

## Welcome to the Summer Edition of "Senior News"

This issue includes a special pull-out section to honor the 35th Anniversary of the founding of the Southern Maine Agency on Aging. We are grateful to our friends and supporters who benefit our 21,000+ readers by advertising in our "Active Aging Guide" and helping to sustain this publication. We welcome many new businesses to the pages of the "Guide," and we wish them continued success in serving our booming population!



\$300 - \$600 check. See Page 5 for more details.

From all of us at SMAA, best wishes for an enjoyable Maine summer,



Laurence Gross  
Executive Director  
Southern Maine Agency  
on Aging

## Never a Meals on Wheels Waiting List!

SMAA staff are justifiably proud of our success in serving seniors for the last 35 years. Nationally many Meals on Wheels programs are having a bumpy ride, but our Meals on Wheels program continues to serve all homebound older adults who are referred to us or call us themselves.

Thanks to our committed volunteers and staff and especially to our donors whose gifts cover nearly 40% of the cost of each meal, we continue to have no waiting list. This year 337 donors made 409 gifts totaling \$190,000. Thank you! This community support is critical to sustaining this most important service.

If you or someone you know is having difficulty preparing nutritious meals, call our hotline, 1-800-400-MEAL [6325]. The only qualifications are difficulty getting out of the home and the inability to prepare balanced meals or have someone to cook consistently. We are able to deliver meals for persons under age 60, if a disability makes cooking very difficult.

Tom Gorman visited me in May to talk about how his JTG Foundation gift of \$25,000 will help spread the word about the need for Meals on Wheels volunteers and donors statewide. Tom is a substitute Meals on wheels driver in Yarmouth.

## Have you Filed for your Economic Stimulus Check?

An estimated 9,000 older people living in southern Maine haven't filed for an economic stimulus check according to a recent IRS report. Are you one of them? Even if your only income is Social Security or other government retirement benefits, and you normally don't file a tax return, you are likely eligible. But, you must file a tax return by October 15, 2008 to receive your

## Maine Women's Basketball Teams Take the Gold, Silver and Bronze!

Eighteen women ages 50 to 68, who participate on three of the Maine Senior Women's Basketball teams, participated in the Connecticut Senior Games at Trinity College on Saturday, May 31.

The Maine Triple Threat team of 50-54 year olds won the Gold Medal. This was the first official "State Games Competition" for the Triple Threat players.

The Maine Hot Flashes, 50-54 team, won the Bronze Medal.

The Maine Pioneers comprised

of women age 60-68 won the Silver Medal.

Teams competed from Connecticut, Massachusetts, and Maine.

Congratulations and best of luck in the Maine Senior Games. To catch the action, go to South Portland Community Center to watch 3 vs. 3 games beginning at 8:30 am on Saturday September 6. To watch men's 3 vs. 3, go to Sullivan Gym at USM same date, same time. Or, better yet, sign up to play and join in on the excitement.



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<p>— BRONZE — AGING EXCELLENCE</p> 		



If you didn't catch Joan Benoit Samuelson in the new Maine Senior Games TV commercial the weeks of June 23 and July 7, log on to [www.smaaa.org](http://www.smaaa.org) to see this fabulous 30 second spot! Thanks so much Joanie!

## Games Gear

Show your involvement and support by wearing Maine Senior Games logo gear made by BOB the Screenprinter. Orders can be placed with SMAA for pick-up at our Scarborough office or shipped for an additional charge. To order call 207-396-6507 or e-mail [alchandler@smaaa.org](mailto:alchandler@smaaa.org) or [ross@smaaa.org](mailto:ross@smaaa.org). Cash or credit cards accepted.

To view items online, see [www.bobthescreenprinter.com](http://www.bobthescreenprinter.com) and click on Step #3 Product and then select Catalogue. Input the item number below to view each item and color choices.



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- #LP101 6-panel Adams Low-Profile cap – Khaki only .....\$14 + tax

For a list of spirited, competitive events through Maine Senior Games and to register, log on to [www.mainesrgames.org](http://www.mainesrgames.org). The Events Menu includes softball, triathlon, 5K and 10K road races, bowling, swimming, tennis, table tennis, track and field, basketball, cycling, and golf. Something for everyone!

Games begin August 23 and continue through September 21. Register by August 15. To have a registration brochure mailed to you, call 396-6507 or e-mail [alchandler@smaaa.org](mailto:alchandler@smaaa.org).

Southern Maine Agency on Aging  
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## From the Mail

*"Your staff and volunteers have been so helpful. Thank you so much for being there for us seniors. I was glad to make a contribution."*

*Sincerely, Barbara A.*

*"I am wondering if I could be put on your mailing list, so that I could receive the "Senior News" when published. My mom is a senior citizen, and I would like to have access to the current information, as she receives it.*

*That way, I can help her to make informed decisions.*

*Would that be possible?"*

*Thank you, Linda F.*

*We gladly add anyone who requests "Senior News" to our mailing list, which includes 16,000 households.*

Circulation: Mailed to 16,000 households in southern Maine and 3,000 copies are delivered to newsstands. An additional 1,000 copies are distributed through Agency on Aging events and locations.

"Senior News" has contracted for auditing by The Certification Verification Council (CVC).

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For details on advertising in "Senior News," log on to [www.smaaa.org](http://www.smaaa.org) and click on Publications and/or send an e-mail to [seniornews@smaaa.org](mailto:seniornews@smaaa.org). You may also reach "Senior News" representative Nancy Bloch at 396-6588.

New 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!

## Better Business Accreditation



The Better Business Bureau has named the Southern Maine Agency on Aging a BBB Accredited Charity. The BBB's Charity Review program promotes ethical practices among charities, and uses Standards for Charitable Accountability to evaluate charities.

### Senior News

is a publication of



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 Design: Becky Delaney,  
 Yarmouth  
 Printing: Sun Prints, Lewiston

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## Mission Statement

The mission of the Southern Maine Agency on Aging is to ensure that older people living in southern Maine, especially those who are frail, living alone, or have a low income, receive the support necessary to maintain their independence in the community.

**MEDICARE**

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The Southern Maine Agency on Aging now offers a two-hour seminar so that you can learn what you need to know to select the Medicare options that fit you!

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**Where:** Southern Maine Agency on Aging, 136 Route One, Scarborough, ME

Call 396-6500 or 1-877-353-3771 for an appointment.

**The following topics will be discussed:**

- Prescription Drug Coverage
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- Medicare Advantage Plans

Call to reserve a seat—396-6500 or 1-877-353-3771.

There is no charge for this service, but we do gratefully accept donations. The suggested donation is \$20.

**New Law Intends  
to Provide  
Property Tax  
Relief for Seniors**

Towns in Maine are now permitted to create a citizen volunteer service program in exchange for property tax relief up to \$750.

Originally proposed by Rep. Walter Wheeler, D-Kittery, the Legislature's Taxation Committee expanded the law to all municipalities in Maine. Volunteers will need to be at least 60 years of age to reduce their tax bill.

The program is modeled after similar tax reduction plans in Colorado, Massachusetts and South Carolina.

The law was signed by Gov. John Baldacci on April 16 and goes into effect 90 days after the legislature adjourns or July 18, 2008. Interested seniors should contact their town officials about adopting the program. Be the first to show that this innovative program can work!

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**Don't Postpone an Important Cancer Screening**

Colorectal cancer is the second leading cause of cancer-related death next to lung cancer. In Maine more than 800 new cases of colon cancer are diagnosed every year according to the American Cancer Society. Approximately one-third of colorectal cancer deaths could be avoided if people more than 50 years old were routinely screened with any of the four recommended tests. Getting screened is

not as inconvenient as having surgery and cancer treatment. Think about it and ask your doctor to recommend a specialist or facility.

**Medicare Coverage**

Medicare covers colorectal screening tests to help find pre-cancerous polyps (growths in the colon) so they can be removed before they turn into cancer. Treatment works best when cancer is found early.

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# Active Aging Calendar & Support Groups



## A Matter of Balance

**G**roup discussion, problem solving, videos and gentle physical exercise to increase your confidence to stay active. Contact Anne Murray at 396-6529 or 1-800-427-7411 x529. Made possible by the Southern Maine Agency on Aging.

**Portland:** The Woods at Canco, 257 Canco Rd., June 19-August 7, Thursdays, 2-4 pm.

**Biddeford:** Ross Center, 189 Alfred St., August 28 - October 16, Thursdays, 10-12 noon.

**Scarborough:** Southern Maine Agency on Aging, 136 U.S. Route One, September 8 - October 27, Mondays, 1-3 pm.

## Living Well

**A**six-week workshop to help you learn better ways of coping and managing your health. No age restrictions. A family member,

friend or caregiver can also participate. Contact Anne Murray at 396-6529 or 1-800-427-7411 x529. Made possible by the Southern Maine Agency on Aging.

**Bridgton Community Center:** Thursdays, September 4 - October 9, 1-3:30 pm

**Southern Maine Agency on Aging:** 136 U.S. Route One, Scarborough, Tuesdays, September 9-October 14, 1-3:00 pm

## AARP Driver Safety Course

**I**nsurance companies in the State of Maine are now required by law to give discounts to drivers 55 years of age and older who complete this course. Pre-registration is required and the course costs \$10.

**July 22 & 23 - 9 am to 1 pm,** AARP State Office, 1685 Congress St., Portland. Call John Hammon at 655-4943 to register.

**September 18 & 19 - 12:30 to 4:30 pm,** Trafton Senior Center, 19 Elm St., Sanford. Call David Snyder at 457-0080 to register.

**September 23 & 24 - 9 am to 1 pm,** Gray-New Gloucester Adult Education, Gray. Call John Hammon at 655-4943 to register.

## Lunch & Learn "Depression in the Later Years"

Wednesday, July 30, 2008

11:30am - 1:00pm

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# Economic Stimulus Payment – It's not too late!!

**Hanna Sanders, Esq.**  
Legal Services for  
the Elderly



To help spur a slowing economy, the IRS is sending stimulus payments to 130 million households in 2008. Up to 20 million Americans who rely primarily on Social Security income (and usually do not file a tax return) are qualified to receive the stimulus payment of \$300 to \$600. However, in order to receive this payment, a 2007 tax return **must** be filed with the IRS by October 15, 2008.

A person can qualify for the Economic Stimulus payment if their Social Security benefits, Veteran's Affairs benefits, and/or railroad retirement benefits equal at least \$3,000 annually. Supplemental Security Income does not count towards the \$3,000 minimum. Receiving a payment under the stimulus package does not affect eligibility for Food Stamps or Medicaid, or other needs-based programs.

The IRS began sending stimulus payments in May 2008 to people who filed by April 15, 2008. Payments are issued by the IRS based upon the last two digits of the filer's Social Security number. Everyone who qualifies for a stimulus check **and files by October 15, 2008** will receive a check by the end of 2008.

If you have questions or need

assistance with filing, the AARP Tax Counseling for the Elderly Program provides free tax help to people 60 and older. To find an AARP tax aide site, call 1-888-227-7669 or visit the AARP website, [www.aarp.org/taxaide](http://www.aarp.org/taxaide).

## BEWARE of the Economic Stimulus Payment Scams!!

Scammers focusing their efforts on the Economic Stimulus Package payments, and are targeting the elderly again. Here are some of the scams to lookout for:

1) Telephone Scam – Phone call from a person pretending to work for the IRS. They will ask for personal information to process your check, such as your bank account number, or Social Security number and income amount. The IRS **never** asks for taxpayer's personal information over the telephone! If possible, get the caller's identification and make a report to the IRS or the Maine Attorney General's Office.

2) E-mail Scam – An official looking e-mail will arrive that appears to be from the IRS. The e-mail may state that the IRS needs your personal information to process the Economic Stimulus payment, or might suggest that you participate in a "customer satisfaction" survey. Do **not** open the e-mail. Instead, forward it to the Federal Trade Commission [spam@uce.gov](mailto:spam@uce.gov) to assist with the investigation of this type of fraud.

3) "We can help you" Scam –

Phone call from a person who promises to help you apply for, or speed up, the Economic Stimulus payment. Some scammers will offer you a loan in anticipation of payment and require high fees in exchange. Do **not** give out your personal information over the telephone. If you have questions, call the IRS Rebate Hotline at 1-866-234-2942.

If you have been the victim of a scam, or have other legal concerns, please call the Legal Services for the Elderly Helpline at 1-880-750-5353 to speak with an attorney, free of charge.



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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.

## Support for Family and Friends Helping Older Adults

Is caring for an aging family member or friend leaving you feeling **Tired... Isolated... Sad... Guilty... Stressed?**

Want to talk with other people in this situation and share ideas?

**Bridgton:** 2nd Wednesday of the month, 1:30-3 PM at the Bridgton Community Center. Contact Oretta Baker at 647-8095.

**Portland:** 1st Monday of the month, 5:30-7 PM at the MMC Geriatric Center (66 Bramhall Street). Contact Ann O'Sullivan at 1-800-427-7411.

**Scarborough:** 4th Thursday of the month, noon to 1 PM at SMAA. Contact Kate Dulac at 1-800-427-7411.

**York:** 3rd Tuesday of the month, 1-2 PM, at the Heart Health Institute.

Contact Susan Kelly-Westman at 351-3700.

**York:** For people with Congestive Heart Failure and their families, 1st Wednesday of the month, 1-2 PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700.

**On-line support group:** Contact Kate Dulac at 1-800-427-7411 x558 or email [online@smaa.org](mailto:online@smaa.org)

**Other areas:** Please call 1-800-427-7411 Kate (Ext 558) or Ann (Ext 541) if you are looking for a group in another area.

## Caregiving for the Short Term: Brief and Intense

By Maureen Callnan, M.S., A.P.R.N., C.S. Clinical Nurse Specialist, Adult Psychiatric and Mental Health, MMC Geriatric Center



Family caregiving is one of the most stressful endeavors that we may ever engage in," writes author and caregiving expert Beth Witrogen McLeod. Caregiving, simply put, is providing assistance to one who is sick; a role that few of us anticipate, and yet a role that many encounter at one time or another. It often occurs when least expected. When I was asked to write this article, I remember my initial reaction to the request, "I can't possibly write an article. I am far too busy caring for my mother." I had not yet made time for caregiving in my already full life. My mother was in the late stages of lung cancer and like most caregivers, I didn't feel that I had a minute to spare. After taking a deep breath, I realized that given the current situation this might be exactly why I should accept the request.

As a therapist working primarily with seniors, I have spent many hours counseling individuals burdened by devastating illnesses. I had learned that many disabling illnesses are also "family illnesses." The disease process affects not only those whose body's are failing, but also those who love and care about that person. The community labels these varied individuals as "caregivers." I remember talking with a woman whose husband had Alzheimer's disease. With annoyance, she said, "Do you know what people are calling me? They are calling me a caregiver. I used to be a wife." I remembered this conversation, as I sat at the kitchen table in my parent's home with my mother and father during our first visit with a visiting nurse. She asked, "And who is the primary caregiver?" My parents looked at each other bewildered. They hadn't yet been exposed to the language, my mother hadn't yet considered that she was unable to care for

herself and my father still thought that his wife of fifty-five years was caring for him, as she had always done. If there was a starting point into the bewildering territory of "caregiving", I think that this was the beginning of my family's plunge.

Because of my profession, I had been doing my homework for many years; reading the books and journal articles written by experts, listening to the lessons of caregivers in their day in and day out struggles, and attending conferences. I thought that I was well qualified for the role of caring for my mother and helping my father and siblings. I knew the territory; after all I had read the books. I had counseled spouses as they grieved the gradual loss of their life-long partners. I had listened to the tired and outraged adult children as they complained about the brother in Florida who doesn't even call. I had witnessed the fear of an elderly wife as she tried to manage her husband's new unpredictable moods and strange behaviors. I had studied this caregiving territory that has the potential to engulf even the hardiest with competing demands on time and energy. I felt ready to wade into the emotional turmoil of caregiving where feelings of inadequacy, resentment, anger, fatigue, sadness, frustration, numbness, disappointment (to name a few) would harbor. Like many caregivers, I assumed that not all would be smooth, but certainly manageable.

My work had taught me what the emotional land mines ahead would look like. I naively thought this guidance was all that I would need to navigate successfully. I "knew" [thought I knew] that my unresolved issues with my mother would periodically make unexpected visits like ghosts from the past. They didn't appear, or so I thought, which simply meant that they were beyond my awareness. And yet my unresolved issues with my father arrived unbeknownst. With five siblings, I

knew that there was fertile ground for arguments. I resolved that we would communicate openly and without conflict. I was caught off guard one day, when feeling emotionally raw, to hear myself yelling at my sister for a minor offense. I



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# Family Caregiver Support Program



sputtered in disbelief when another sister suggested that my mother transition from hospice care to the hospital. I had specifically planned to not allow my grief to surface as anger and project onto well-intentioned health care providers. I had been on the receiving side of this equation too many times. I was sorry when I curtly dismissed a substitute hospice nurse from my parent's home and then realized that she had taken skills with her that my mother needed. I had expected guilt. This too did not show up in the way I had anticipated. I was consumed by my mother's illness and I wanted the rest of the world to fall away. I did not go home when my daughter had the flu nor did I go home when a back injury put my husband out of commission for several days. I struggled with the need to be back at work. And yet, I stayed at the bedside and felt drained by the guilt for being there.

Life is an amazing classroom. I had set high expectations that I would know when and how to delicately navigate the parent/child relationship reversal. I had witnessed many adult children get hung up at this very difficult point of relating. Yet shock is not an exaggeration to describe how I felt when Jane, our hospice nurse, gently told me that I was allowing my mother to make medical decisions that she was no longer capable of making. And I am not sure how I missed this one, but somehow I did not expect the constant grief, the waves of grief that come not only with death, but the waves that arrived with every decline in my mother's abilities. Every step toward death had its own grief process. When my mother died, I thought that perhaps I had already grieved. Not so, I had mourned her decline, but not yet the loss of her life.

Lesson learned: "knowing" about the territory is hardly the same as having lived the territory. It is humbling to learn what we don't know. I think that I now better understand caregiving for the short term, yet caregiving for the long term remains a mystery, as does caregiving for a spouse, for a child, and for a parent with dementia. I don't know the journey of caregiving without siblings, nor without a parent or to

be a caregiver more than once. Yet, I do know caregiving when an aggressive disease quickly whisks away one's mother, as if she were driftwood in a rapid current.

Will this experience change how I counsel those currently caregiving? I remain convinced that every caregiver is doing their best. To a fly on the wall, as I counsel caregivers, I will still sound the same. I will often bring up the importance of self-nurturance. I will offer gentle reminders about the importance of the basics, like sleep and good nutrition. I will advocate for and teach people how to take a break. That it is the strong person that asks for help not the weak person. I will caution caregivers that often grief arrives disguised as anger. And although these words may sound the same, my capacity to understand why the caregiver has such difficulty following these straight forward and basic instructions has grown ten fold.

My mother died a few weeks ago, and I am slowly reconnecting with the pieces of my life. I am balancing my checkbook after months of neglect. I am refilling prescriptions that have been empty far too long. I am apologizing for relationships and responsibilities that were left unattended and hoping that at some point soon life will feel normal again.

Finally, what arrived during this brief and intense period, like an unexpected guest, was the sweetness of the opportunity to care. I was prepared for caregiving as if I were going into battle. I was armored for the worst, and was not yet aware of the pockets of sweetness that lie ahead. The experience was profound. I didn't expect to find the depth of love that I have for my mother. I didn't expect that she would allow for closeness. My mother's illness and my caregiving helped us both transcend years of detachment. We had both been stuck in the illusion of permanence. I continue to integrate the loss and this most likely will go on for months and years ahead. The experience of caregiving and loss helps us find something new within ourselves. At this point, I am not quite sure what this newness is, but I feel certain that it something to be shared.

## Vacation Visitors When Someone Has Dementia

Ann O'Sullivan, OTR/L, LSW  
 Family Caregiver Specialist

Summertime often brings family visitors to Maine. While this can be an opportunity to share time with the people you love, it can also be challenging for caregivers and people with dementia. Extra demands on time and energy can seem overwhelming. The added activity and disruption of routines can contribute to increased confusion and stress. Try to make these celebrations easy on yourself and the person with dementia, so that you are able to concentrate on enjoying your time together. Finding a balance between rest and activity can help both of you.

- Keep or adapt family traditions that are important to you. Include the person with dementia as much as possible.
- Recognize that things will be different, and adjust expectations about what you can do. Make sure that everyone understands your caregiving situation and is realistic.
- Encourage friends and family to visit. Limit the number of visitors at one time, and try to schedule visits during the time of day when the person is at his or her best. Write a letter or an e-mail to others letting them know about your situation. A sample letter is included below for some suggested language.
- Give yourself permission to do only what you can reasonably manage. If you've always offered meals and lodging to family, consider inviting fewer people, having simpler meals, or suggesting that visitors will need to be self-sufficient. This may be the year for visitors to sleep elsewhere.
- Support the person with dementia to participate in safe, manageable activities. Try to build in breaks and down time for both of you.
- Avoid crowds, changes in routine, and strange surroundings that may cause confusion or agitation. Taking on too many tasks can wear on you and the person with dementia.
- At larger gatherings such as weddings or family reunions, try to have a space available where the person can rest, be by themselves, or spend some time with a smaller number of people, if needed.
- Do your best to enjoy yourself and your visitors.

## Ideas for People Who Are Visiting a Person with Dementia

Visitors are important to people with dementia. They may not always remember who the visitors are, but just the human connection has value. Here are some ideas that may be helpful when planning to visit a person who has dementia.

- Plan the visit at the time of the day when the person is at his or her best. Consider bringing some kind of activity, such as something familiar to read or photo albums, but be prepared to skip it if necessary.
- Be calm and quiet. Avoid using a loud tone of voice or talking to the person as if he or she were a child. Respect their personal space.
- Try to establish eye contact and call the person by name to get his or her attention. Remind the person who you are.
- If the person is confused, don't argue. Respond to the feelings you hear being communicated, and distract the person to a different topic if necessary. Enjoy the moment and try not to worry about the content.
- If the person doesn't recognize you, is unkind, or responds angrily, remember not to take it personally. He or she is reacting out of confusion, frustration, or discomfort.

Sample letter to friends and family (if you would like an electronic copy of this letter to edit and send to your family, please email a request to [aosullivan@smaa.org](mailto:aosullivan@smaa.org))

Dear \_\_\_\_\_,

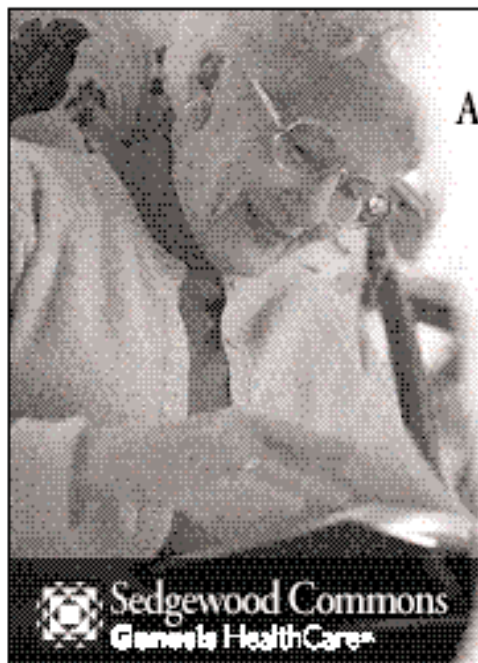
*I am writing this letter to let you know how things are going at our house. While we're looking forward to your visit, we thought it might be helpful if you understood our current situation before you arrive.*

*You may notice that \_\_\_\_\_ has changed since you last saw him / her. Among the changes you may notice are \_\_\_\_\_. I've enclosed a picture so you will know how \_\_\_\_\_ looks now.*

*Because \_\_\_\_\_ sometimes has problems remembering and thinking clearly, his / her behavior is a little unpredictable.*

*Please understand that \_\_\_\_\_ may not remember who you are and may confuse you with someone else. Please don't feel offended by this. He / she appreciates your being with us and so do I. Please treat \_\_\_\_\_ as you would any person. A warm smile and a gentle touch will be appreciated more than you know.*

*I would ask that you call before you come to visit or when you're nearby so we can prepare for your arrival. Caregiving is a tough job, and I'm doing the very best I can. With your help and support, we can create a memory that we'll treasure.*





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### Shopping for Nutrition

Susan Gay, Registered Dietician  
Nutrition Coordinator, Hannaford



How can you keep that spring in your step? The fountain of youth may be closer than you think... in your grocery

store! Exercise, stress management, and adequate sleep are important but good nutrition is key to aging gracefully. Nutrient dense foods can provide you the essentials to stay well. Stick to the basics: fruits, vegetables, whole grains, low-fat dairy foods and lean protein.

Antioxidants and phytochemicals provide protection against disease and the aging process and found in abundance in the produce department! With minimal calorie contribution and maximum taste, you can't go wrong filling your cart with a variety these colorful gems.

Superior to processed grains, whole grains aid digestion, contribute to calorie control, improve cholesterol, regulate bowels, maintain normal muscle function, and boost the immune system.

Some people would consider 'good bacteria' an oxymoron but probiotics are just that. They promote a strong immune system by maintaining the integrity of your digestive tract. Build up your defenses with yogurt and other fermented foods. Olive oil, salmon, flaxseed, and walnuts contain healthy fats known as Omega 3 fatty acids that improve the flexibility of your arteries for better blood pressure. "Omega 3s" are also thought to protect brain function and reduce the risk of age related macular degeneration. See how easy it is? Use olive oil instead of butter when able.

It's no secret Calcium and Vitamin D are important for bone health. Vitamin D is now in the spotlight associated with the treatment of high blood pressure and diabetes. Discuss Vitamin D supplements with your physician. Stand strong, by getting 3-4 servings of dairy every day!

Milk, eggs, meat, shellfish, and fortified cereal are good food choices for Vitamin B12, essential for healthy blood cell formation and nerve tissue function. For muscle growth and repair aim for 5-6 ounces of protein a day. More fish, poultry, beans, eggs, and peanut butter, and less red meat is best. Less than fifty cents per serving and preparation time under a minute, you can reap the benefits of nutrient rich black beans including fiber, protein and iron!

Drink 6-8 cups of water daily. Stay hydrated, stay energized! Eat well to feel well. If you feel well, you'll be more active. If you're more active you'll have more fun and after all that fun, you'll probably sleep better!

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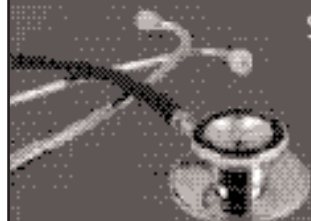
In one year, over 19,000 children, adults and elders benefited from the services of HomeHealth Visiting Nurses:

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- 9,234 people received flu shots at community clinics.
- 2,435 patients received foot care and screenings at community clinics.
- 635 older adults received Lifeline - an emergency response program.
- 150 volunteers gave over 12,000 hours of time and commitment.

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**EDITORIAL**

**Medicare Drug Premiums: Plan Now to Review Your Coverage**

by Stan Cohen, Volunteer Medicare Advocate, Bridgton

Medicare prescription drug (Part D) plan premiums rose more from 2007 to 2008 than did premiums for non-Medicare commercial health insurance. Those in the 10 largest plans nationally—which account for nearly three-fourths of seniors signed up for drug coverage—are paying an average of \$26.39 a month, or 16% more than last year, according to an analysis by Avalere Health, an information company serving the healthcare industry.

A 16% increase is significant in and of itself, because premiums are rising rapidly at a time when Medicare beneficiaries are finding it harder to afford it," said Dan Mendelson, president of Avalere. "These are individuals on a fixed income who are facing rapidly rising prices elsewhere in the economy.

The irony is that seniors in all states can usually find a "better deal" by checking out all of the plans that cover their medicines during the open enrollment period: Nov. 15th through December 31st. The premium is only one of several factors that influence beneficiaries'

annual cost sharing for drugs under Part D. The amount of the annual deductible (if any), the co-pay for the various tiers of drugs, and whether or not there is any coverage for generics during the "coverage gap" are other factors and they almost all change every year in every plan!

Unfortunately, "The tendency

for many people is to stick with the plan they have from year to year," said Patricia Neuman, a Medicare expert with the Kaiser Family Foundation. In Maine, we need to find a way to reach more Medicare beneficiaries and encourage them to check out the Part D "landscape" during the open enrollment period every year. No one has to do the re-

search themselves. Help is available through every Agency on Aging in the state by calling 1-877-353-3771.

Stan Cohen, a Volunteer Medicare Advocate, is available for free, one-on-one consultations at Bridgton Hospital on Tuesdays from 8:30 to 11 am. No appointment is necessary. Alternatively, call the Southern Maine Agency on Aging – (800-427-7411) and ask for a Medicare Advocate.

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## Leave a Legacy Charitable Gift Annuities

The Southern Maine Agency on Aging's Board of Directors is pleased to announce their approval of the use of charitable gift annuities as another option when you are considering a planned gift.

Charitable Gift Annuities offer lifetime income to the donor and a specified remainder value to the Southern Maine Agency on Aging. The minimum amount required to create a charitable gift annuity is \$10,000 and the minimum age is 65 for one annuitant or for two life annuitants, the joint age must equal 65. Annuities may be made with cash or stock assets. The Agency will follow the annuity rates recommended by the American Council on Gift Annuities (ACGA).

Charitable gift annuities are simple gift arrangements that provide you with:

- Fixed, lifetime payments to one or two annuitants
- Attractive rates of return based on your age(s)
- A charitable deduction in the year of the gift
- Part of your annuity income will be tax-free
- Reduced capital gains taxes when you use appreciated stock

- A charitable gift to the Southern Maine Agency on Aging

PLEASE NOTE: These examples are for illustrative purposes only and are not intended as legal or tax advice. We recommend that individuals seek the advice of a financial or legal professional as they consider establishing any type of planned gift.

Please contact Peg Brown, CFRE, Director of Development at 207 396-6590 for more information.

### Sample Chart for a \$10,000 Gift Annuity on a Single Life\*

Age at Gift	65	75	85	90
Annuity Rate	6.0%	7.1%	9.5%	11.3%
Charitable Deduction	\$3,449	\$3,881	\$4,392	\$4,890
Annual Income Payment	\$600	\$650	\$710	\$800

\* Rates for single-life annuities are typically higher than those for two-life annuities.

### Information is the Best Medicine

You may wonder where you can get the most up-to-date information on health topics. Reliable, up-to-date medical advice and information can be found at [www.WebMD.com](http://www.WebMD.com), [www.Health.NIH.gov](http://www.Health.NIH.gov), and [www.MayoClinic.com](http://www.MayoClinic.com).

## New Website for Selling & Buying Used Assistive Devices and Adaptive Equipment [www.getATstuff.com](http://www.getATstuff.com)

A new web resource has been launched by the Maine CITE Program, the state's Assistive Technology Program.

[www.getATstuff.com](http://www.getATstuff.com) will help seniors, their families, people with disabilities, and the public to buy and sell used assistive technology and medical/adaptive equipment. The site is designed to get devices that are no longer being used into the hands of people who want them and could benefit from them. Items can be listed for sale or free.

The site has many equipment categories such as vision, hearing, mobility, environmental adaptations, computers, recreation, sports, and adapted vans/vehicles.

"I think that people in Maine will really benefit from this new resource," said Eric McVay of Hampden. "I went to [www.getATstuff.com](http://www.getATstuff.com) and found a new mouse for my computer. This new website will help people get more devices and equipment."

Visit [www.getATstuff.com](http://www.getATstuff.com) to browse or to list your own items for sale.

For more information, contact the Maine Cite Coordinating Center at 207-623-3195 or [www.maine.cite.org](http://www.maine.cite.org)

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## Meals on Wheels Volunteers Recognized



During the last few weeks all of the Meals on Wheels and Senior Dining Volunteers have been recognized for their dedication and commitment. Pictured here are three women who've known each other for many years and continue their friendship by volunteering. Nancy McBride (left) has been delivering meals from the Yarmouth site on Mill Street for 10 years. When Debbie Auclair (center) moved back to Maine eight years ago, Nancy recruited her and then Suzie McCormack followed nearly three years ago. What a great way to stay connected!



From the Biddeford Meals on Wheels volunteer recognition party from L-R, Monique Biron, Henrietta and Gil Domingue and Kelly Revillard.

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# Retired and Senior Volunteer Program

*"Sharing the Experiences of a Lifetime through Volunteering"*

## RSVP Volunteers Give Program Positive Rating

by Ken Murray, Director

This spring, RSVP randomly selected every third volunteer on our roster and sent them a survey to learn their thoughts about our program and their volunteer experience in general. This is what we learned:

Number Mailed	160
Number Returned	65
Return Percentage	40.6%

Average number of hours volunteered per month:	18
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Age groups:			
55-64	6	9.2%	
65-74	24	36.9%	
75-84	26	40.0%	
85+	9	13.8%	

Gender:			
Male	12	18.5%	
Female	52	80.0%	

### 1. How satisfied are you with your current volunteer work through RSVP?

Very satisfied	43	66.2%
Satisfied	21	32.3%
Not Sure	0	0%
Unsatisfied	0	0%
Very Unsatisfied	0	0%

### 2. Do you feel you are recognized for your volunteer work?

Strongly Agree	32	49.2%
Agree	33	50.8%
Not Sure	0	0%
Disagree	0	0%
Strongly Disagree	0	0%

### 3. Do you feel your volunteer work makes a difference to others?

Strongly Agree	35	53.8%
Agree	26	40.0%
Not Sure	3	4.6%
Disagree	0	0%
Strongly Disagree	0	0%

### 4. Volunteering contributes to my sense of well being and quality of life.

Strongly Agree	38	58.5%
Agree	27	41.5%
Not Sure	3	0%
Disagree	0	0%
Strongly Disagree	0	0%

### 5. Why do you continue to be an RSVP volunteer?

It allows me the opportunity to share my knowledge and talents with others.  
46 or 70.8% selected this reason

It enables me to meet new people.  
46 or 70.8% selected this reason

I feel a sense of accomplishment.  
54 or 83.1% selected this reason

I feel I make a difference in the lives of others.  
56 or 86.2% selected this reason

It is a good use of my time.  
52 or 80.0% selected this reason

It keeps me active.  
49 or 75.4% selected this reason

We are very pleased that so many people think so highly of RSVP. But nobody's perfect, so if you have suggestions for improving your program, we would love to hear from you. Call me at 396-6520 or 1-800-427-7411 x520.

## The Tip of the Iceberg

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

### Cumberland County

Some cool ideas for hot days:

- Serve on a committee to help develop some meaningful programs for seniors in the local area. Volunteers are needed to become members of the following committees – activities, communications, intergenerational, fundraising, transportation, health and wellness, outreach, education or on the advisory board.
- Starting in August, there is a need for someone to help people fill out their state Tax and Rent Rebate applications. Training will be provided. If you could give one afternoon a week for three months, it would be most helpful.
- If you love to read to young people, there are two opportunities available—one reading to toddlers, the other reading to young students.
- Aid a local library with shelving books or performing clerical tasks.
- Do you want to be outdoors this summer? Trail maintenance or water quality testing are standard needs each year.
- Regular and substitute drivers are needed to deliver Meals on Wheels in various communities.
- The tourists are coming—serve as a local information guide.

Contact Priscilla Greene for more information on these or other volunteer opportunities available in Cumberland County. She may be reached at 396-6521, 1-800-427-7411 Ext. 521 or pgreene@smaaa.org.

### York County

There are lots of volunteer opportunities in York County, too.

- The Truslow Adult Day Center in Saco needs volunteers to help participants when they arrive in the morning, and other volunteers to help with activities and a light exercise program.
- A long term care facility in Saco is looking for volunteers to speak French with residents for whom French is their first language.
- Regular and substitute drivers are needed to deliver Meals on Wheels in various communities.
- Starting in August, there is a need for someone to help people fill out their state Tax and Rent Rebate applications. Training will be provided. If you could

give one afternoon a week for three months, it would be most helpful.

- York Hospital needs volunteers at its Wells Urgent Care site to greet and check in patients and make reminder calls to patients.
- An assisted living facility in Sanford needs volunteers to assist with activities. A volunteer to lead an exercise class is also needed.

To learn more about these and other volunteer opportunities in York County, contact Ken Murray at 1-800-427-7411 Ext. 520 or kmurray@smaaa.org.

## New Volunteers

The following volunteers joined RSVP in April or May, 2008. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

Albert Anderson	Judith Manion	Robert Sawyer
Kathleen Brown	Anne Marshall	Gloria Schwarz
Barbara Delaney	K. Anne Monsivais	Marilyn Snow
Nancy Holmes	Mary Moriarty	Mary Anne Wallace
Helen Keating	Irene Natelli	
Louise Lantagne	Joan Oddy	

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Jeffrey L. Berman, M.D.	Frank W. Read, M.D.
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Peter S. Hechtrom, M.D.	David A. Weinberg, M.D., F.A.C.S.
Natan D. Kahn, M.D.	Charles M. Zacks, M.D.
Curtis M. Libby, M.D.	Nirupama Aggarwal, O.D.
Stuart W. McGuire, M.D.	Bill M. Armstrong, O.D.
Frederick S. Miller III, M.D.	Matthew A. Thees, O.D.
Linda K. Morris on, M.D.	John L. Walters, O.D.

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