

Senior News

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JULY-AUGUST 2017



From the Director's Desk

was asked recently to write a short note for the monthly staff newsletter addressing "what's keeping me up at night." And like most non-profit CEO's, it was all about the budget and how SMAA can continue to succeed in an era of austerity.



In these times of financial flux, where federal and state funding for the vital services SMAA provides

has been flat for the past decade, how do we absorb growing demand for our programs? During past financial challenges, SMAA staff have proven that innovative thinking leads to stronger programs with better outcomes. One example is our Medicare counseling program where we've unlocked a reservoir of volunteer energy and expertise to deliver expanded and personalized service to growing numbers. Another example is the new As You Like It voucher program that doubled participation in congregate dining at a significantly lower cost.

By thinking strategically and tapping into the creative input of our staff, SMAA has used past fiscal challenges as an opportunity to become more focused, efficient and effective with our programs. Currently, SMAA's Board of Directors, senior management team, program managers and supervisors are actively engaged in trying to re-imagine what the BEST SMAA should look like now, and in the future, despite the fiscal storm clouds over Washington and Augusta. Taking the long view, I'm confident that SMAA will continue to deliver high quality programs and services in southern Maine that respond creatively to the needs of our constituents.

THANK YOU!

Earlier this spring I reached out to tell you about one of our clients, Ida. Ida is an 82-year-old retired veteran who lives alone, is

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Lights, Camera, **Action!**

his June, the Sam L. Cohen Center members received the star treatment for an afternoon as we gathered film for our new Adult Day Center Open House commercial set to air on WCSH 6. A film

crew captured our members enjoying music, baking in our therapeutic kitchen, filling the raised garden beds with vegetables, and golf enthusiasts playing mini putt putt out on the patio.

We'd like to thank all of the members for participating, Pamela Jean Young for appearing in the commercial to talk about her experiences as a caregiver, and also SMAA staffer Candy Jamerson who provided the voice over work.

The 30 second commercial will air periodically this summer and will help promote our Adult Day Center Open Houses. Keep your eyes peeled and let us know what you think!

MAINE SENIOR GAMES

Help SMAA Help People with Dementia

im called our office in January looking for advice on caring for his wife. Carol was diagnosed last year with dementia. With their children's help, they had been managing. However, Carol needed more support and one of their kids is moving away reducing the family team of caregivers available to help. Jim and Carol's Social Security covers basic expenses but doesn't allow for many extras.

Jim was interested in having Carol become a member at our Sam L. Cohen Center. She needed the socialization and support and he needed a break. Working with our staff, Carol qualified for funding from the state of Maine through the Bureau of Elder and Adult Services Section 61 program and she's regularly attending the Cohen Center. Carol has made new friends and rediscovered an interest in painting and Jim has been able to get some respite and even started doing wood working projects again.

While their story has a happy ending, state funding, specifically Section 61 funding has been depleted for this calendar year. The demand is greater than the funding level. Support through this fund is no longer an option for low-income elder families. The hourly rate at our Centers is much lower than home based care. Our member families rely on us to provide socialization, support and security.

In order to help families caught without funding from Section 61, we hope to offer scholarships to help ensure that the caregivers are getting a break and people with dementia have better days. If you're interested in donating to our scholarship fund, please send your gift to SMAA, 136 US Route 1, Scarborough, ME 04074 or donate on line https://donatenow.networkforgood. org/1391399



Have questions about Senior News? Call 396-6594 or email seniornews@smaaa.org

Southern Maine Agency on Aging 136 U.S. Route 1 Scarborough, ME 04074

FRAUD WATCH Beware! Medicare Scams Appear on all Fronts

By Elliott Greenblott

Attention Gen Xers and Millennials: Your Parents and Grandparents are Under Attack!

eniors, pay attention! A major scamming effort is underway targeting Medicare recipients and those eligible for services. The attack is being mounted on three fronts—mail, phone and internet and includes multiple tactics.

Why are con artists attracted? Medicare represents a huge "cash cow" waiting to be milked by scammers. According to the Kaiser Family Foundation, in 2015 Medicare covered 57 million people at an expense of \$632 billion—15 percent of the entire federal budget. Adding to the attraction is the reality that Medicare is often difficult to understand, complex and undergoing change, making it a playground for con artists.

Telephone and email scams focus on the upcoming changes to Medicare accounts. In 2018, Social Security numbers will be dropped from the cards and replaced with numbers unique to Medicare. Fraudulent emails and calls focus on this change by requesting verification of current Medicare numbers as part of this process. Medicare and Social Security do not use phone calls or email to communicate. Letters are sent for this purpose and contain secure contact information for inquiries. Any calls or emails requesting Medicare numbers are scams!

Mail scams involving Medicare are far less frequent due to cost and postal tracking.

A current scam comes via postcard from a medical equipment provider. Displaying the business name The Pain Center, the postcard advises the recipient of eligibility for "A Medicare or Insurance Covered Back or Knee Support. The card requests telephone verification, provides numerous assurances, and displays a numeric code to use when calling. Also included is a deadline to make contact for this benefit.

A representative of the Vermont Department of Financial Regulation (DFR) notes that there are several "red herrings" on the postcard: The word "covered" implies a medical benefit but such a benefit can only be accessed when deemed necessary by a doctor or authorized service; the card threatens a fine or prison sentence for obstructing delivery; there is no return address on the card; and, the card posts a deadline for the benefit (medically necessary supplies do not carry deadlines).

DFR also notes that calling the telephone number on the card provides the scammer with your number to be used in future attempts.

All of this information is valuable to anyone with Medicare bene-



fits but what does it have to do with younger readers?

Awareness of these scams places additional eyes on the problem. The children and grandchildren of seniors can help protect boomers and their families. Be watchful and aware of mailings and pay attention in conversations involving medical services, particularly if the conversation involves free or covered medical services.

When dealing with suspected Medicare fraud, there are a few critical steps to take.

In all cases of suspected fraud, do not respond to any questions posed by callers, by email, or in the mail bearing promises of free services. Any answers you give adds to information scammers may already have and make you a target for future attempts.

Record all information, regardless of how unimportant it may seem: company or individual names; date/time of the contact; related phone numbers, addresses and web or email addresses. All of this information may assist in prosecuting criminals or thwarting scams.

Contact appropriate authorities who deal with Medicare Fraud: Medicare at www.medicare.gov or by calling 1-800- 633-4227. In addition, the Senior Medicare Patrol (SMP) in each state is empowered by the federal Department of Health and Human Services to assist with Medicare issues including fraud.

SMP maintains a national information resource at www. smprersource.org or you can contact your state SMP program at 800-892-0890 in Massachusetts.

As with all forms of fraud, the results of Medicare fraud can be personally and financially devastating. The best defense for everyone is continuous education. AARP Fraud Watch provides literature and is available for hour-long presentations to community groups, clubs, businesses and religious organizations free of charge and without commercial solicitation.

We can also staff information tables at farmers markets, fairs, and similar gatherings.

For more information including a comprehensive list of resources, contact Elliott Greenblott, by email at egreenblott@aarp.org. Questions or concerns, contact me, egreenblott@aarp.org.

Elliott Greenblott is a coordinator for the AARP Fraud Watch Network and writes this biweekly column. If you suspect that you may be a victim of a computer-based scam, call the AARP Fraud Watch Network hotline at 877-908-3360 or Maine's Attorney General's Consumer Protection Division at (207) 626-8800.



AARP Driver Safety, Maine, Needs Volunteers

aine's AARP Driver Safety (ADS) is primarily concerned with helping our volunteers make their community's population and streets safer for everyone to use. If this excites you, if this is something you can feel good about accomplishing, you should look at volunteering with us.

We have many opportunities available for many different people with diverse skills. One does not have to be a teacher, nor even have to teach in our programs, to be able to help us out. You don't even need to be an AARP member! Tell us what you are good at: we'll show you how you can help.

Contact us and let us get to learn about you, and you learn about us. No strings. (1) Internet at www.aarp.org/volunteernow Name and a way for us to contact you is all that is required. (2) Contact the Maine State Coordinator via Email at AARPDSP@midcoast.com.

Estate Planning Workshop

e received many requests for our Estate Planning Guide. So many requests that we decided to offer a workshop on Estate Planning. You're welcome to join us on Thursday, July 27, 9-10AM for an estate planning overview with Jennifer Kruszewski, partner with Epstein and O'Donovan, LLP, Maine's first boutique trusts and estates law firm. SMAA is grateful for Jennifer partnering with us on this workshop.

Jennifer will share her insights on estate planning basics. Because of the nature of the workshop, she won't be able to address specific questions but will provide an overview of estate planning. This event is sponsored by the Better Day Society, SMAA's legacy giving group.

After graduating from the University of Vermont and attending the University Of Maine School Of Law, Jennifer served an AmeriCorps Member and the coordinator of an AmeriCorps program serving elderly persons and adults with disabilities. She is a member of the Maine State Bar Association, the Cumberland County Bar Association and is a board member and the immediate past president of the Maine Estate Planning Council. SMAA is grateful for Jennifer partnering with us on this workshop.

Please understand that space is limited and registration is required by contacting Janet Bowne, jbowne@smaaa.org or 207-396-6533. Please register before July 21.

Cat in the Hat Café

his spring the Biddeford Community Café received a special visitor to their May luncheon—the Cat in the Hat! SMAA's own Eulla Brown channeled her inner Cat in the Hat and treated luncheon attendees to a laugh and show.

Learn more about Community Café's near you by visiting www. smaaa.org/cafes.html



What Kind of Care Would You Want if the Unexpected Occurs?

hat happens if you're too sick to speak for yourself? Have you discussed your health care wishes with your loved ones? Not sure where to begin to what steps to take? Consider attending one of our upcoming Advance Care Planning Seminars:

September 6, 1-2:30PM SMAA Main Office, Scarborough

October 4, 1-2:30PM Sam L. Cohen Center, Biddeford

November 15, 1-2:30PM SMAA Main Office, Scarborough

If you plan to join us, please RSVP by phone or email: 207-396-6546, jminkowitz@smaaa.org



Stewart Center Hosts Dinner Dance

his May the Stewart Center hosted a dinner dance for their members, their caregivers, and former members and caregivers. The evening was filled with fun and nostalgia as attendees enjoyed a delicious Italian dinner, reminiscence over a slideshow of past center activates, and hit the dance floor to some great tunes.

The evening also served as the perfect opportunity for a "date night" for caregivers whose spouse or partner was a member.







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IS MONEY MINDERS FOR YOU?

- Are you often rebilled for services you thought you had already paid for?
- ☐ Yes ☐ No
- Do you need help setting up a monthly budget?
- ☐ Yes ☐ No
- Have you received eviction or foreclosure notices because your rent or mortgage payments weren't mailed on time?
- ☐ Yes ☐ No
- Are you receiving overdraft fees from the bank?
- ☐ Yes ☐ No
- Are you in danger of losing your health insurance because you haven't paid your premiums when they were due?
- ☐ Yes ☐ No
- Do you sometimes wish someone could make sense of your monthly finances?
- ☐ Yes ☐ No

If you answered yes to any of these questions, you might want to consider the Southern Maine Agency on Aging's Money Minders (MM) Program. MM matches trained and bonded volunteers with clients who need help setting up a monthly budget, balancing their checkbooks or making sure that their bills are paid on time.

For people who are 55 and over, and who meet income and asset eligibility guidelines, Money Minders can make a real difference in helping people continue to live independently, without the fear of not being current with their bills.

To talk to someone about the Money Minders Program, please call our main number, (800) 427-7411, and ask to speak to a Resource Specialist. She will tell you more about the program and ask some basic eligibility questions. If you are eligible, the next step would be to match you with one of our highly skilled volunteers. Money Minders could be just what you need!

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Telephone: 207-396-6500 **Toll-free:** 1-800-427-7411 e-mail: info@smaaa.org Web site: www.smaaa.org

Editor: Kate Putnam kputnam@smaaa.org or 207-396-6590

Advertising: Janet Bowne jbowne@smaaa.org or 207-396-6533

Article Submission: Jessica LeBlanc jleblanc@smaaa.org or 207-396-6520

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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

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Mission Statement

The Southern Maine Agency on Aging's mission is to improve the quality of life for older adults, adults with disabilities, and the people who care for them.

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 provided through the Office of Aging and Disability Services of the Maine Department of Human Services. Learn more at www.smaaa.org or by calling 207-396-6500 or 1-800-427-7411.

The Southern Maine Agency on Aging is committed to providing a safe and welcoming space for everyone regardless of his/her race, ethnic identity, gender, sexual orientation, ability, age, economic status, faith tradition, veteran status or life situation.

Girl Scouts of Maine Donate Cookies for Homebound Older Adults

outhern Maine Agency on Aging would like to thank the Girl Scouts of Maine (GSME) for their recent donation of over 6,000 packages of cookies to our Meals on Wheels program. The cookies we received are a direct result of the GSME's Cookie Share Program.

The Cookie Share Program is a way for girls and their customers to help others in the community by purchasing cookies to donate to the statewide Meals on Wheels program. For many of our Meals on Wheels clients being able to have some cookies is truly a treat! These cookies not only bring smiles to our client's faces but also bring so much joy to the volunteers who are able to deliver them with the meals.

On behalf of our clients, our staff, and our volunteers, we would like to express a tremendous amount of gratitude to the Girl Scouts of Maine. Thank you!



From the Director's Desk continued from page 1

legally blind, hearing impaired, and has mobility issues severe enough to render her homebound. With SMAA's assistance she has been able to remain living independently in her own home with dignity—two things we all want as we age.

I Asked for your Help and you Responded

Your support has helped to generate over \$25,000 in recent donations that will directly benefit the 23,000 older adults we serve in southern Maine each year. SMAA has weathered many financial storms over the years—from sequestration to cuts to federal and state funding sources. We have made it through these challenging times because of the generosity of donors and friends like you.

To everyone who has donated—thank you!

If you are unable to contribute financially but wish to support our mission there are many ways you can help:

- Volunteer—without our volunteers donating their time we would serve far fewer people.
 Even an hour or two a month can make an impact.
- "Dress down Days"—does your workplace offer dress down days that benefit a charity? If so, recommend SMAA as a beneficiary.
- Shop for Good—support SMAA when you shop online at Amazon—at no extra cost to you.
- Spread the Word—follow SMAA on Facebook to keep up-to-date on what's happening and share the things you "like" with your friends and family.

If you are able to contribute, ask if your employer offers a matching gift. Many organizations match employee or retiree donations 1:1—some may even match at a higher rate.

Summer is so short in Maine and after some of those restless nights I mentioned, I'm looking forward to a few beautiful warm days napping in the hammock and relaxing on the beach. I encourage you all to do the same!



Chief Executive Officer







Want to Volunteer in the Winter Only?

ot spending the winter in Florida or other warmer locations? Busy in the spring, summer and fall, but have free time in the winter. Consider volunteering with the AARP Tax-Aide. In addition to actual tax preparation, volunteers are needed to help with scheduling, to greet taxpayers as they arrive at tax preparation locations, to network computers and printers as well as a variety of administrative tasks.

Training for all volunteers is held in January. With the exception of volunteers doing actual return preparation, the training takes no more than one day. Tax preparation starts on February 1 and ends on April 15. Once trained, volunteers should be able to commit to a minimum of four hours each week. Planning to take a one or two week vacation or trip in March or April? Not a problem! Volunteers swap or double up on shifts.

Volunteers who want to be involved with the actual preparation of tax returns should be comfortable working with computers. They do not need to be tax experts. Instead, just have used tax software a tax program to prepare their own tax return and possibility those of friends. Volunteers preparing tax are required to pass open book tests to become a IRS certified advanced volunteer tax preparer.

Training is provided in January either in a classroom setting with other volunteers or online at one's own pace. The time commitment for new volunteer tax preparers in January is significant. Training in subsequent years is much less 'taxing' (pun intended).

Although the AARP Tax-Aide program's focus is on low to moderate income taxpayers 50 and over, the program serves taxpayers of all ages. Volunteering for this program is a rewarding way to spend part of your Maine winter. Meet new people—both other volunteers and the taxpayer served. There are currently 20 AARP Tax-Aide locations in Cumberland and York counties. With the demand and need for this program always increasing, there is need for additional volunteers to join the current AARP Tax-Aide team.

To learn more or volunteer, contact Joan Jagolinzer, District Coordinator at jagolinzer@gwi.net



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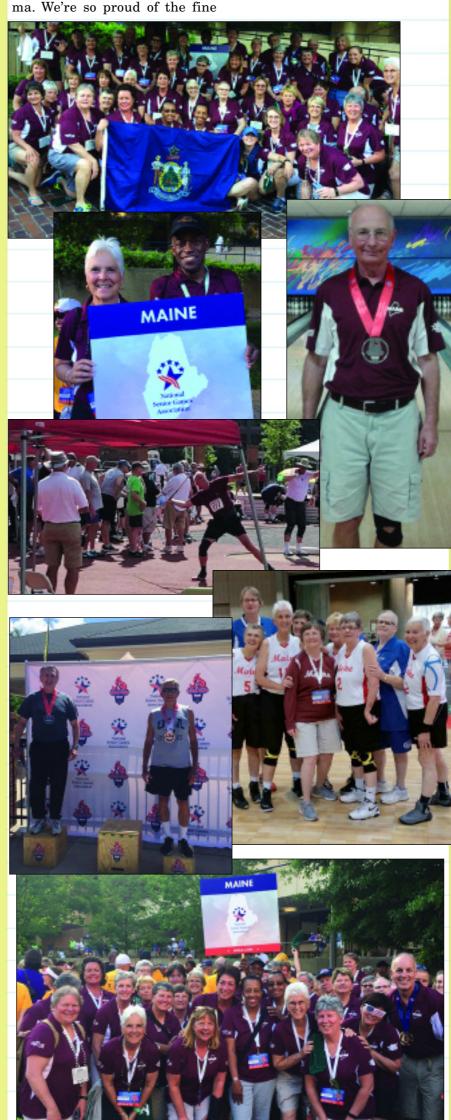
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From Jo Dill's Notebook

Congratulations to the 84 athletes who qualified to represent Maine in this year's National Senior Games. This year's games were held from June 2 through June 15 in Birmingham, Alabama, Wa're so proud of the fine

men and women who showed everyone there what Maine is all about!

I look forward to bringing you a full set of highlights from the games in the September issue of Senior News.



The Commodity Supplemental Food Program Updates and Boxes Still Available

outhern Maine Agency on Aging continues to work on the Commodity Supplemental Food Program (CSFP) expansion in York and Oxford Counties! We still have over 200 boxes to serve to qualifying seniors. There is still time to apply!

The CSFP works to improve the health of low income individuals who are 60 years and older with 30 pounds of nutritious USDA commodity food items once a month. This includes foods such as nonfat dry milk, juice, oats, dry pasta, rice, cereal, peanut butter, dry beans, canned meats, canned fruits and vegetables, and a block of cheese.

To qualify:

- Individuals must be 60 years or older
- Must have a monthly income less than \$1,307 per month for one person or \$1,760 for a two person household (at or below 130% below the Federal Poverty Income Guidelines) and be a Maine resident.
- You must be able to pick up the food monthly at your assigned pick up location

If you are concerned about being able to pick-up the food each month you can designate a family member, friend, or neighbor to pick up the food on your behalf by completing and returning a proxy form with your application

Because we have very limited space to store unclaimed boxes at each site, participants who miss more than two consecutive monthly pickups without calling our office to let us know why you cannot pick up will be discharged from the program. You are always welcome to reapply.

Please request an application from our office at 396-6583, complete it, and return it to begin the process. Please call with any questions

Please mail your completed application to: Southern Maine Agency on Aging, Attention: CSFP, 136 US Route One, Scarborough, ME 04074

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Participants can pick up their box of food at their designated following locations:

Sanford: Southern Maine Agency on Aging Meal Site located at 26 Amherst St in Sanford. It will take place the 3rd Thursday of every month, 11AM-1PM. Please know the Good Shephard Food Truck will continue its same schedule and location at Crossroads Church on the first Thursday after the first Friday of the month as always.

Saco: The United Baptist Church located at 318 Main St. in Saco. It will take place on the 1st Thursday of every month, 10:30AM-12:30PM. Please enter at the Cross St. entrance.

Biddeford: New Life Church located at 551 Alfred St. in Biddeford at their South Entrance on the 4th Tuesday of every month, 12:30PM-2:30PM.

Kennebunk: St. David's Episcopal Church located at 138 York St. (Rte. 1) in Kennebunk. It will take place on the 4th Tuesday of every month, 9AM-11AM.

Eliot: Eliot Methodist Church located at 238 Harold L. Dow Hwy (Rte. 236) in Eliot. It will take place on the 4th Thursday of every month, 11AM-1PM.

Porter: Riverside United Methodist Church Food Pantry located at 5 School St. in Porter. It will take place on the 3rd Friday of every month, 8AM-9:30AM.

South Paris: The Moss Brook Church Admin Building located at 496 High St. in South Paris. It will take place on the 2nd Wednesday of every month, 10AM-2PM.

Rumford: River Valley Health Communities Coalition located at 94 River Rd. in Rumford. It will take place on the 2nd Wednesday of every month, 9AM-12PM.

We are currently working on new locations in Berwick and Bethel. More details to come!

We also have a great need for VOLUNTEERS to help us with these distributions. If you are interested please contact Volunteer Services at 1-800-427-7411.

This Program expansion also provides us with the opportunity to

partner with new organizations to provide more pick up locations in York and Oxford County. If your organization would like to be a partnering distribution site please contact our office at 396-6583.

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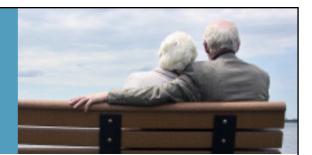
or: Lea@avitaofstroudwater.com

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We're here to help you live life to the fullest.



Whether it is you or a loved one, growing older is an experience we all share - and it doesn't mean giving up a healthy, active lifestyle. At Maine Medical Center's Geriatric Center we understand the importance of maintaining your well-being as you grow older and are dedicated to providing family-centered treatments that improve the quality of life for you and your loved ones.



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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 a family member or friend 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.

Good Bye and Best Wishes to Ann!

nn O'Sullivan, who has managed the Family Caregiver Support Program since 2001, will be leaving SMAA in July. When she first came to SMAA, Ann was charged with investigating and developing models of support to help address the myriad needs of caregivers. She exceeded in the field and has lead a stellar team of caregiver professionals ever since.

A licensed occupational therapist, a Fellow of the American Occupational Therapy Association, a licensed social worker, Savvy Caregiver Master Trainer, RCI REACH interventionist and A Matter of Balance Master Trainer are just a few of the accomplishments Ann has achieved. We wish her the very best as she furthers her involvement with the evidence-based Savvy Caregiver program exploring vari-

ous training modalities.

Everyone at SMAA sends a huge thank you to Ann for her 16 years of dedication to the issues facing caregivers. We are quite confident and hopeful that our paths with cross again.





Plan B - Many Questions

AnneMarie Catanzano, MA, CDP, Family Caregiver Specialist

ou are a caregiver. Congratulations on being courageous enough to take on this very hard job and for doing your very best at it.

Are you all alone in this job caring for your spouse, parent, sibling, partner, or friend? Do you have the occasional helper? Do you have a bit of paid help? Who is on your team?

Who will be the next caregiver?
Where will this take place?

When a caregiver consults with us at SMAA we try to get them to think long range. What would happen if you could no longer take care of your person? Have you thought about what set of circumstances may bring you to that place? How would you pay for long term care? Should you put your person's name on a facility wait list?

Sometimes, this long range planning becomes an immediate need. In one week in 2016, SMAA's family caregiver specialists spoke to several families about the need for immediate alternative care for a person whose caregiver was unexpectedly unable to care for them. This is what we refer to as Plan B: not the way you wanted things to have gone, but a "good enough" plan.

Who will care for your person if you have to go to the hospital unexpectedly in an ambulance? If they attended an adult day program during the day, could someone help them at night? Who will care for them overnight? What about the subsequent weeks of your recuperation?

Some possible options to consider: Can your person move in with someone you both know who can provide the same level of care? Can someone move in with him/her? Are they alright on their own for periods of time? Can you hire round-the-clock in-home caregivers? Can your person move to a facility temporarily where they can get the care they need?

"I'm healthy, that will never happen." Did you know that caregivers are at risk for all kinds of illnesses? Stress is not good for our bodies. Have you missed any medical checkups, medications or needed treatment recently because you were too busy taking care of someone else? Are you physically active and take good care of yourself? Good for you! Are you immune to all falls, accidents, and injuries?

So, back to a Plan B. You can think about all of these things now and write down your answers. Make sure someone who knows both you and the person you are caring for knows where this information is. Make sure team members are willing and able to follow through with a Plan B if you cannot.

Please call a Family Caregiver specialist at SMAA (1-800-427-7411) if you would like some assistance in planning.





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. Groups are coordinated by SMAA or the community providers listed.

Biddeford - Community Partners: For caregivers of people with dementia

• Second Monday of month, 3-4:30PM 6-7PM. Contact Barbara Alberda at 713-3723

Bridgton - Community Center: For caregivers of an older adult or person with dementia. On-site respite (call 647-2826 to reserve no later than the day before the group

• Second Wednesday of month, 1-2:30PM. Contact Ann O'Sullivan at 1-800-427-7411 x 541.

Scarborough - SMAA: For caregivers of an older adult or person with dementia.

• Third Thursday of month, 4:15-5:30PM. Contact Lori Campbell at 396-6540.

York - Living Well Center: For family and friends assisting an older adult with a chronic condition.

• Third Tuesday of the month, 1-2PM. Contact Susan Kelly-Westman at 475-1167

Understanding Cognitive Loss:

Basics for Family Caregivers

MAA's Family Caregiver Support Program will be offering the two-hour session, Understanding Cognitive Loss: Basics for Family Caregivers, twice this fall. This class was developed for family caregivers: those who may have questions about someone's cognitive abilities and losses, those who are helping someone early in the course of dementia, and those who may not be able or ready to attend a full Savvy Caregiver series.

The class covers the basics about different conditions that can affect a person's cognitive abilities, how specific thinking skills might change, and strategies that can be helpful for family caregivers of people who are experiencing difficulties with their thinking.

The sessions will be held at SMAA's Scarborough office on Wednesday, September 20, from 4 to 6PM, and again on Tuesday, November 7, from 2:30 to 4:30PM. If you are a family caregiver for a person who has been diagnosed with dementia, or about whom you have concerns, we hope you will sign up. The class size is limited, so pre-registration is required. Registration deadlines are September 15 and November 2. Please call 396-6545 to register or with questions.

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Here at Agewell We **Have Some Exciting Program Updates and New Offerings!**

ur tai chi program will be offering introduction to tai chi classes at a number of community locations including Scarborough, Portland, South Portland, Biddeford, and Gorham, as well as expanding classes for experienced students to 2x/week.

We are very much looking forward to soon be offering our Living Well with Chronic Pain workshop. This is a very important workshop that teaches tools and strategies that can help you live your life more fully, despite the challenges of pain. The workshop involves both light exercises to help with pain and discussions around how to deal with pain, both which have been shown to lessen pain. Our fall line-up of workshops are actively being scheduled.

For the most up-to-date listing of classes, events and trainings please check out www.smaaa.org or contact Nicole Petit: npetit@smaaa.org or 396-6513.

A Matter of Balance Schedule

Betsy Ross House, South Portland July 6 - August 24 Thursdays 9:30-11:30AM

MaineHealth Care at Home, Saco September 8 – October 27 Fridays, 1:30-3:30PM

Woods at Canco, Portland September 13 – November 1 Wednesdays 9:30-11:30AM

Noble Adult Ed September 18 – November 13 Mondays 10AM-Noon

Avesta Housing, Gorham October 3 - November 21 Tuesdays 1:30-3:30PM

Call for more informationclasses are currently being scheduled for fall in York, Cumberland, and beyond!

Living Well for Better Health Schedule

Ridgeland Estates, South Portland July 11 – August 15 Tuesdays 1-3:30PM

York County Community Action, Sanford August 31 - October 5

Falmouth Senior Center September 7 – October 12 Thursdays 9:30AM-Noon

Thursdays 9:30AM-Noon

Gorham Community Center September 18 – October 30 (no class October 11 Holiday) Mondays 9:30AM-Noon

Focal Point, Scarborough October 11 – November 15 Wednesdays 9:30AM-Noon

South Portland Community Center October 16 – November 20 Mondays 9-11:30AM

Call for more information—additional classes are being scheduled.

Agewell Trainings

re you looking for a way to give back to your community? Becoming a leader for an evidence-based program is a wonderful opportunity to get involved! Pre-registration is required. Please call 1-800-427-7411.

Living Well for Better Health (Chronic Disease **Self-Management)**

Monday, August 21, 9AM-4PM Thursday, August 24, 9AM-4PM Monday, August 28, 9AM-4PM Tuesday, August 29, 9AM-4PM

Instructors: Doug Wilson and Anna Guest Location: Paul Hazelton House, 7 Smith Lane, Saco, ME

Driving School

A Matter of Balance

September 27 & 28, 8AM-12:30PM North Berwick Community Center 266 Lebanon Road, North Berwick

Tai Chi for Arthritis (Tai Chi for Health and Balance)

If you're interested in bringing tai chi to your community, there may be opportunities to partner with the Southern Maine Agency on Aging to expand the reach of tai chi. For more information about training requirements and cost, please contact Anna Guest at 396-6529.

If you'd like to learn more about what it means to Live Well with a chronic condition, visit our Facebook page to read about the Catching Health blog post, featuring Nicole Petit, Agewell Programs coordinator, and her story of managing diabetes for over 30 years.

Balance Screening

Our balance and strength screenings to help older adults identify issues that increase their risk for fall. Activities include physical balance tests, sitting and standing blood pressure readings, and pharmacy consultations to review medications.

September 25, 10am-1pm York Hospital

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CLASS SCHEDULE

JULY 11

8 Tri City Plaza

Somersworth, NH

JULY 13

220 Main Street

Waterville, ME

JULY 18

395 Griffin Road

Bangor, ME

JULY 19

746 Daniel Webster Highway #3

Merrimack, NH

JULY 26

68 Marginal Way

Portland, ME

AUGUST 10

985 Turner Street

Auburn, ME

AUGUST 15

5 General Moore Way Ellsworth, ME

AUGUST 30

68 Marginal Way Portland, ME

All classes are 9 a.m.-1 p.m.

New Universal Access Trail at Pleasant Hill Preserve

carborough Land Trust has built its first Universal Access Trail at the Pleasant Hill Preserve on Pleasant Hill Road in Scarborough. Named Eleanor's Trail, it meets ADA standards for handicapped accessibility, with a smooth surface and slow grades. The trails is one-third mile in length from the kiosks to an old metal barn and provides sweeping views of the preserve. There is a resting area about half-way down the trail and at the end. There are also dedicated handicapped parking spaces.

This trail was created to provide access for those who use wheelchairs, walkers, canes, or other assistive devices for mobility, and for anyone who may want a gentile surface for an easier stroll in nature. Parents with strollers and people recovering from surgery can also benefit from this trail.

No bikes are permitted on Eleanor's Trail and dogs must be leashed at all times. This—and all Scarborough Land Trust trails—are free and open to the public. Visit www.scarboroughlandtrust.org for more information or call them at 207-289-1199.

Free Advance **Directive Forums** Held by Hospice of **Southern Maine**

n advance directive helps ensure your wishes are known and honored when you may no longer speak for yourself. Following up on the May 11 Thresholds Conference, Hospice of Southern Maine presents a series of free community forums on the Maine Health Care Advance Directive form. Join us for a brief video of Conference highlights, and receive guidance from local experts on the important health care decisions necessary to complete your form. These forums are free and a light meal will be provided. Registration is required.

Summer Dates:

Phone: 289-3643

- July 11, Cape Elizabeth Community Center
- July 13, Bridgton Hospital

For More Information or to Register:

Online: www.hospiceofsouthern maine.org/thresholds hfarber@hospiceofsouth Email:

ernmaine.org

By Holly Bresnahan RD, LDN

s we age, our senses are weakened and we lose some of our ability to taste and smell. Older adults tend to lose sensitivity to salty and bitter tastes first, so you may be inclined to use more salt than before. This loss in taste can cause eating to be not as enjoyable as it once was. Ginger may be a great way to flavor your food and enjoy health benefits too!

Ginger has been shown in studies to be a powerful anti-inflammatory and anti-oxidant due to its main ingredient, gingerol. Joint pain and stiffness, osteoarthritis, is very common as we age. Ginger may be helpful for these symptoms. If you suffer from nausea or stomach discomfort, ginger has been shown in studies to be highly effective. Try out these recipes below:

EASY GINGER WATER OR TEA

2 cups of water 1/4 cup of chopped ginger 1 1/2 teaspoons of sugar or maple syrup

Combine water and ginger, bring to a boil and simmer for 15 minutes. Strain, add sugar or maple syrup and either enjoy as a hot tea or chill for a refreshing summer drink. More sugar or water can be added according to taste. Try lemon and mint leaves for added flavor. Or if the ginger taste is too much and you like a little fizz, mix your drink as 1/2 ginger water and 1/2 ginger ale, lemon-lime soda or seltzer.

For the Sweet Tooth... **GINGER CRINKLES**

2/3 cup vegetable or coconut oil

1 cup white sugar

1 egg

1/4 cup molasses

2 cups all-purpose flour

2 teaspoons baking soda

1 teaspoons ground cinnamon

1-2 teaspoon ground ginger (taste pending)

1/2 teaspoon salt

1/4 cup white sugar (for rolling

the cookies)

- 1. Mix oil and sugar thoroughly with electric mixer. Add egg and mix well. Pour in molasses. Sift and add dry ingredients until incorporated.
- 2. Roll teaspoonful of dough into a ball, drop into sugar to coat.
- 3. Place on ungreased cookie sheet. Bake at 350 degrees for 10-15 minutes.

(www.allrecipes.com/recipe/10951)

Fresh ginger root can be found in the produce section. You can also find powdered ginger in the spice aisle which you can sprinkle on cooked vegetables or onto fresh fruit or berries for a different taste. Consider adding candied ginger to your diet as well.

HEALTHY EATING WITH HOLLY:

Taste Bud Revival!

The best way to get benefits from ginger is through the actual food. A lot of one thing is not always better. Gin-

ger is relatively safe but very large doses can keep prescription drugs from working effectively. Please consult with your doctor or nurse before consuming ginger supplements especially if you have bleeding or blood clotting issues, diabetes or heart conditions.

Want to learn more about classes and seminars offered through SMAA?

Visit our online calendar of events to learn more.

www.smaaa.org/events.html

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OPEN HOUSE

Thursday, July 20, 4:00pm - 6:00pm

An informative, free event for people who care for parents and spouses with memory loss.

In Partnership with Caregivers

Memory loss is not only a challenge for your parent or spouse, but also for you - the caregiver. We know through research that social interaction, physical activity, and good



nutrition are keys to a good quality of life. Our members have days full of laughter and activity.

Join us for an informative morning with other caregivers at one of our two **Adult Day Centers** and learn about our unique and affordable program. Find out how your loved one can become a member right away.

AN INFORMATIVE MORNING FOR CAREGIVERS

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- Learn About Our Program and Its Benefits
- Hear Caregiver Testimonials
- . Take a Tour of Our Center
- Sample the Delicious Meals
 We Serve
- Learn About Affordable
 Membership Options







FOR MORE INFORMATION AND REGISTRATION

Visit www.smaaa.org/openhouse

Or call 1.800.427.7411



Stewart Center 74 Lunt Road, Falmouth

Sam L .Cohen Center 30 Barra Road, Biddeford

The Southern Maine Agency on Aging's Adult Day Centers are state-licensed, Adult Day Health Providers for VA, MaineCare, and Office of Aging and Disability Services.

Social Security and Medicare are Lasting Sources of Independence

By Elizabeth Newport Social Security Public Affairs Specialist, Portland, ME

n July, communities everywhere celebrate our nation's independence with fireworks, family, and friends. A strong community also creates independence as we help each other recognize our full potential.

Social Security has been helping people maintain a higher quality of life and a level of independence for over 80 years. And Medicare has been doing the same for over five decades. Most people first become eligible for Medicare at age 65. For many older Americans, this is their primary health insurance and without it, they might not enjoy an independent lifestyle.

Medicare can be a little confusing to newcomers so we've broken it down into segments. The four parts of Medicare are as easy as A, B, C, & D.

- Part A (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.
- Part B (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. Some high-income individuals pay more than the standard premium. If you don't enroll in Medicare Part B during your initial enrollment period and then decide to do so later, your coverage may be delayed and you may have to pay a higher monthly premium for as long as you have Part B.
- Part C (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A and Part B to enroll in Part C. Monthly premiums depending on the state where you live, private insurer, and whether you select a health maintenance organization or a preferred provider organization.
- Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for Extra Help to pay the premium and deductible. If you don't enroll in a Medicare drug plan when you're first eligible,

you may pay a late enrollment penalty if you join a plan later. You will have to pay this penalty for as long as you have Medicare prescription drug coverage. To see if you qualify for extra help visit www.social security.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should apply for Medicare. You can apply in less than 10 minutes using our online Medicare application. Visit www.socialsecurity.gov/medicare to learn more about applying for Medicare.

SMAA Staffer, Nicole Petit, Featured in Health Blog

his summer local media personality and avid health blogger, Diane Atwood will be sharing Nicole Petit's story of living with diabetes starting when she was diagnosed at age nine.

The first installment titled "How Nicole Petit lives with diabetes. Part one: The diagnosis" was published in June.

Excerpted from the original publication:

Right before school started for my 4th-grade year, I came down with a terrible ear infection. This really threw a wrench in things because my father had planned to take my cousin Katie and me to Funtown to close the summer. I was devastated to miss that day and within a few weeks I lost almost 10 pounds from non-stop urination, lack of appetite and was constantly drinking water. My parents became quite concerned when the kilt my mother was tying around my tiny waist fell right to the floor. They became even more concerned when I drank from a stagnant, dirty puddle on a hiking trail out of desperate thirst.

Those two instances sent me to my pediatrician who within less than a few minutes diagnosed me with type 1 diabetes, at the time known as juvenile diabetes. My breath smelled sweet and there were ketones in my urine. My mother cried while on the phone with my father who was in Augusta where he served as Commissioner of Human Services at the time. They both sounded worried. I sat talking to my doctor calmly. I wanted to know two things: will this go away or will it get any better? He didn't sugarcoat it—"Nope, you've got it for life kid, there might be a cure in ten years." I felt assured that I'd be ok with healthy eating and daily injections of insulin and off my mother and I went to Maine Medical Center.

I spent a week at Maine Medical Center. I bombarded the dietician with questions about what foods were off limits. Anything I cared about was off limits (with moderation, but what kid cares about moderation?). I could have a quarter cup of ice cream once per week, but celery was a "free food." Awesome.

Aside from that heartbreak, I welcomed the dozens of people who visited me. I got gifts. I became obsessed with Diet Coke. A surgeon who had performed an Intussusception on me as a baby came to visit me when he saw I had been admitted—he brought me stickers. I made friends with most of the pint-sized patients on the pediatric floor—many of whom I was convinced, were far worse off than I was. I thought to myself, "I just have to take shots and can't eat ice cream—they're in real pain."

I had no pain. I read to them, pushed the TV and VCR around and offered movies for them to watch. I visited the "baby floor" and the Gift Shop and walked the Western Prom with my father. It really wasn't all that bad until my nurse said I couldn't leave until I gave myself or her an injection of saline.

While I was excited to get home to our beautiful yard, my pets, and my normal life, I simply wasn't ready to self-inject, so I refused. The nurse refused to discharge me. Still, I refused. I would have rather stayed there a year with all the Diet Coke and movies I wanted before injecting me or the nurse with that needle. We came to a compromise—she had me inject an orange several times and I went on home.

Once home, life seemed normal to me. We had always eaten a healthy diet and been an active family so getting used to the maintenance of diabetes didn't seem too daunting. My family and I attended classes on diabetes, went to the doctor for lots of follow-ups and explained to my friends what it meant when I had a low blood sugar.

The day I decided to inject myself for the first time, my cousins were with me and watched in amazement as I stuck the needle into my thigh. I was so proud of myself and knew I had reached cool status with them. My parents had successfully prepped me to explain my disease, ask for help if I needed it and to not miss out on life because of this new diagnosis. That's all great—but a few years later, teen years hit, and things became a bit more challenging.

To read the piece in its entirety, please visit https://dianeatwood.com/nicole-petit-diabetes-part-one-diagnosis/.

Reprinted with permission courtesy of Catching Health! By Diane Atwood www.dianeatwood.com



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- Couple: Monthly income is less than \$1,760
- I am able to pick up food at a designated location

YOU MAY ALSO BE ELIGIBLE FOR:

Food Supplemental Program (Food Stamps)

- I am 60+ or disabled
- Single: Monthly income is less than \$1,859 and liquid assets must be \$5,000 or less
- Couple: Monthly income is less than \$2,504 and liquid assets must be \$5,000 or less

YOU MAY ALSO BE ELIGIBLE FOR:

Farm Share

(\$50 voucher for fresh vegetables)

- I am 60+ and a Maine resident
- Single: Monthly income is less than \$1,832
- Couple: Monthly income is less than \$2,470

MEDICARE

There are many different programs available. You may be eligible for assistance if your monthly income is:

Single: Monthly income is less than \$1,834 and liquid assets must be \$58,000 or less

Couple: Monthly income is less than \$2,468 and liquid assets must be \$87,000 or less

Prescription Costs

There may be programs available if you can't afford your prescriptions.

Please call and ask for a Resource Specialist to learn which specific program you may be eligible for.

OTHER

Heating Assistance (LiHeap)

- I am 60+
- Single: Monthly income is less than \$1,709
- Couple: Monthly income is less than \$2,301
- Out of pocket medical expenses can sometimes be deducted to lower monthly income

YOU MAY ALSO BE ELIGIBLE FOR:

Property Tax Fairness Credit

- I am a Maine resident part of the tax year
- Own or rent a home as a primary residence
- Pay property tax or rent on this property
- Meet certain income, property tax, or rent limitations during the year.

To apply, call Maine Revenue Services (207) 626-8475.

Please note, income guidelines are updated with the most recent figures available but are subject to change. Some income may be disregarded for programs. We encourage you to apply if you are close to the requirements.

SMAA DOES NOT DETERMINE ELIGIBILITY.

Please call (207) 396-6500 or (800) 427-7411 to learn more about benefits and how to apply.





VOLUNTEER SERVICES & RSVP

"An Invitation to Make a Difference"

Volunteer Services 2016 Round Up

By Carol Rancourt, Volunteer Services Manager/ RSVP Director

he end of the program year for Volunteer Services and RSVP, the SeniorCorps volunteer program for volunteers age 55 and older, comes at a different time of the year than most SMAA programming. I thought it would be a good time to review 2016 volunteer impact.

Our total number of volunteers in 2016 was 692 with 574 of them reporting that they actively served hours and of that number 459 were 55 and older. While we lost 67 volunteers who moved out of the area or retired, we're pleased to report that we gained 124 new volunteers.

Volunteers did 84 different volunteer jobs in 2016 with most volunteers doing one job but a few (very versatile volunteers) doing four different jobs.

The total number of volunteer hours served and reported in 2016 was 35,007 or the equivalent of 17

full time paid staff positions for non-profit agencies in southern Maine. We know our volunteers gave many more hours but did not report them. We are working very hard to improve the number of volunteers who report their hours in 2017. In 2016, 118 volunteers did not report only

teers did not report any hours at all. The average number of hours served per volunteer was 67 per year or six per month. One volunteer served 2,642 hours or 220 per month and that volunteer is over age 55!

Most interestingly the wage value of our volunteers' hours in 2016 was

\$745,736.82, almost 3/4 of a million dollars. What an impact our volunteers have made!

If you are interested in making an impact on your community please contact volunteer@smaaa.org or call 207-396-6595. We have many opportunities where you can make a difference.



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The Southern Maine Agency on Aging would like to recognize and thank the many foundations and charitable trusts that have generously supported SMAA's programs since January 1, 2017. The philanthropic support of foundations, individuals and corporations allows the Agency to maintain and expand its many programs while we continue to experience flat or decreased state and federal funding.

Allagash Brewing Company, Inc. – \$7,500 – Meals on Wheels

Beim Foundation - \$1,000 – Money Minders

Biddeford Savings Bank - \$1,500 — Money Minders

David and Lucile Packard Foundation - \$3,000 — Meals on Wheels

Doree Taylor Charitable Foundation - \$35,000 — Meals on Wheels

Fisher Charitable Foundation - \$5,000 — Unrestricted

Hospice Fund of the Maine Community Foundation - \$5,000 -

Advance Care Planning Respecting Choices®

Meals on Wheels America - \$5,772 - Meals on Wheels

Meals on Wheels Loves Pets Program - \$1,500 — Best Friend Fund

People's United Community Foundation — \$5,000 - Meals on Wheels

Portland Provident Association - \$2,000 - Money Minders

Roy A. Hunt Foundation - \$5,000 - Unrestricted

Sam L. Cohen Foundation - \$25,000 — Family Caregiver Support Program

Summit Natural Gas - \$1,000 — Vet to Vet

TD Charitable Foundation - \$5,000 - Money Minders

Virginia Hodgkins Somers Foundation - \$9,000 — Agewell Programs

THANK YOU FOR YOUR SUPPORT!

To Screen or Not to Screen?

The Benefits and Harms of Screening Tests

atching chronic health conditions early—even before you have symptoms—seems like a great idea. That's what screening tests are designed to do. Some screenings can reduce your risk of dying from the disease. But sometimes, experts say, a test may cause more harm than good. Before you get a test, talk with your doctor about the possible benefits and harms to help you decide what's best for your health.

Screening tests are given to people who seem healthy to try to find unnoticed problems. They're done before you have any signs or symptoms of the disease. They come in many forms. Your doctor might take your health history and perform a physical exam to look for signs of health or disease. They can also include lab tests of blood, tissue, or urine samples or imaging procedures that look inside your body.

"I wouldn't say that all people should just simply get screening tests," says Dr. Barnett S. Kramer, a cancer prevention expert at NIH. "Patients should be aware of both the potential benefits and the harms when they're choosing what screening tests to have and how often." Teams of experts regularly look at all the evidence about the balance of benefits and harms of different screening tests. They develop guidelines for who should be screened and how often.

Choosing whether you should be screened for a health condition isn't always easy. Screening suggestions are often based on your age, family health history, and other factors. You might be screened for many conditions, including diabetes, sexually transmitted infections, heart disease, osteoporosis, obesity, depression, pregnancy issues, and cancers.

Every screening test comes with its own risks. Some procedures can cause problems like bleeding or infection. A positive screening test can lead to further tests that come with their own risks.

"Most people who feel healthy are healthy," says Kramer. "So a negative test to confirm that you're healthy doesn't add much new information." But mistakenly being told that you do or don't have a disease can be harmful. It's called a misdiagnosis.

A false negative means that you're told you don't have the disease, but you do. This can cause problems if you don't pay attention to symptoms that appear later on because you think you don't have the disease. A false positive means that you're told you may have the

disease, but you don't. This can lead to unnecessary worry and potentially harmful tests and treatments that you don't need.

Even correctly finding a disease may not improve your health or help you live longer. You may learn you have an untreatable disease long before you would have. Or find a disease that never would have caused a problem. This is called overdiagnosis. Some cancers, for example, never cause symptoms or become life-threatening. But if found by a screening test, it's likely to be treated. Cancer treatments can have harsh and long-lasting side effects. There's no way to know if the treatment will help you live longer.

An effective screening test may decrease your chances of dying of the condition. Most have not been shown to lengthen your overall life expectancy, Kramer explains. Their usefulness varies and may depend on your risk factors, age, or treatment options.

If you're at risk for certain health conditions—because of a family history or lifestyle exposures, like smoking—you may choose to have screenings more regularly. If you're considering a screening, talk with your health care provider.

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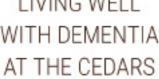


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