Volunteer Dick Hilton Receives Two National Awards

Volunteer Dick Hilton Receives Two National Awards, including the “Older Volunteers Enrich America Award” for 2009 and an award from the Portland Rotary Club when he was nominated, Dick had logged over 10,000 hours at the SMAA office. Dick retired from positions in health care finance, enjoys a good game of golf and lives in Scarborough. To set up an appointment to review your Medicare, call 396-6524 or 1-800-427-7411 x324.

Dick was honored with an “Older Volunteers Enrich America Award” for 2009 when he was named a Silver Honoree in the “Team Spirit” category. Dick has had a major impact on many communities in Cumberland County where he serves as a Volunteer Medicare Advocate. At the time he was nominated, Dick had logged nearly 8,000 hours of counseling sessions for Medicare beneficiaries.

A FEW COMMENTS FROM MEDICARE BENEFICIARIES

Dick was an excellent consultant. I needed to be on a drug plan and he did it.
Dick was extremely knowledgeable and helpful. He answered all our concerns with great advice.
Dick is fabulous, a wealth of information, so smart.
Dick is terrific. I can’t imagine doing these without him.
I can’t thank Dick enough for his expertise. I’ll be back soon for a 1.5 min. session per his suggestion.

Dick Hilton’s steps and give of your time. We’re ready to help! From nutritious meals, call 1-800-400-MEAL (6325) to make a referral or to make a referral, call 1-396-6524 or go to www.smaaa.org to make a referral on line.

Volunteer Delivers 10,000th Meal

SMAA staff and volunteers. Dick retired from positions in health care finance, enjoys a good game of golf and lives in Scarborough. To set up an appointment to review your Medicare, call 396-6524 or 1-800-427-7411 x324. If you would like to follow in Dick Hilton’s steps and give of your skills to help Medicare beneficiaries make decisions about their health plans, contact Carol Rancourt at 396-6547 or 1-800-427-7411 x547. Training and ongoing technical assistance is provided by the Southern Maine Agency on Aging. Volunteer Medicare Advocates are needed in all areas of southern Maine.

Frequently Asked Questions About Medicare

Q: Can you explain what Medicare is?
A: Medicare is a federal health insurance program for people age 65 and older. It is also available to people with disabilities (under 65 years old) and some people with end-stage renal disease.

Q: How does Medicare work?
A: Medicare provides health insurance to people over age 65 and to people with disabilities under age 65. It is divided into four parts: Hospital Insurance (Part A), Supplementary Medical Insurance (Part B), Medicare Advantage (Part C), and Medicare Part D, which covers prescription drugs.

Q: Who is eligible for Medicare?
A: Eligible for Medicare are:
- People age 65 or older
- People younger than age 65 with end-stage renal disease
- People younger than age 65 with permanent disabilities as defined by Social Security
- People with HIV-AIDS

Q: What does Medicare cover?
A: Medicare covers inpatient hospital care, physician services, and some outpatient hospital care.

Q: How do I enroll in Medicare?
A: To enroll in Medicare, you need to complete an application. You can apply online, by phone, or in person at a Medicare office.

Q: Can I get help paying for Medicare?
A: Yes, Medicare has a program called Medicaid that helps people with limited resources pay for their Medicare premiums and deductibles.

Q: What are out-of-pocket costs under Medicare?
A: Medicare has an annual deductible, coinsurance, and a maximum out-of-pocket amount. The amounts vary each year.

Q: What are the best ways to stay healthy under Medicare?
A: Medicare cover preventive care, including screenings for prostate cancer, colorectal cancer, and breast cancer.

Q: How can I stay informed about Medicare?
A: It is important to stay informed about Medicare. You can get information from the Medicare website, local Medicare offices, or from Medicare Advantage plans.

Q: How can I avoid Medicare scams?
A: Medicare scams are common. Be cautious of anyone who offers to help you get free or discounted Medicare coverage or offers to sell Medicare plans.

Q: What are the benefits of Medicare Advantage plans?
A: Medicare Advantage plans offer additional benefits, such as vision and dental coverage, and provide extra services, such as transportation to medical appointments.

Q: How can I compare Medicare Advantage plans?
A: You can compare Medicare Advantage plans by using the Medicare Plan Finder. You can also contact your local Medicare office for additional information.

Q: What is Medicare Supplement Insurance?
A: Medicare Supplement Insurance, also known as Medigap, is a private insurance plan that fills in the gaps in Medicare coverage. It does not replace Medicare but instead pays for Medicare-covered services after the Medicare deductible has been met.

Q: How do I choose a Medicare Supplement Insurance plan?
A: It is important to choose a Medicare Supplement Insurance plan that fits your needs.

Q: How do I sign up for Medicare?
A: To sign up for Medicare, you need to complete an application. You can apply online, by phone, or in person at a Medicare office.

Q: How do I report fraud and abuse in Medicare?
A: You can report fraud and abuse in Medicare by calling the National Fraud Hotline at 1-800-427-7411.

Q: Can I appeal a Medicare decision?
A: Yes, you can appeal a Medicare decision if you disagree with it. You can appeal decisions related to coverage, benefits, or payment amounts.

Q: How do I contact Medicare?
A: You can contact Medicare by calling the national Medicare phone number at 1-800-427-7411 or by visiting the Medicare website.

Q: What is the Medicare Part D Prescription Drug Plan?
A: The Medicare Part D Prescription Drug Plan provides prescription drug coverage to Medicare beneficiaries. It is a voluntary program that you can choose to join at any time.

Q: How do I enroll in the Medicare Part D Prescription Drug Plan?
A: You can enroll in the Medicare Part D Prescription Drug Plan by completing an application. You can enroll during the Initial Enrollment Period or any time you have a Special Enrollment Period.

Q: How do I pay for my Medicare Part D Prescription Drug Plan?
A: You pay for your Medicare Part D Prescription Drug Plan through a monthly premium.

Q: What are the penalties for late enrollment in the Medicare Part D Prescription Drug Plan?
A: Penalties for late enrollment in the Medicare Part D Prescription Drug Plan can be assessed if you do not enroll when you are first eligible or during the Initial Enrollment Period.

Q: What is the Medicare Advantage Open Enrollment Period?
A: The Medicare Advantage Open Enrollment Period is a time when you can change Medicare Advantage plans or enroll in a new Medicare Advantage plan.

Q: How do I choose a Medicare Advantage plan?
A: It is important to assess your needs and choose a Medicare Advantage plan that suits your needs.

Q: How do I report errors and abuse in Medicare?
A: You can report errors and abuse in Medicare by calling the National Fraud Hotline at 1-800-427-7411.
Tune in to CTN Channels 2 & 5
by Catherine Gentile

I love working with creative people." Bill Gregory, a retired minister is modest about his own creativity as he sits in the studio where he and Lesley MacVane are about to film the next segment of 2nd Act, the Community Television Network program they co-host. What starts as a casual chat about the origins of their own creativity—Bill is a poet and Lesley a portrait photographer—turns into a topic for a future program. They're delighted and it shows.

Bill and Lesley, themselves members of the over-fifty crowd, bring vibrancy to 2nd Act, a program celebrating the creativity that flourishes during the second half of life. Airing on CTN channels 2 and 5, each month brings a new segment during which Bill and Lesley interview guests who live their dreams by immersing themselves in creative pursuits. This segment features three guests: a fledgling violinist who plays with an orchestra that welcomes beginners, a professional journalist who played the bagpipes since age nine, and a third who turned his lifelong hobby of raising orichids into a retirement business.

Passion is the watchword, which starts with the hosts themselves. Lesley sparkles with enthusiasm as she introduces her interviewee, Bill's eyes dance as he chats with his guests, and laughter permeates their discussions. The admiration that Lesley and Bill exude makes clear that they enjoy their guests. Tom Handel, Community Television Network's general manager, states that "2nd Act is the best example of volunteers producing a show that I know of. They bring lots of energy, excitement and enthusiasm." Tom credits Shoshonna Hoose at Channel 3 and Larry Gross, Executive Director of Southern Maine Agency on Aging and founding member of CTN, with having advocated for a program on seniors by seniors. Tom sensed a program in the making, one that coincided with the station's interest in collaborating with non-profit organizations. CTN waived its usual fee and offered free training to people in non-profits, and also lent equipment without charge.

Southern Maine Agency on Aging notified the Osher Lifelong Learning Institute and the American Association of Retired People of this opportunity. Seventeen interested folks formed the core group that developed the concept that led to 2nd Act. AARP provided a $2,000 grant to cover the cost of publicity.

As a member of the original group to express interest in the program, Bill was a featured guest for a couple of segments. He read poetry, his own and that of other poets. Later, as he underwent a knee replacement, he invited viewers into the hospital to watch his surgery.

When asked which is his most memorable of the forty segments 2nd Act has produced, Bill says, "A video I took of Safe Passage in Guatemala at the Dump City. I brought a group from Osher Lifelong Learning Institute." The segment showed people in the process of bridging cultural and socio-economic boundaries. Trips that bring people together are Bill's passion, the area where he is the most creative. He describes this as, "opening people to be available to others, so the boundaries of our individualities are honored," as well as helping people "to understand those in others." This interest is what attracted and has kept Bill volunteering on the 2nd Act set during his retirement years.

This past summer, 2nd Act filmed its 40th segment, quite an achievement for a volunteer production that celebrates the creativity of those in their second act. However, this is hardly surprising since creativity and baby boomers go hand in hand. If you'd like to share your creativity with viewers of 2nd Act, Bill and Lesley invite you to email them with your stories and ideas. You can reach them at secondact@ctn5 or call Lesley MacVane at 775-2900, Ext. 16.
AARP Honors Money Minders Volunteers

Recently the Southern Maine Agency on Aging’s Money Minders Program was recognized by AARP for 11 years of service and helping more than 250 older individuals throughout York and Cumberland counties. Money Minders are volunteers who help older adults with the details of bill paying. The local Money Minders Program is wholly sponsored by SMAA and modeled after AARP’s national Money Management Program.

The occasion was AARP’s statewide Volunteer Recognition event for community-based programs that serve older adults, including Money Management. The SMAA volunteers honored were Helena Trumble and Dolores Ferron. Helena volunteers serving older adults with bill paying responsibilities in the Windham area, while Dolores Ferron provides crucial office support for Money Minders Coordinator Maryann McGreehan at SMAA’s main office in Scarborough. Helena has helped set up a budget for her participant and the two meet twice a month to review mail and pay bills. With Helena’s assistance, her client is able to continue living independently.

Dolores is one of three office aids in the Money Minders Program. Additional office support volunteers are Lorraine LaChapelle and Theda Ferris. Office Aid Volunteers assist with the numerous tasks behind the scenes that keep the Money Minders Program recruiting and training volunteers and enrolling new participants.

Money Minders’ volunteers are matched with an older adult who needs help with one or more of the following tasks: writing checks, balancing the checkbook, reviewing bills and bank statements, budgeting and possibly dealing with creditors. If you are interested in volunteering or if you think you could benefit from the Money Minders Program, please call the Southern Maine Agency on Aging at 1-800-427-7411 and ask for Maryann McGreehan at extension 523.

Money Minders is provided free to eligible older adults. Participants are invited to make a donation to support the program.

L-R, Volunteers Helena Trumble and Dolores Ferron with Nelson Megna, AARP’s Volunteer State President; and, Maryann McGreehan, standing, Coordinator of the Money Minders Program.
When you’ve made the right decision, you know.

Even though we knew it was time, moving to an assisted living community was one of the hardest decisions we’ve ever had to make. But I knew we’d made the right choice when we decided to come here.

I never dreamed it would feel so much like home. And it’s good to know we won’t have to move again if our financial situation changes.

We looked at a lot of places. The moment we decided on the Inn at Village Square, we knew we’d made the right choice.

Senior News is a publication of Southern Maine Agency on Aging

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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 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!

Circulation: Mailed to 14,500 households in southern Maine and 4,000 copies are delivered to newsstands. An additional 500 copies are distributed through Agency on Aging events and locations.

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Snow Birds

Do you want to receive “Senior News” while you’re away this winter? Call Bonnie Craig at 396-6526 from the Portland calling area or 1-800-427-7411 x526 to let us know. Or, send an e-mail to bcrain@smama.org. Please provide your current address, forwarding address and effective dates (start and finish). We’ll keep “Senior News” coming your way!

Age 65 or older?

Sidewalk Snow Shoveling for Portland Residents

Please call Joan Sheedy at 774-7616 to sign up for the winter of 2009-2010. Joan will take phone calls from volunteers with shovels, too!
Keeping Neighbors Warm Partners with SMAA to Assist Seniors

Keeping Neighbors Warm serves residents of the following towns:

- Arundel
- Biddeford
- Buxton
- Dayton
- Hollis
- Kennebunk
- Kennebunkport
- Old Orchard Beach
- Saco

What to do if you are low on fuel and money?

1. Apply for LIHEAP through York County Community Action (YCCA) or People’s Regional Opportunity Program (PROP), if you live in Cumberland County.

YCCA provides financial assistance for apartment or home heating fuel bills to income-eligible households. Applications are taken from October 1 - April 30 at various locations in York County. Home visits are available for those who are unable to travel. Payments are made directly to dealers of oil, kerosene, LP gas, coal, electricity or wood. Choose your own dealer. To schedule an appointment call 324-5762 or 324-5762 x2945.

PROP offers several programs to help with heating improvements and costs for those families that meet income eligibility requirements. For some programs, families with children under 24 months or with members who are elderly or disabled are given priority when applying. Call 800-698-4959 or 207-553-5800.

2. Call your town or city hall and ask to speak with the person responsible for general assistance. Your municipality is familiar with resources in the community and they can provide information and/or assist you.

3. After you have made these first two steps AND you are age 60 or older, call the Southern Maine Agency on Aging at 396-6527 or 1-800-427-7411 x527 and speak with Sheila Emple. You may also call the Salvation Army office in Old Orchard Beach at 934-4381.

When a fuel company based in Biddeford, Maine closed in January 2008 without honoring its customers’ prepaid fuel orders, members of several northern York County communities stepped up to see how they could help. In the process, this group of concerned volunteers discovered just how tough winter heating can be for individuals and families who hover above the guidelines for government-funded fuel assistance programs.

The result is Keeping Neighbors Warm, a coalition whose mission is to help residents of the nine communities most affected by the loss of their heating contracts. To simplify the process of applying for help, Keeping Neighbors Warm got general assistance directors of each town involved and has now partnered with the Salvation Army in Old Orchard Beach and the Southern Maine Agency on Aging, which covers York and Cumberland counties.

“It became obvious that paying for heat is a huge challenge for many Mainer, especially in New England. There are a whole bunch of people who have never asked for help that now need it. Government income guidelines were set way below where they should be,” says Bill Southwick, one of the founders. The group has exceeded their initial goal of raising $100,000, so recently they decided to help residents of the nine communities most affected by the loss of their heating contracts. To simplify the process of applying for help, Keeping Neighbors Warm got general assistance directors of each town involved and has now partnered with the Salvation Army in Old Orchard Beach and the Southern Maine Agency on Aging, which covers York and Cumberland counties.

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Why Do I Feel So Anxious?

Kate Dulac, MS, LCPC,
Caregiver Advocate

Since caregiving is fraught with reasons to feel stressed, caregivers are often advised about stress management, a vital tool in helping caregivers stay healthy. As caregivers, we may feel stressed not only about the health, safety, and well-being of the person we are caring for, but also about dealing with the health care community, and perhaps with finances, as well. Underlying all this stress is often another condition, anxiety, which caregivers experience at a significantly higher rate than the non-caregiving population.

What is anxiety, and what can we do about it? Anxiety serves a useful purpose, and a life free of anxiety is impossible. For example, anxiety alerts us to danger, and is thus a survival mechanism, and it can also motivate us into action. However, anxiety can become problematic when it interferes with daily life, and when it starts to create problems instead of solving them.

Many times, what finally pushes someone to ask for help is not the anxiety itself but the physical symptoms anxiety produces, or the realization that something is not right. Symptoms of anxiety can be fatigue, restlessness, irritability, muscle tension, and poor sleep. Extreme anxiety can lead to shortness of breath, irregular heart beat, and intestinal disturbances. Since some illnesses can feel very much like anxiety, a doctor’s help is vital to determine the cause of your symptoms. If a doctor discovers no underlying illness, the next step is to find what may be a long journey, taking regular breaks from caregiving so that when you need it, and to take regular breaks from caregiving so you can rest. Caregiving is in reality a marathon, not a sprint, and on what may be a long journey, taking good care of yourself is crucial.

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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.

Caregiver Advocate
Kate Dulac, MS, LCPC,

SOUTHERN MAINE
Agency on Aging

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.

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Kate Dulac, MS, LCPC,
For people with congestive heart failure and their families, 1st 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 Tuesday of the month, 1-2 PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700.

On-line support group: This 24 hour/day message board is simple enough for even the least experienced computer user. If you are caring for an aging family member or friend, and you have Internet access, please join us! Contact Kate at SMAA, 1-800-427-7411 or online@smaaa.org.

Other areas: Please call Kate or Ann at SMAA, if you are looking for a group in another area. Toll-free number is 1-800-427-7411.

Kinship/Grandparent Support Group
Sanford: Wee Care, support and discussion for kinship parents and grandparents helping to raise children. 2nd Wednesday of the month, 6:30-7:30 PM. Contact Thea Murphy at the Trafton Senior Center, at 457-0080.

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MEDICARE PART B OPEN SEASON

By Robert Clark
Social Security Representative

If you are eligible for Medicare Part B medical insurance, but you didn’t sign up for it when you first became eligible for Medicare, you have another opportunity to apply. Open season for Medicare Part B runs from January 1 until March 31, 2010. Better to act early than late — if you miss the deadline, you will have to wait until 2011 to apply.

Medicare Part B covers medical expenses not covered by Medicare Part A (hospital insurance), such as doctors’ fees, outpatient hospital visits, and other medical services and supplies.

Medicare is made up of four parts:
- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care;
- Medical insurance (Part B) that helps pay for doctors’ services and many other medical services and supplies that are not covered by hospital insurance;
- Medicare Advantage (Part C) plans for people with Medicare Parts A and B. Subscribers can choose to receive all of their health care services through one of these provider organizations under Part C; and
- Prescription drug coverage (Part D) that helps pay for prescription medications. Some people with limited income and resources may qualify for extra help to pay for the costs — monthly premiums, annual deductibles and co-pays — relat-ed to their Medicare prescription drug plan (Part D). You can find more information about the extra help at www.socialsecurity.gov/prescriptionhelp.

You can learn more about Medicare by reading our electronic booklet, Medicare at www.socialsecurity.gov/mymedicare. Here’s what you need to know about the changes in the law:
- First, Social Security will not longer count any life insurance policy as a resource; and
- Social Security will not count as income the help a person receives from someone else to pay for household expenses: like food, mortgage or rent, utilities and property taxes.

In addition Extra Help applications taken on or after January 1, can serve to initiate the application process for the Medicare Savings Programs, which help with other Medicare costs, like Part B premiums.

See Stan Cohen’s editorial on page 14 for more encouragement to seek the financial help you have earned as a US resident eligible for Medicare.

Coats for Seniors

If you are in need of a warm winter coat come to the Southern Maine Agency on Aging through the end of January. A number of coats were collected for older people, age 60 or older. Office hours are 8:00 to 4:30. Coats are on the lower level at 136 US Route One, Scarborough. For more information call 386-6500.

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- complimentary workers and dryers on each floor
- beautifully landscaped courtyards and patios
- wellness and exercise center
- library and computer center

When you first become eligible for hospital insurance (Part A), you have an initial enrollment period of seven-months in which to sign up for medical insurance (Part B). After that, you have to pay a higher premium — unless the reason you declined Part B was because you were working and covered through an employer’s group health plan or a group health plan based on a spouse’s employment.

You are given another opportunity to enroll in Part B during the general enrollment period, from January 1 to March 31 of each year. But each 12-month period that you are eligible for Medicare Part B and do not sign up, the amount of your monthly premium increases by 10%.

Medicare Savings Law Changes
Beginning January 1 changes in the law will make it easier for some people to qualify for Extra Help with their Medicare prescription drug plan costs. People who have applied before and did not qualify may be eligible based on these changes.

Here’s what you need to know about the changes in the law:
- First, Social Security will no longer count any life insurance policy as a resource; and
- Social Security will not count as income the help a person receives from someone else to pay for household expenses: like food, mortgage or rent, utilities and property taxes.

In addition Extra Help applications taken on or after January 1, can serve to initiate the application process for the Medicare Savings Programs, which help with other Medicare costs, like Part B premiums.

See Stan Cohen’s editorial on page 14 for more encouragement to seek the financial help you have earned as a US resident eligible for Medicare.
Free to be
Are you confused by the different health care plans for Medicare Beneficiaries?

- Not sure what type of plan would best fit your needs?

Let me help you get the answers and information you need.

I’ll take the time to:

- explain how Medicare works and tailor the conversation to what stage of life you’re in -- turning 65 or already Medicare-eligible
- listen to your concerns about Medicare coverage
- learn what you need and want from a Medicare plan
- review your health care options
- show you plans that will ease your concerns and meet your needs
- go over the printed, detailed information about the plans we discuss

Call me today to discuss your options or to schedule a no-obligation in-home appointment. I’m here to help you!

Jay Ball, your local Anthem Blue Cross and Blue Shield sales representative

Local: 207-272-0127

Are you confused by the different health care plans for Medicare Beneficiaries?

This advertorial is paid for by Hannaford for the benefit of “Senior News” and its readers.
Making a Come Back: A new volunteer role fills a personal need while helping others

With Priscilla Platt’s sparkling eyes, glowing complexion and vivacious manner you might assume that she hasn’t a health care concern in the world. And, you’d be wrong. Just three years into remission from cancer, Platt never knows when the aftereffects of extensive radiation and chemotherapy will demand immediate attention for a new or existing medical problem.

Before her diagnosis, Platt was a librarian, first at Eastern Maine Medical Center in Bangor, then at all levels in public schools. Throughout her career she loved teaching and coaching people as they gained the knowledge to find the resources and answers they needed. After her cancer diagnosis Platt took a year off to complete treatment. She credits eHope for helping her organize her life and coaching people as they gained the skills to take care of themselves and to feel more in control of their situation.

Platt considers the program to be “rather brilliant” in the way that it is put together. “It is very exciting when it works, and I have seen it work,” she says. Participants tell her that they have skills they can use throughout the week along with specific goals and an action plan. “It is hugely satisfying to hear people say, ‘Thank you, this is what I needed. This was great!’”

Of course, admits Platt, modeling the healthy skills as a volunteer leader “keeps me honest and doing what I need to do for my own health.”

In addition to teaching workshops, Platt has also become a Master Trainer, certified to train new workshop leaders. She will be co-leading the next leader training scheduled for February 1-4 at SMAA in Scarborough. If you are interested in becoming a leader or support someone with a chronic health issue, visit the Southern Maine Agency on Aging’s website at www.smaaa.org.

**Living Well for Better Health**

...is a six-week program for people with a chronic health problem. The goal of the program is to help participants discover how to manage their own health to gain the best possible lifestyle. Living Well sessions are held in physician’s offices, community settings and senior centers and last for two hours each. Adults of all ages, as well as those who support them, attend the program in groups of 8-15 people. Each group is facilitated by two trained leaders, one or both of whom have a chronic health issue.

Southern Maine Agency on Aging offers the program under a license from Stanford University. Workshop leaders are trained by certified Master Trainers.

**Becoming a Volunteer Lay Leader**

**Benefits**

- Join an award-winning program that has been proven to lower costs and improve health outcomes for people with chronic conditions and their caregivers.
- Thorough, 28-hour training and ongoing support. Great program materials and a user-friendly format for teaching this fun, highly interactive program.

**Expectations**

- Leaders do not need to be health professionals or have prior group facilitation experience, but good communication skills and the willingness to lead a small group are important.
- Most leaders have one or more chronic health problems or support someone with one. Examples: vision or hearing loss, arthritis, eating challenges, diabetes, pain, or heart disease.
- Attend all 4 days of training.
- Commit to leading at least one workshop within six months of training and thereafter, at least one a year.
- Follow the easy-to-use Leader’s Manual.
- Serve as a guide for individual behavior change rather than telling people what they “should do.”

**Interested?**

Contact Anne Murray at 396-6529 or 1-800-427-7411 x 529 or amurray@smaaa.org.
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<table>
<thead>
<tr>
<th>Shoulder Replacements</th>
<th>Hip Replacements</th>
<th>Knee Replacements</th>
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<td>135</td>
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With some of the nation’s top medical professionals delivering quality, personal care, it’s no wonder Maine Medical Center performed twice as many joint replacement surgeries than anyone else in Maine in a year. This kind of expertise leads to an exceptional patient experience, so that patients leave with new joints and a new lease on life.

Maine Medical Center
Joint Replacement Center

www.mmc.org

A MaineHealth Member
Foundation Support for Meals on Wheels

The Sam L. Cohen Foundation recently donated $20,000 to provide laptop computers, printers, and Internet access to the 12 Meals on Wheels dispatch sites serving all of York and Cumberland counties. Electronic record keeping will improve communication and increase efficiency for staff managing nearly 600 volunteers delivering 3,500 meals a week. Other electronic tasks will include scheduling volunteers, designing delivery routes and managing inventory of the food. The laptops will also be used for multi-media training for volunteers with the goal of connecting Meals on Wheels participants to other SMAA services.

“This technology will further improve the service and effectiveness of Meals on Wheels,” said Ted Trainer, Director of Healthy Aging. “Our goal is to make sure there is no waiting list and that we reach homebound seniors who have no other way to get nutritious food.” The program switched to a restaurant-quality food service in 2009, which allows participants to heat and eat meals at their convenience. If preferred, meals can be delivered hot.

Meals on Wheels Seeks Participants

The Rines Thompson Fund and BJ’s Charitable Foundation each have given $5,000 to help the Southern Maine Agency on Aging reach a greater number of older adults in greater Portland who are at risk of poor nutrition. People who live alone are twice as likely to experience hunger as those who don’t, according to a 2008 national research project by the Meals on Wheels Association of America. In the city of Portland there are at least 3,500 people age 65 or older who live alone.

For more information see www.smaaa.org and hit the Meals on Wheels link on the home page. Referrals can be made online or by calling 1-800-400-MEAL (6325).

New Information & Advocacy Hours in Portland

SMAA Social Worker Abby Montague will be at the Salvation Army’s Center for Healthy Aging, 287 Cumberland Avenue, Portland, between the hours of 10:00 AM and noon on the second Wednesday of every month. Call 396-6585 to set up an appointment.

Amedisys Home Health of Portland offers patients the choices necessary to maintain and even improve their quality of life—at home, where they feel most comfortable and recover more quickly. Our range of patient services includes: Skilled and Psychiatric Nursing; Home Health Aides; Medical Social Workers; Physical, Occupational and Speech Therapy; and Disease Management Programs.

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Quality of Life
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Seasonal Affective Disorder — Hibernation Depression

by Dr. Ronald Bailyn
Maine Medical Center
Division of Geriatrics

A long, snowy winter can make avid skiers and snowboarders euphoric. In contrast, those of us who don’t love snow or who poorly tolerate the cold can face periods of “cabin fever” or “winter blues.” A different and more serious problem is Seasonal Affective Disorder (SAD).

Seasonal Affective Disorder typically starts in the fall as day light decreases and, if untreated, can last until spring. SAD’s symptoms of depression include a feeling of hopelessness, poor concentration, and social withdrawal. Weight gain, with a craving for carbohydrate-rich foods, occurs frequently. Because of the low energy and increased sleep that usually accompany the disorder, SAD is often compared to hibernation. Some researchers therefore argue that SAD is as much a disturbance of waking up as of mood.

While 1 in 200 people are estimated to suffer from Seasonal Affective Disorder, the rate is higher in Maine and other northern states, as might be expected. The disorder occurs more often in women than in men, and commonly starts during one’s 20s. In as many as 20% of the people with SAD, bipolar disorder (manic depressive illness) is present. Interestingly, a small number of people experience “reverse SAD” with summer onset, and have symptoms then of unusual activation or agitation. While to the cause of Seasonal Affective Disorder, several theories are under active investigation. Twin studies support a genetic role, and some researchers believe problems with serotonin, the nerve-messenger chemical, are involved. Another intriguing area of study considers changes in daily biological patterns (circadian rhythm), including shifts in the release of melatonin, the sleep-wake regulating chemical.

For treatment, high intensity light therapy was found effective in more than 20 studies that were identified in a 2006 review of SAD in the “American Family Physician” journal. Patients often experienced a response within one to two weeks. Unfortunately, many insurance policies do not cover the approximate $200 cost of a specialized light box, or they may require preauthorization. Several antidepressant medications have also been demonstrated to be effective, and, in limited study, cognitive behavioral psychotherapy has shown benefit. Some information about light boxes may also help. Sertraline (Zoloft) and fluoxetine (Prozac) are among the antidepressants that have been found to work in the treatment of Seasonal Affective Disorder. Other commonly tried treatments include cognitive behavioral therapy, exercise, increased time outside, mind-body treatments, and melatonin. Many of these strategies and increased social activity are recommended for less severe winter depression.

Depression in the winter can sometimes feel inevitable, and light therapy is the answer for some. However, no matter the season, severe depression should not be accepted as normal. Depression is treatable and if you experience symptoms of depression, consult your primary care physician for guidance.

Otherwise, enjoy the beauty of winter in Maine.
Yes, Mainers are proud, self-reliant people. They don’t ask for help, not prone to accepting “handouts.” Admirable qualities, but they are not always the wisest. There are several government-sponsored programs to assist low-income seniors with health coverage issues. Some examples: MaineCare, Medicare Savings Plans, Low Cost Drugs for the Elderly, Maine Rx Plus, Federal Low Income Subsidy for Part D, and pharmaceutical company Patient Assistance Programs.

Yet many people who are eligible for one or more of these programs do not take advantage of them. What many seniors fail to understand is that THEY HELPED PAY for these programs through taxes that they paid during their working years. These are not handouts. They are the government’s way of fulfilling its responsibility to its older citizens.

Think of it this way. The healthier you can stay, the less you become a burden to yourself, your family, and to your community. So, in a very real way, each eligible person who applies for assistance from one or more of these public programs is doing everyone a favor. Need more information? Call 1-877-353-3771.

Mrs. Glass: Yes. I have been getting so many mailings about Medicare lately I just don’t know what to throw away and what to respond to.

Teacher: Can you give me an example?

Mrs. Glass: Well, yesterday I received a kind of fold-over outsized post card. One panel can be removed and returned like a post card to something called the “processing center.” It suggested that I could get important information about Medicare. Should I mail it?

Teacher: I’ve seen those mailings. I believe that they are sent out by a health insurance company that does not identify itself. The folder is made to look like a government-sponsored piece—but it actually is a way to get you to ask for information. You see, companies that sell Medicare Advantage plans are now prohibited from direct solicitation. Unless you have decided that you want to look into Medicare Advantage as an alternative to Traditional Medicare, you can toss that piece into your recycling box. Any other examples?

Mr. Steel: I get a lot of Medicare stuff from Humana, United Health and other companies. They all seem to be selling something but I think I have what I need. That is why I came to this class.

Teacher: Yes, there has been a kind of “feeding frenzy” in the last couple of years. The competition for your dollars is keen. In general, health insurance companies who sell Medicare related policies are offering three kinds of coverage: Medicare Supplement policies (often called Medigap coverage); Medicare Part D prescription drug plans; and Medicare Advantage plans. The problem with most of those mailings, however, is that they often don’t tell the whole story. It would be a mistake to make a decision about changing your coverage based strictly on what you get in your mailbox.

When you’re 64....
Sign up for a Medicare Birthday Clinic

Grants to the Southern Maine Agency on Aging from the Edward H. Davis Benevolent Fund, and the Maine Community Foundation, both of the Maine Community Foundation, as well as from the Agnes M. Lindsay Trust will support the Agency’s traveling “Birthday Clinics.” The Agency holds regular Birthday Clinics at its Scarborough office for people who need to make significant decisions about Social Security, health insurance, and other benefits as they turn 65. These clinics are always filled to capacity. In 2010, the Agency will take these clinics on the road to rural communities in York and Cumberland counties. Clinics will be presented by trained volunteers and attendees will have the option of a follow-up one-on-one appointment. Birthday Clinics are free, although a $20 donation is requested for this non-profit service.

To sign up, call 396-6500 or 1-800-427-7411.

Larrabee Village
Westbrook

Westbrook Housing is now accepting applications for Larrabee Village, a senior housing community. One-bedroom apartments are available for applicants 62 years of age or older. Rents are 30% of adjusted household income, and include heat, hot water and electricity.

Download an application at www.westbrookhousing.org

- Library
- Beauty/Barber shop
- Community room with piano and pool table
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Optional services:
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www.smaaa.org
Easy Adventures for People 50+/-

SNOWSHOEING $10
Smiling Hill Farm, Westbrook
January 11
Contact: Debbie Jones, Seniors Program Coordinator, Scarborough Community Services (207) 730-4156 office

SNOWSHOEING $10
Camp Ketcha, Scarborough
February 12
Please join us at Camp Ketcha for a beautiful February day of snowshoeing on Camp Ketcha grounds. Warm drinks and snacks will be provided for you to enjoy as a group!
Contact: Marissa Leighton, Camp Ketcha, Phone 883-8977 ext. 104, or email mleighton@campketcha.org

VOLKSMARCH Free
Gilisland Farm, Falmouth
February 13 & 14
Maine Audubon Preserve. 5K Group Walk 11:00 am on both days. Please register 10 minutes ahead of time (or you may choose to do a 1K walk or a 10K on your own. Maps will be available.) Coincides with Audubon’s Chocolate and Jewelry Fair. Grandkids welcome!
Contact: Denise Macaronas, Falmouth Community Programs, phone: 774-3415 or email: DMacaronas@town.falmouth.me.us

X-C SKI SERIES $10
Yarmouth
January 29 & February 5, 12-2
Fels Groves Farm Preserve
February 26, 12-2
Pratt’s Brook
Join us for a series of cross country skiing workshops to help you develop some basic skills! Bring your own gear, or arrange to use ours!
Contact: Marcia Noyes, Yarmouth Community Services, phone: 846-2406 or email Marcia_Noyes@yarmouth.k12.me.us

SNOWSHOEING $5
Lowell Preserve, Windham
January 22 (1/29 raindate)
Contact: Windham Parks and Recreation Dept. at 892-1905.

A message for all Southern Maine Agency on Aging Volunteers

As a SMAA volunteer, you now qualify for an additional discount on long term care insurance from a leading company.

An affordable, well-designed LTC policy can help you stay in your own home longer, and help keep you in control of care decisions. This discount is available to age 79, and is also offered to select family members.

Call today to learn how this program can work for you.

Kerry Peabody, CLTC
Long Term Care Insurance Specialist
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"A Matter of Balance" A Healthy Aging Program

Looking for Volunteer Coaches

Chances are you know someone who has fallen or who is afraid of falling. "A Matter of Balance" is a proven program that helps people manage concerns about falls and increase physical activity. Southern Maine Agency on Aging is looking for volunteers to lead this program.

"A Matter of Balance" is conducted in eight, two-hour sessions and uses group discussion, problem-solving strategies, videos and gentle physical exercise. Older adults learn positive coping methods to reduce fear of falling in order to remain active and independent.

Coaches help participants become more confident about managing falls by realizing that they can increase their strength, find ways to reduce falls, and protect themselves if they do fall.

Coaches need good communication and interpersonal skills, enthusiasm, dependability and a willingness to lead small groups of older adults. Coaches also need to be able to lead low to moderate level exercise.

The next coach training will be offered at the Southern Maine Agency on Aging, 136 US Route One in Scarborough on Thursday and Friday, February 25 and 26 from 12-4 PM. Snow date will be March 5, 12-4 PM.

If you live in York County or would like to learn more about becoming a coach, call 1-800-427-7411, x529 or 396-6529.

NOTE: The next "Matter of Balance" Class for participants will be held in Scarborough at the Agency on Aging from February 22 - April 12. Call Anne Murray for more information of to register at 396-6529.

Living Well Workshops*

January 8 - February 12 at Maine Health Learning Resource Center in Falmouth. Call 885-8570 to register.

February 17 - March 24 OR Feb -March 25 at Nova Health/Intermed, 84 Marginal Way, Portland. Call 1-800-427-7411, Ext. # 529 for information or to register.

*See Page 10 for an explanation of "Living Well for Better Health".

Sunday Night Dinner & Jazz!

Discount through Southern Maine Agency on Aging

Events on Broadway presents:

January 17 - Portland Jazz Orchestra's 18-piece band!
January 24 - Tony Boffa
January 31 - Chris Oberholtzer Quintet

Plan on every Sunday. All events are from 6-9pm. Call 699-5855 for reservations and upcoming jazz entertainment schedule. Walk-ins are welcome. Entrees include: Maple Glazed Salmon, Chicken Cordon Blue, Sautéed "Ho Jo's" with Peppers and Onions, Five Cheese Lasagna.

For discount tickets, pick up at SMAA, 136 US Route One, Scarborough or call 396-6583. Office hours at 8-4:30 Monday-Friday.

After the Death of an Adult Child

Daytime Bereavement Support Group

Lossing a child at any age is nothing any parent ever wants to face, but the parent who loses an adult child does not always receive the same degree of acknowledgement and support as the parent who experiences the death of a younger child. While parents never "get over" the death of a child, some have found a way to understand that the depth of pain is a measure of the depth of their love, and they have eventually learned how to live with it in a way that honors their child. The group is open to any parent who has experienced the death of an adult child. Participants will have the opportunity to share with a skilled group facilitator and other parents who have experienced the death of an adult child. Plan to attend every session.

Group will meet eight consecutive Thursdays, beginning January 21 through March 11, 2010. The group will meet from 2:00 to 3:30 p.m. at St. Nicholas Episcopal Church, 350 Route One in Scarborough. Facilitator, Carol Schoneberg, an end-of-life educator and experienced bereavement support group facilitator at Hospice of Southern Maine.

Contact Carol Schoneberg at 289-3651, or cschoneberg@hospicesouthernmaine.org
Create a Legacy

HAVE YOU BEEN A DONOR TO THE ANNUAL FUND FOR MANY YEARS?
You can continue your annual giving after you are gone by making an endowed gift that will keep on giving year after year.

DO YOU WISH TO ESTABLISH A LASTING MEMORIAL TO A LOVED ONE?
You can create a named endowed gift as a lasting memorial.

You can make a planned gift to the Southern Maine Agency on Aging in the following ways:
- A bequest through your will or trust
- Charitable gift annuities
- Gifts of stock
- Real estate and other gifts of property
- Beneficiary arrangements:
  - Life insurance
  - Pension plans
- IRAs
- Annuities

Please contact Peg Brown, Director of Development, to discuss your interest in planned gifts and to answer any questions you may have. Call 396-6590 or email pbrown@smaaa.org.

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Gwen Simons
PT, JD, OCS, FAOMPT

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- Where you can feel the collective energy that comes from working together to solve problems.
- Where your freedom will not be compromised—you set the boundaries for your time availability.

We are looking for volunteers with skills such as:

- Strategic Planning
- Marketing
- Public Relations
- Business Planning
- Information Technology
- Fundraising
- Emergency Planning

Volunteers with the skills mentioned above and other professions are needed to help local nonprofit agencies in leadership-level, capacity-building projects.

As you may remember from reading "Senior News," RSVP developed the Capacity Corps initiative about two years ago. The purpose of Capacity Corps is to capture the management and professional skills of volunteers age 55 and over and make them available to nonprofit agencies that can use those skills in projects designed to build their capacity to meet their community missions.

The model was tested here at Southern Maine Agency on Aging. RSVP recruited 12 Capacity Corps volunteers who made major contributions to the following outcomes:

- A new Strategic Plan
- A new system and product for Meals on Wheels
- A new marketing plan for Meals on Wheels
- An emergency plan
- A planned giving component to our fundraising program
- Articles and editing for our bi-monthly newspaper, "Senior News"
- Support for our social workers

After the success of the Capacity Corps model at Southern Maine Agency on Aging, we are beginning to work with other area nonprofits to develop capacity building projects that benefit them and recruit Capacity Corps volunteers to help them with these projects. We held Community Forums in November to publicize this program, and we now have five nonprofit agencies interested in working with us to find such volunteers.

This is where you might help. If you "see yourself" in the list of skills, above, and if you would like to find out more with no obligation, please give us a call. The Capacity Corps Coordinator is Paddy Clark. She may be reached at 396-6538 or 1-800-427-7411, Ext. 538. Or you may email her at pclark@smaaa.org.

New Volunteers

The following volunteers joined RSVP recently. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

Christine Blauvelt
Carol Boland-Gudinas
Constance Chenard
Mimi Clark
Bess Cutler
Francis Eltman
Nancy Hackett
Kenneth Murphy
Donna Pierce
Nancy Sawyer
Josie Schwartz
Herbert Swartz
Margaret Townsend
Edith Yonan

New RSVP Stations

The following organization recently became an RSVP volunteer station. We welcome them to the RSVP network and look forward to working with them to develop meaningful volunteer assignments for many years to come.

- Block Island Maritime Funding
- Full Circle Community Thrift Shop
- Nathan Clifford School
- Togus Veterans Administration Medical Center

Farewell

Linda Angel passed away on December 9 at the age of 51. Linda was a staff member with the Foster Grandparent and Senior Companion Programs at the People’s Regional Opportunity Program (PROP), and thus was part of the Senior Corps family that includes RSVP. Linda was a colleague and friend of ours for over 20 years, and throughout her long battle with cancer, she lived life to its fullest. We will miss her.
The Tip of the Iceberg

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

Make a New Year’s Resolution: VOLUNTEER!

Cumberland County

• Meals on Wheels drives are needed, especially in the Gorham and South Portland areas.
• Volunteers are also needed to help pack the meals for the drivers to deliver.
• The AARP Tax Aide Program is looking for additional tax counselers to help low to moderate income Mainers. Comprehensive training will be provided in January 2010. Actual preparation of tax returns takes place February through mid-April.
• A Portland-area hospital needs volunteers to serve in a variety of capacities. Courtesy parking and retrieval is even provided.

These and many other volunteer opportunities are available. All you have to do is pick up the phone and call Priscilla Greene at 396-6521 or 1-800-427-7411, Ext. 521. You may also e-mail pgreene@smaaa.org. Bear in mind that these are only a few of the many volunteer opportunities that can be yours through RSVP.

York County

• Community agencies are looking for volunteer drivers to transport clients. Mileage reimbursement is provided.
• Assisted living facilities and nursing homes throughout York County are looking for volunteers to help out in a variety of activities including visitation, entertainment, social hours, special events and the creative arts.
• A thrift store in southern York County needs volunteer assistance.
• Southern Maine Agency on Aging is looking for volunteers to support their older neighbors by providing such services as minor home repair, grocery shopping, bill paying assistance and Meals on Wheels.

To learn more about these and many other volunteer opportunities from Kittery to Kennebunk, contact Deborah Levine at 603-205-4073 or by e-mailing dlevine12@yahoo.com. For other areas in York County, contact Ken Murray, at 1-800-427-7411, Extension 520 or by e-mailing kmurray@smaaa.org.

RSVP Tackles Winter

The RSVP knitters volunteer faithfully all year long so that we can donate hand-made mittens and hats to children in Head Start, schools and childcare programs. Deliveries have been taking place over the last two months, and our gifts are always gratefully received! This labor of love by our knitters means a warmer winter for many children.

RSVP volunteer Sylvia Searle was recently recognized by Sweetser Children’s Services for 25 years of volunteer service. Sylvia organized the very first group of volunteers for Sweetser 25 years ago. Over that time she has served on the Sweetser Board and many committees and continues to serve as a volunteer reader to the children. Congratulations, Sylvia!
Medicare Beneficiaries who live in Maine, please read this important message about your Medicare Health Plan options.

**FIVE STARS FOR OUR MEDICARE HEALTH PLANS**

Martin’s Point Generations Advantage plans are the ONLY Medicare Advantage plans offered in Maine that currently have a 5-star summary rating of health plan quality from Medicare—the highest possible rating!* During Medicare’s Open Enrollment Period (January 1–March 31), you may still be eligible to enroll** in one of our plans.

Call our knowledgeable phone representatives at 1-888-640-4423 (TTY/TTD users call 1-866-544-7502), set up a one-on-one appointment, or visit our website at www.martinspoint.org/medicare. We’re available 8 am–8 pm, seven days a week.

*Medicare.gov, 2010 Plan Quality and Performance Ratings. Applies to Prime (HMOPOS) and Value (HMO) plans only. The Select (PPO) plan is too new to have current Medicare ratings. **You may only enroll during specific enrollment periods. Call Martin’s Point for details. You must have Medicare Part A and B to enroll in Martin’s Point Generations Advantage. Serving all of Maine except Washington County. Martin’s Point Generations Advantage is a Medicare Advantage organization with a Medicare contract. This is an advertisement; for more information contact the plan. "M0062_2010_527"