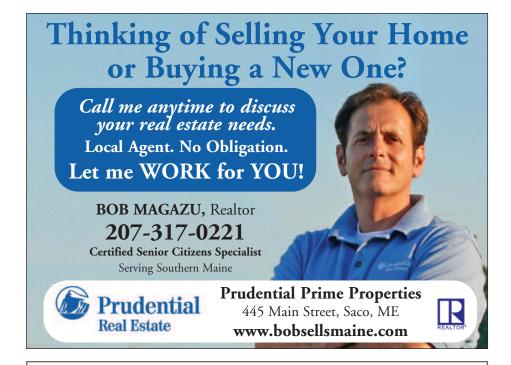
While visiting her grandchild in Florida, Judy O'Brien tried out a CHH recipe called Pita Pan Pizza,

using lots of fresh vegetables on whole-wheat pita. Her young grandson loved it so much that his parents called Gram to get the recipe. That's success!

CATCH is funded by a grant from the Anthem Blue Cross and Blue Shield Foundation through the OASIS Institute. A spring session at Redbank is sponsored by South Portland Parks and Recreation. The summer and fall schedules are currently being planned. We can offer free CHH classes to schools, children's clubs and summer camps in greater Portland. To volunteer or for more information, contact Sharon Schulberger at 396-6523 or sschulberger@smaaa.org.









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Low Interest Rates Hit Hard At Seniors Who Look To Income From Savings

SOUTHERN MAINE Agency on Aging

By Jerry Harkavy

t was not so long ago that passbook savings and money market accounts paid 3 percent interest and certificates of deposit yielded 5 percent or more. Seniors who relied on interest income to balance their budgets could keep up with inflation and not have to worry about falling behind.

Those days are gone. Interest rates have plummeted to levels not seen in decades, giving seniors a negligible return on savings that they've been counting on to supplement Social Security or pensions.

Any hopes for a change that would put more interest income in seniors' pockets were dashed early this year when Federal Reserve Chairman Ben Bernanke said he plans to keep interest rates at current low levels through late 2014.

The prospect of nearly three more years of rock-bottom rates leaves savers with a tough choice: continue to receive paltry returns from federally insured accounts or pursue other options that promise higher returns but carry greater risk to the nest eggs that many older folks count on to carry them through their golden years.

In recent weeks, six-month certificates of deposit nationally were paying slightly above 0.2 percent. At those rates, savers with \$100,000 tucked away in those CDs might earn a measly \$400 a year, a far cry from the \$5,000 or more that the same insured investment would deliver during much of the past few decades.

Seniors, who hold much of the nation's accumulated wealth, are paying the price for government efforts to keep interest rates low, a stance intended to boost the economy and lift the housing sector. In addition, the low rates reduce the costs of federal borrowing, keeping down interest payments to China and other lenders and preventing the burgeoning deficit from growing even larger.

"You are cheating the savers. You want people to save, and it's the seniors who have the money to save. But if they're not getting a decent rate on it, you can't blame them for doing something else with their money," said David Chute of South Portland, a retired bank executive who teaches a course in investing at the Osher Lifelong Learning Institute's Senior College.

Laura Bustin, a branch manager at Saco & Biddeford Savings Institution, remembers when CD rates were as high as 18 percent, great for savers but daunting for would-be home buyers shopping for a mortgage. "Now, it's just the opposite," she said.

Savers who have rolled over 6month or one-year CDs have likely become used to the rock-bottom rates, so the initial shock has worn off for some of them. But someone looking to reinvest a five-year CD that was yielding 3 percent or more may be taken aback at the looming drop in income.

"In reality, if they have other money invested short term, they're not going to be happy about it, but they're not surprised," said Chris Pinkham, president of the Maine Bankers Association, whose members are well aware of how frustrated their depositors feel about the scanty returns.

Banks aren't getting much of a windfall from the cheap deposits, Pinkham says. A bank invests its deposits in mortgages and U.S. Treasurys, he notes, "and the returns on those are abysmal."

His advice to depositors is the same that he has given to his 85year-old father: Shop around for higher rates -- current rates can often be found on banks' Web sites -and don't hesitate to take out a longer-term CD.

"I suggested that he take the 2or 3-year rate, which is pushing 1 percent," Pinkham said. "I said if worse comes to worst, and in a year or a year and a half if rates spike up and these CDs are yielding 3 percent, then you can cash them in early. Even with the penalty, you'll be

Experts say there are no easy solutions, but that seniors who need to stretch their incomes from savings have a number of options that may afford them a higher return without taking undue risk.

"As we get older, our tolerance for risk decreases," Bustin said. "So they always are looking for something that's secure."

One possibility is high-quality dividend-paying stocks, some of which yield 3 to 5 percent and carry the prospect of dividend increases. But seniors who fled the stock market when the value of their retirement accounts tumbled during the 2008 financial crisis may be reluctant to wade back into stocks at a

time when the market has reached multi-year highs and may be due for a correction.

Bonds are also an option that offers higher returns than CDs, but they carry the risk that prices may tumble if the economy picks up and interest rates reverse direction.

"Bonds are definitely overvalued." Chute maintains. "There's no question that rates are as low as they're going to get."

As with stocks, bonds can be purchased individually or through mutual funds and exchange-traded funds, which provide investors the diversification needed to protect against default by a specific borrower.

Some advisers suggest moving some savings into annuities, an insurance product that can provide a steady stream of income for a fixed number of years or for a lifetime. That investment would have paid off a few years ago, but the current low interest rate environment means that today's annuity buyers won't get much of a return, especially with the high fees that often accompany annuities.

And if an investment promises an unusually high rate of return, it's probably a good idea to proceed with caution.

"When someone comes peddling a variable rate annuity that's going

to be yielding 5 percent a year, every red flag on the planet ought to go up," Pinkham said.

Seniors whose wealth is tied up in their homes might consider a reverse mortgage. That can provide a lifetime stream of income, but it means that the home can no longer be passed on to their heirs. Other drawbacks may include complex provisions and high upfront costs. Before taking out a reverse mortgage, homeowners looking to tap equity in their homes might consider downsizing to a smaller or less expensive residence.

Without a crystal ball that can predict the course of interest rates, it's tough for seniors to consider the various options and decide what might be right for them. Those who are averse to any degree of risk might keep rolling over their insured CDs in hopes that rates begin to rise sooner than later. Others may put part of their savings into somewhat riskier investments.

Whichever way you go, it's probably a good idea to diversify your investments and keep from putting all your eggs in one basket. It's also helpful to talk with a trusted financial professional. Regardless of one's age, each person's needs are different and what may be prudent for one person can be far too risky for another.

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VOLUNTEER CONNECTIONS RSVP

"An Invitation to Make a Difference"

Volunteer Recognition Come for Ice Cream!

by Ken Murray, Volunteer Services Manager

ay is national Older Americans Month. It is a time when the wisdom, activities, and valuable involvement of older people in everyday life is honored and appreciated. Often, attention is drawn to the programs that assist seniors during this month, a helpful side benefit of raising awareness of the support and services available in our communities.

Southern Maine Agency on Aging supports almost 1,000 volunteers, some of whom help support the independence of older adults and others of whom are older adults themselves who contribute to the communities where we all live by volunteering.

To celebrate, SMAA will be holding a Volunteer Recognition Ice Cream Social and Open House at the Ramada Saco Hotel and Conference Center on May 16. All active SMAA and RSVP volunteers should have already received invitations, but if you haven't, and would like to attend, please give us a call at 1-800-427-7411 and ask to speak to Monika Pardon.

Pre-registration for this event is required, so if you would like to join us, please call.

Volunteer Opportunities: The Tip of the Iceberg

here are hundreds of volunteer opportunities available for people age 55 and over through RSVP. The ones listed below are just "the tip of the iceberg."

Cumberland County

- How about assisting in an outdoor activity. Volunteers are needed to help with a garden, assist with water quality testing, walk a dog, aid in outdoor recreational activities or look for endangered species.
- If you prefer to be indoors, a children's playroom is being established in the Portland area. They are looking for volunteers to play with infants and children up to age five. Available times would be from 8:30 to 12:30 Monday through Thursday.
- A local small railroad has many needs from office work, service on trains, crew work and gift shop help.
- What about a position in a historical house or museum training to become a docent or assisting in the gift shop?
 There are many opportunities.
- There are waiting lists of people eager to learn English.
 They need your help with conversation and tutoring.
 Training is available.

Transplant Your Talents Cultivate Your Skills Watch Them Grow and Blossom When You Volunteer



What interests you? Choose from the above mentioned opportunities or explore many others we have to offer. Please call or email Priscilla Greene, at 396-6521 or 1-800-427-7411 Ext. 521, or pgreene@smaaa.org.

York County

- Support senior independence. Volunteers are needed to deliver Meals on Wheels, help in SMAA's senior dining centers, shop for groceries for seniors, teach healthy aging classes and counsel seniors about their health insurance options.
- Help children succeed in school by becoming a tutor.
- Nursing homes and assisted living facilities are always looking for volunteers to help with activities or visit residents.
- Southern Maine Agency on Aging's Truslow Adult Day Center in Saco needs greeters, office helpers, a men's group leader, a lunchtime aide, help with various activities and even a volunteer manicurist. There are lots of opportunities. Call RSVP for more information.

To learn more about these and many other volunteer opportunities, if you live in southern York County, contact Deborah Levine at (603) 205-4073 or dlevine 12@yahoo.com. If you live in other regions of York County, contact Ken Murray, at

1-800-427-7411, Ext. 520 or by e-mailing kmurray@smaaa.org

New Volunteers

Alice Alexander

The following volunteers joined us through the end of March 2012. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

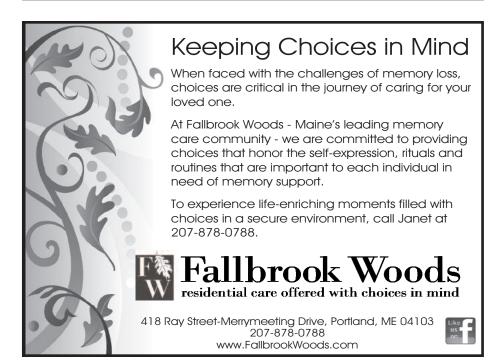
Oretta Baker Annastasia Bennett Cary Bushika Marion Davis David Fontaine Joann Gobeil Norman Gobeil Debra Gordon **Doris Goulet** Stephen Graham Marcia Grant **Christopher Gredlics** Rachel Hendrickson Candace Hill Jay Jarvis Kathleen Kammerman Betsy Kaufer Jennie Larsen **Dorothy Lomas** Pamela Mitchell Lita Morin Maureen Morrone Crystal Parks Kathy Pipkin William Van Over Steve Weaver Lowell Weeks Kate Williams-Hewitt

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are genuinely

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especially our

endangered

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taking care of

aine Audubon seeks volunteers to survey roads in southern Maine for signs of endangered species. Road Watch volunteers will monitor a mile of road this spring and summer while recording sightings of dead or alive endangered species and other wildlife.

"There are areas in southern Maine where endangered

species are severely impacted by roads," says Barbara Charry, Audubon's Wildlife Biologist.

"That's the goal of this program—to identify those areas and figure out what can be done to improve the conditions for Maine wildlife and Maine drivers. We need voluntters to address these issues."

Roads have a big impact on wildlife by impeding movement and separating populations, as well as killing individuals from collisions. Biologists will use the information gathered by volunteers to work with



town planners and Maine's Department of Transportation to reduce road risks to wildlife and improve

conditions for drivers.

"People are genuinely interested in taking care of our wildlife, especially our endangered species. This program makes it easy for

people to give back while

staying active," says Barbara Charry.

To learn more about the Endangered Species Road Watch, contact Becca Wilson at 781-2330 x222 or e-mail at bwilson@maine

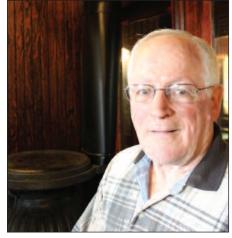
Volunteer of the Month at the Maine Narrow Gauge Railroad

By Christina Aliquo, Visitor Services Manager

alph came to the Maine Narrow Gauge Railroad through the Retired and Senior Volunteer Program (RSVP) at Southern Maine Agency on Aging in the fall of 2011. Just in time for busy Polar Express preparations!

At the time, we were in particular need of additional help restoring the Pondicherry. Ralph began work right away with the Restoration Crew and was instrumental in getting the project done on schedule. He admits it's his favorite project so far, and found that the completion of it by the deadline was rewarding. He's also been busy restoring the baggage carts and the "birthday car" this winter. That makes two historic train cars he's helped bring back to life in just two seasons! Ralph has never been a rail fan but since volunteering for the museum, he certainly has a new appreciation for the railroad. And now the work he's accomplished has helped to maintain a part of its history!

Ralph is retired and also volunteers in a number of different capacities in the Portland area. We are so fortunate to have him on our team. We appreciate all your hard work and generosity, Ralph!



Ralph Masciovecchio

Maine Narrow Gauge Railroad Company & Museum

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ATTENTION Railroad Enthusiasts

In an upcoming issue, we will be featuring the Maine Garden Railway Society and related railroad stories. If you have photos or contributions, please contact Senior News editor, Eileen Whynot at 207-396-6512 or ewhynot@smaaa.org. Not all submissions may fit, but we'll keep for future editions.

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Stick with the Stars

Susan Gay, Registered Dietician Nutrition Coordinator, Hannaford

Do you ever get to the store and realize your reading glasses are home on the counter? As if shopping isn't challenging



enough. Take the cereal aisle for example, with over 200 different kinds of cereal, how do we know which is the best

choice for a nutritious breakfast? If filling your grocery cart with healthy choices seems overwhelming at times, here are a few reminders.

Remember to shop with the stars! Hannaford "Guiding Stars" is a simple navigational tool to help shoppers find healthier choices faster and easier. Starred items are clearly identified on the shelf tag next to the price. If the product earns one star, that indicates a good nutritional choice. Two stars, for a better nutritional profile, and earning three stars is considered the best. Items with no stars simply do not meet the criteria of having more vitamins, minerals, whole grains, and fiber and less sugar, salt, saturated fat, trans fat and cholesterol.

So which items earn the most stars? Fruits, vegetables, nuts, seeds, whole grains, skim and low-fat milk, and milk alternatives (my favorite, Nature's Place organic light soy milk), plain yogurt, fish, lean meat, tofu and beans!

Second, identify your specific health goal and get familiar with food labels accordingly. Ease the burden by focusing on 2 or 3 points. For example, if your cholesterol numbers need improvement, start by looking for foods with lower saturated "bad" fat. Help manage your blood pressure by paying close attention to lower sodium and saltfree foods. Feel more satisfied while improving digestion by finding foods with more fiber. Watching your blood sugar? Focus on fewer carbohydrates.

A recent report discovered that 61% of consumers use the nutrition facts on labels. This same report found that the diets of label readers contained less saturated fat, sodium and sugar, and were much higher in fiber than those who didn't look at labels. Each food item can't always be everything we'd like it to be, so get familiar with food labels and take advantage of the Guiding Star system at Hannaford.

With all that said, truthfully the best foods we can eat are those without a label at all! More fruits and vegetables, in our day-to-day meals and snacks can easily moderate what we don't want in our diet and ensure more of what is best. No reading glasses required!

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