Very once in a while it is astonishing to note how much can happen in a short period of time. Needless to say, it has been a busy beginning to the summer season. Here are a few highlights from the month of June:

- 795 calls were fielded by our Information and Advocacy team.
- 17 new volunteers joined RSVP, bringing our total RSVP volunteer corps to more than 650.
- Maine Senior Games was selected by the Governor’s Council on Physical Activity for the 2009 Adult Fitness Award.
- 14,000 meals were delivered by 300 dedicated volunteers.
- Two of our outstanding Volunteer Medicare Advocates, Dick Hilton and Stan Cohen, each received awards for their enormous contributions to their communities.
- We celebrated the conclusion of new energy saving improvements, accessible entrances and landscaping at our main office in Scarborough.
- SMAA’s Truslow Adult Day Health Center in Saco benefited from the work of employees of CanTeen Service Co. and Casco Indemnity Co. during United Way’s Day of Caring in York County. Annual plantings and garden work as well as painting projects were completed followed by a barbecue and entertainment by country musician Slim Andrews.
- At our June board meeting, I was honored to welcome Jud Knox as our newest board member. Jud is the President and CEO of York Hospital, where he has 27 years of hands-on experience working with and caring for older adults. He brings a wealth of health care knowledge to the Board and a deep understanding of elder care needs in southern York County.
- Our Meals on Wheels program continues to evolve and is receiving great reviews. The recent innovations in Meals on Wheels were featured on MPBN radio and in weekly newspapers. In addition to a new food provider, we are now offering renal, chopped, and pureed meals for participants with special dietary requirements.
- In early July Senator Susan Collins became the honorary chair of the 2009 Maine Senior Games, which begin August 29 offering 57 events through September 24.

As we look forward to a busy summer, I would like to thank our more than 2,000 volunteers and donors for your loyalty and hard work.

Laurence Gross
Executive Director
Southern Maine Agency on Aging

A few of the 83 athletes who will travel to the National Senior Games in Palo Alto, California pose with Senator Susan Collins. Maine Senior Games Coordinator Jo Dill announced at a celebration picnic on July 12 that Senator Collins will be the Honorary Chair of the 2009 Maine Games.

Barbara Haddad and her brother Peter Carberry celebrate the new energy saving improvements, accessible entrances and landscaping at the Agency on Aging’s office in Scarborough with guests and staff on June 18. Haddad, a former board member, established the perennial gardens in 2005 in memory of her father, Robert Carberry.

From the Director’s Desk

JULY-AUGUST 2009

AGEWELL
HEALTHY AGING
CLASSES

Summer-Fall 2009
A Matter of Balance
Deering Pavilion, 880 Forest Ave., Portland
August 4-27
Tuesdays 10am-12 noon, Thursdays 1-3pm
Southern Maine Agency on Aging
136 U.S. Route One, Scarborough
September 22 - November 10, Tuesdays 1-3pm

Living Well Workshops
OLLI (Osher Lifelong Learning Center), 96 Falmouth St., Portland
September 15 - October 20
Tuesdays 12:45-2:45pm
Southern Maine Agency on Aging
136 U.S. Route One, Scarborough
September 22 - October 27
Tuesdays 1-3pm

Call Anne Murray at 1-800-427-7411 x529 or 396-6529 for more information or to register.
by Kim Williams
Maine Senior Games Athlete

National Senior Games offers competition in twenty-five different sports. While you may think of pitching horseshoes as a backyard pastime, the competition is hotly contested.

Meet our featured senior athlete who will be competing in August at the National Senior Games in horseshoe pitching.

My name is Rick Fortin and I am 78 years old. I have been married to my wife Rollande (a very strong supporter) for 58 years, and we have five children. We live five months in Brunswick, Maine and seven months in Inverness, Florida. Our legal residence is Maine.

What sport do you compete in and how long have you been involved?

I compete in horseshoes and have been since my teen years. In those days it was mostly competing at family gatherings and picnics. When I retired in 1993, my neighbor Armand Skolfield told me about Maine Senior Games and gave me a registration form. I competed that year and won a silver medal in my age division, and I was hooked!

Do you have a favorite event or a favorite place you've competed?

In 1995 I was invited to the Nationals, which was held in San Antonio, Texas. I was amazed at the magnitude of the Nationals. There were more than 12,000 athletes and 25,000 guests, and they had at least 8,000 volunteers. In horseshoes alone we had more than 300 participants. In my age group, 60-64, we had 75 competitors. The best I could do was 9th place. A lot of the horseshoe pitchers belong to clubs and have handicaps. They couldn’t believe I had neither.

Since then I have competed every year in the Maine Senior Games and have won numerous Gold and Silver medals. I haven’t had as much success at the Nationals. At that level the athletes are top notch. In 1997 I did win a 4th place ribbon in Tucson, Az. I have also been to the Nationals in Orlando, Florida, Virginia Beach, and Louisville, Kentucky.

What’s your training like? What do you do to prepare for an event?

In Maine I practice at the Four Seasons campground where we stay during the summer months and in Florida I pitch competitively once a week at a private gathering of all seniors.

Do you have any special accomplishments you’d like to mention?

I am very proud to say that my daughter Nancy competes in basketball and horseshoes and my son Bob now competes in horseshoes in the Maine Senior Games. In fact, since we all won medals in August 2008, we are all going to the Nationals in San Francisco, California. In her first year of National competition Nancy won a Silver medal in horseshoes. This will be Bob’s first year competing at the National level.

Do you have advice for someone just starting out?

Whether you compete in State or National Senior Games people are very friendly. Competition is fierce but in a nice way. I have yet to meet an opponent who is rude or who makes me feel that I don’t belong there. You meet many people from different parts of the country, brag about the great state we all live in, our different cultures and experiences. I am sorry that I had never heard of the Maine Senior Games until I was 62, otherwise I certainly would have joined at 55, which then was the minimum age, now it is 50.

Take Rick’s advice and try out some friendly competition at the Maine Senior Games. I wish him much luck in Palo Alto in August!

Eyesight is a big part of life and how we live it.

Growing older—even with cataracts—doesn’t mean giving up on having clear, flexible vision for doing all the things that life has to offer.

Today, the doctors at EyeCare Medical Group are using new techniques and the latest FDA-approved intracocular lenses—featuring Crystalens®—to restore clear, comfortable and flexible vision in ways that weren’t even possible until now.

For many patients, these state-of-the-art internal lenses (which replace the eye’s natural lens after cataract removal) do even more than turn back the clock. They allow the eye to focus for close-up and distance vision, too. So getting rid of cataracts could mean even better eyesight than when you were young—clear and sharp, near or far, for enjoying life without the need for reading glasses, bifocals or contacts!

After all, you don’t have to be young to have a youthful attitude—or youthful vision. Just ask your doctor, or call EyeCare Medical Group today:

828-2020 or toll-free 888-374-2020

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www.southeasterik.com • www.eyecaranimal.com

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WWW.SMAAA.ORG
Profile of a Multi-Dimensional Athlete
by Ken Kalb, Volunteer, Capacity Corps

Ben Lothrop is a man with many interests and pursuits. He’s played slow-pitch softball for 34 years, keeps a journal, is fond of flower gardening, enjoys reading and writing poetry, tending to his two black cats, and swimming in Range Pond as well as Dundee Park in Windham. He was born and raised in Wilton, Maine, but has lived in Portland for the last forty years. Ben’s enthusiasm rises highest, however, when he talks about the Maine Senior Games.

Ben has participated in the Maine Senior Games for twelve years and has won more than 40 medals. He typically enters about eight events each year. These range from various swimming events to racewalking, football throwing, field goal shooting (basketball), and bowling.

Ben says it is not the events and medals, as such, that make the Games so worthwhile and rewarding. It is the comradeship of like-minded people sharing in the sense of achievement that comes with well-organized events that closely resemble the structure and “feel” of the Olympics.

In short, the social contacts are terrific, and we all enjoy companionship on our respective journeys. This should be welcome news to those who may think the Senior Games are only for super jocks that run umpteen miles before breakfast, nine days a week.

To get involved, see www.mainsenorgames.org or call Jo Dill at the Southern Maine Agency on Aging 396-6519.
IN MEMORIAM

It is with great sadness that the Southern Maine Agency on Aging notes the untimely passing of Melissa Picoraro, a dedicated social worker whose genuine caring and compassion was reflected in her work as an Elder Advocate.

We appreciate the compassion that the Southern Maine Agency on Aging notes the untimely passing of Melissa Picoraro, a dedicated social worker whose genuine caring and compassion was reflected in her work as an Elder Advocate.

MELANIA A. PICTORARI, LMSW 1953 – 2009

“I wish I could tell you in person. Thanks for being there for me. It was your friendship that gave me life.”

—Excerpted from a letter sent by one of the many people Melissa helped during her time at SMAA.

Toole, Carlin & Powers, P.A.

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Public Benefit Planning • Trusts
Wills • Medicaid/MaineCare
Probate • Social Security Disability
Guardianship/Conservatorship
Estate Planning

Mary C. Toole, Esq. • Barbara Carlin, Esq. • Victoria Powers, Esq.

HOME VISITS AVAILABLE

Portland: 207-775-2882 or 207-879-6054
Freeport: 207-865-1515

www.elderlawinme.com

Senior News
is a publication of

SOUTHERN MAINESAIDENCY ON AGING

136 U.S. Route One,
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Printing: Sun Prints, Lewiston

Circulation: Circulated 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.

For details on advertising in “Senior News,” log on to www.smaaa.org and see Senior News on the front page or send an e-mail to seniornews@smaaa.org. You may also reach “Senior News” representative Nancy Bloch at 207-6588.

New marketing options include, full color ads, advertisement 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!

Disclaimer of Endorsement: We appreciate the loyal support of our advertisers who make the publication of “Senior News” possible. The appearance of these advertisers does not constitute or imply an endorsement, recommendation, or favoring of these advertisers. The Southern Maine Agency on Aging (SMAA) does not assume any liability for the products or services advertised by the Southern Maine Agency on Aging (SMAA). Advertisers are not permitted to use the name of SMAA, its employees or volunteers for marketing or product endorsement purposes.

“Senior News” is mailed free for the asking. If you would like to receive “Senior News,” call Bonnie Craig at 207-396-6526 or send your name and mailing address to bcraig@smaaa.org.

Mission Statement

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

Toole, Carlin & Powers, P.A.

ELDER LAW

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Public Benefit Planning • Trusts
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**MEDICARE**

Are You Wondering What You Can Do if Medicare Won’t Pay For Care You Received?

If Original Medicare will not pay for care you received, you will find this out when you receive your Medicare Summary Notice (MSN). If you think the care you received is medically necessary, you should not take “no” for an answer.

1. Find out if it is possible that there was a billing mistake. Medicare uses a set of service codes, called CPT codes, for processing medical claims. Each medical service has been assigned a specific code. Sometimes providers accidentally use the wrong codes when filling out Medicare paperwork, and this can result in Medicare denials. A denial can sometimes be easily resolved by asking your doctor to double-check that your claim was submitted with the correct codes. Your doctor’s billing office can call 800-MEDICARE to get in touch with the company that processes Medicare claims (carrier or intermediary). If the wrong code was used, ask your doctor to resubmit the claim with the correct code.

2. If the provider believes that the claim was correctly coded or is unwilling to refile the claim, your next step is to appeal. Appealing is easy and many people win. The MSN will have instructions for how to appeal. Follow these instructions. If the MSN lists several items and you are not disputing all of them, circle the one you want to appeal. Write “Please Review” on the bottom and sign the back. Make a copy for your files. Then mail the signed original to Medicare at the address on the MSN. Make sure you mail your appeal within 120 days of receiving the MSN.

If possible, get a letter from your health care provider saying that you needed the service and why. Send this with your MSN.

Keep photocopies and records of all communication with Medicare concerning your denial, whether written or verbal. Send your appeal certified mail or delivery confirmation.

Even if you sign an Advance Beneficiary Notice (ABN) that stated that you agree to pay for care if Medicare will not, you can still appeal.

Note: You can not appeal to Medicare to cover services that are never covered. For example, you can never ask Medicare to cover more than 100 days in a skilled nursing facility.

### Area Providers of Hospice Services

- **Hospice of Southern Maine & Gosnell Memorial Hospice House**
  - Serving all of York & Cumberland Counties, (207) 289-3640 / (866) 621-7600

- **Hospice of York (Volunteer)**
  - 15 Hospital Drive, York, (207) 363-7000

- **Beacon Hospice**
  - Offices in York, South Portland, and Lewiston, (800) 840-0668

- **Allegiance Hospice Care of Maine**
  - 100 Foden Road West, S. 200, South Portland, (800) 792-5908

- **VNA Home Health & Hospice**
  - 50 Foden Rd., South Portland, (207) 780-8624 / (800) 757-3326

- **Androscoggin Home Care & Hospice**
  - P.O. Box 819, Lewiston, ME 04243-8119, (207) 777-7740 / (800) 482-7412

- **CHANS Home Health**
  - 50 Baribeau Drive, Brunswick (207) 729-6782

- **Hospice Volunteers: Center for Grief and Loss**
  - 45 Baribeau Drive, Brunswick, (207) 721-9702 / (888) 486-0340

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**Home Care Services**

- **Sales • Service • Rentals**
  - **Long & Short Term Rentals**
    - of Wheelchairs & Hospital Beds
  - **Customized Orders**
  - **Oxygen & Portable Oxygen System**

**24 HOUR EMERGENCY SERVICE**

- **Beacon Hospice**
  - (207) 777-7740 / (800) 482-7412
- **VNA Home Health & Hospice**
  - (207) 780-8624 / (800) 757-3326

**CAN YOU USE EXTRA MONEY?**

Senior Collector paying cash for Civil War guns, swords, bayonets, canteens, uniforms, holsters, soldier’s letters and diaries, recruiting posters, discharges, etc.

Want any Civil War items.
Also buying WW II German, Japanese and U.S. souvenirs.

Bob Bowering
PO Box 420, E. Wilton, ME 04234
207-645-3627 / email: bobtoni@verizon.net

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**VNA Home Health & Hospice**

Licensed by the State of Maine Department of Health and Human Services

**50 Foden Road, Suite 3 • South Portland, Maine 04106**

www.vnahomehealth.org

**Home + Care + Services**

- **Sales • Service • Rentals**
  - **Long & Short Term Rentals**
    - of Wheelchairs & Hospital Beds
  - **Customized Orders**
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- 45 Baribeau Drive, Brunswick, (207) 721-9702 / (888) 486-0340
Using Visits to See How Things are Going

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

What Do I Look for When Visiting?

Summer in Maine—a time when family and friends often choose to visit. It may also be an opportunity to make sure people are safe and have what they need. Visiting someone you haven’t seen in a while may highlight changes in their health, abilities or environment. Here are some things to look at:

**Health**
- Complaints of new or worsened problems
- Burns, injuries
- Falls, weakness
- Drug or alcohol use; incorrect use of prescription medications

**Cognition**
- Memory loss, confusion
- Paranoid, agitation
- Being unusually loud or quiet
- Making odd purchases
- Accumulated paperwork

**Mental/Emotional Health**
- Loss of interest in things he/she previously enjoyed
- Changed relationships
- Change in sleeping patterns

**Self-Care**
- Neglect of personal hygiene
- Dirty clothes
- Bodily odor/bad breath
- Unkempt appearance (if this is a change)

**Nutrition**
- Unintentional weight gain or loss
- Changes in eating habits
- Lack of appetite
- Food on hand is old or sparse

**Home Management**
- Insufficient food
- Unopened mail
- Unsanitary conditions
- Accumulation of trash, papers

**Money Management**
- Unpaid bills
- Bills paid twice
- Money or checks lost
- Questionable spending

**Driving**
- Accidents, tickets, dents or scratches on the car (or mailboxes, or garage...)
- Getting lost
- Others report feeling unsafe with driver

**How Do I Know What the Problem Is?**

When you notice that something about your family member or friend has changed, remember that it could be a symptom of a problem, but it’s important to figure out what is really going on. For instance, if you notice the refrigerator is empty, there could be a number of explanations, each with a different solution needed.

- Forgetting to eat or buy food
- Can’t get to the store
- Not enough money for food
- Depressed, losing appetite
- Doesn’t feel well enough to eat
- Having trouble carrying groceries

Ask questions of the person and anyone else who sees them regularly to determine what’s really going on, and then discuss it with them, local friends and family, or their doctor.

**What Should I Do When I Visit?**

Assess the person’s needs. Note any changes and help make or adapt a plan if needed. Try to anticipate what might be needed soon. The Family Caregiver Support Program can help sort out the situation and suggest strategies. Connect with their support network. Get their input on how things are going. Make sure things are still working well for them.

Do financial/legal tasks. Make appointments ahead to meet with doctor.

Attend medical appointments.

Establish/strengthen relationships and communication with local resource people. Contact the local Agency on Aging (see www.eldercare.gov to find contact information for any geographic area) to learn about resources, supports, and services that may be available to assist. Have family meetings, including people designated by the older adult. Revisit goals and plan for your next visit. Appreciate the local caregiver(s) and give them a break. If someone has complex care needs, or needs additional help structuring a plan, consider hiring a care manager to coordinate services and make sure the person’s needs are being met.

Have fun together. Don’t forget that there is relationship behind helping this person—it’s easy to lose that when you’re focused on tasks. Make sure you make time to enjoy each other.

“**Savvy Caregiver**” is Looking for Volunteer Trainers

**Savvy Caregiver** is a training program for family caregivers of people with dementia. The Maine Office of Elder Services is coordinating an effort to offer this training statewide. Savvy Caregiver consists of six, two-hour class sessions and encourages participants to try out ideas at home between classes. Participants are asked to plan to attend all six classes in the series. The Agency on Aging is offering classes throughout York and Cumberland counties.

Starting this fall, we will be seeking a few volunteers who would like to learn to teach the course. We will provide training and support, and ask that these Associate Trainers provide at least one Savvy Caregiver Series in the six months following their own training. The course curriculum and training materials are provided. Our goal is for these trainers to continue to offer the program through the third year of the grant, when we will also add more Associate Trainers. The Savvy Caregiver Program has been researched and has been shown to help family caregivers of people with dementia build knowledge, skills, and the attitude needed to provide more effective care, while promoting their own wellbeing. The feedback we have received on the program has been rewarding. It is raising someone else’s child?  And it is the most rewarding thing you’ll ever do. The Family Caregiver Support Program can help.

**Assistant Living, Emphasis on Living.**

Village Crossings at Cape Elizabeth offers the privacy of assisted living, the amenities of a fine hotel, and the peace of mind of daily licensed nursing care and emergency response on a 24-hour basis. Our 32-acre campus features:

- Regular visits to the Merrill Auditorium and cultural events in Greater Portland
- Elegant restaurant-style dining
- Beauty salon and barber shop
- Activity, craft and games rooms
- Complimentary workers and dryers on each floor
- Beautifully landscaped courtyards and patios
- Wellness and exercise center
- Library and computer center

Village Crossings at Cape Elizabeth is an affiliate of Kindred Healthcare.
classes so far has been consistently positive, and participants have even opted to stay in touch with each oth-
er after the series was over.

If you are interested in learning more, please contact Ann O’Sullivan at 1-800-427-7411 x541 or aossulli-
van@smaaa.org.

Help for People Helping Aging Family Members
Summer - Fall 2009

Are you assisting an older adult? Do you spend time helping with errands, household chores, finances, meals, health care or personal care? If so, then you are a family caregiver. The Family Caregiver Support Program can help support you as you help some-
one else.

Class Schedule
August 17, 3:45-5:45PM. Aging Issues and Dementia, Part I. Dementia Support Group, Community Part-
ers, Biddeford. Contact Barbara Alberda, 229-4308.

August 18-25, 3:30-7:30PM. “Putting the Puzzle Together: Getting Ready to Of-
er Information, Care, and Sup-
port to Older Family Members and Friends,” 4-part series in-
cludes understanding geriatric health issues; resources and sup-
ports; legal and financial issues; and strategies to make it work. Con-
tact AnneMarie Catanzano to pre-
register, 1-800-427-7411.

September 16 – October 21, Wednesdays, 6-8PM. “Savvy Care-
givers,” Windham Adult Education. Contact Kate Dulac at 1-800-427-
7411 to pre-register.

September 17 – October 22, Thurs-
days, 6:30-8:30PM. “Savvy Care-
givers,” Wells-Ogunquit Adult Edu-
cation. Contact Ann O’Sullivan at 1-
800-427-7411 to pre-register.

Topics included:
• Eating and Dementia—hints

and tips.
• Caregiver Stress—burnout, keeping yourself fresh.
• Simplifying the Home—strate-
gies to use when a person has dementia to make their world a calmer place.
• Aging Issues and Dementia—
medical considerations when sup-
supporting someone with mem-
ory loss.
• Grief and Loss—coping with the
diagnosis of dementia.
• Death and Dying—thoughts about our feelings and the work we do, the role of hospice, preparing to say good-bye, and finding peace.

Upcoming Dates/Topics:

August 2009: Aging Issues and De-
mentia, Part II—medical considera-
tions when supporting someone with memory loss with Betsy Palmer and Laurie Peterson, RN.

September 2009: Activities for people with Alzheimer’s or demen-
tia—wandering, repeating over and over, activities, eating, memory box-
es, importance of history, Activity-
Focused Care, Best Friends Ap-
proach with Barbara Alberda.

October 2009: Dementia in the Work force with Betsy Palmer.

November 2009: Holiday Stress with Betsy Palmer.

December 2009: Assessing the en-
vironment for safety, reducing risk of falls with Laurie Peterson, RN. Also during this time, the De-
mentia Support Group was opened up to community members in York, Cumberland and Androscoggin Counties. The group meets on the 3rd Monday of the month at CPI, 443 Main Street, Biddeford, ME. Call 229-4308 for more information.

Additionally during this time, the resources on hand were organ-
ized and an index was compiled, re-
sulting in a lending library. Brand new to the library is a new DVD titled: “Hi Buddy” and many books with popular titles such as, A Dignified Life; The Best Friends Approach to Alzheimer’s Care; Alzheimer’s Dis-
ease, Activity Focused Care; and Of Two Minds. The new DVD and books were purchased with the SMAA mini-grant funds. CPI is

very fortunate to have these titles on hand.

Community Partners, Inc. would like to publicly thank South-
ern Maine Agency on Aging for the opportunity to collaborate on the Family Caregiver Support Program Mini-grant. It has had a tremen-
dous impact on our services. Thank you.

Support/Discussion Groups for People Caring for Older Adult Family and Friends

I s caring for an aging family mem-
ber or friend leaving you feeling... Tired... Isolated... Sad... Guilty... Stressed? Want to talk with other people in this situation and share ideas?

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

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

Scarborough: 4th Thursday of the month, noon to 1st at SMAA. Con-
tact Kate Dulac at 1-800-427-7411.

York: 3rd Tuesday of the month, 1-
2 PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700.

York: For people with congestive heart failure and their families, 1st Tues-
day of the month, 1-2 PM, at the Heart Health Institute. Contact Su-
usan Kelly-Westman at 351-3700.

On-line support group: This 24 hour/day message board is simple enough for even the least experi-
enced computer user. If you are car-
ing for an aging family member or friend, and you have Internet ac-
cess, 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.
Create a Legacy
You share our values.
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- Fixed, lifetime payments to one or two people.
- Attractive rates of return, based on your age(s).
- A charitable deduction in the year of the gift.

What are Charitable Gift Annuities?

If you would like a personal illustration or need additional information, please contact Peg Brown, CFRE, Director of Development at 207-396-6590 for more information.

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

<table>
<thead>
<tr>
<th>Age at Gift</th>
<th>65</th>
<th>75</th>
<th>85</th>
<th>90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annuity Rate</td>
<td>5.3%</td>
<td>5.7%</td>
<td>8.1%</td>
<td>9.5%</td>
</tr>
<tr>
<td>Annual Income Payment</td>
<td>$530</td>
<td>$570</td>
<td>$810</td>
<td>$950</td>
</tr>
</tbody>
</table>

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

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

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• Medical Social Work
• Home Health Aides
• Health Clinics & Education - community sites
• Telehealth monitoring
• On-site wellness clinics (including flu shots, blood pressure screenings, etc)
• Diabetes classes/support groups
• Medical equipment loan closet
• Nutritional services

Hospice: Comfort & Quality of Life
A Medicare Benefit
W. Ross Wadland, MD
Geriatric Medicine, Maine Medical Center
Associate Medical Director, Hospice of Southern Maine

I am frequently asked why I chose to work in hospice and palliative care as part of my career as a doctor for older adults. My first answer is that someone cannot be an effective Geriatrician if they are not comfortable with death and dying, and using the advanced skills needed to help control the symptoms and stresses that come with the end of life. The second reason is that I can witness the most immediate relief of suffering. This is unlike curative medicine, which is focused on the patient and his or her family’s journey through the terminal conditions usually result in a decline in independence and function while the burden of chronic pain, anxiety, nausea or shortness of breath may increase. During this stage, aggressive medical care may be able to temporarily improve someone’s condition but not cure or restore quality of life, and does not focus on relief of symptoms. For this reason, adding palliative care should be considered.

The term palliative care refers to “whole-person” care for people experiencing a debilitating chronic or life-threatening illness. The goal of palliative care is to prevent and relieve suffering. This is unlike curative care, which is focused on the patient’s body with the ultimate goal to cure and prevent death. Palliative care involves a specialized team of physicians, nurses, social workers, chaplains and other healthcare professionals centered on enabling a patient to live comfortably and fully until she or he dies. Individuals struggling with advanced illness can incorporate both palliative care and curative care into their overall medical plan. For example, someone may utilize the skills of a palliative care team for relief from the terrible symptoms of advanced cancer, while still seeking curative treatment from their oncologist.

Hospice care incorporates the principles of palliative care and includes not only a specialized team but also medical benefits. Hospice care is a Medicare benefit providing additional services for patients whom a physician feels has less than six months to live. A patient’s primary goal of care must be for symptom management rather than for curative treatment. Individuals with a terminal condition must relinquish attempts at treatment to be under the hospice benefit. Common conditions that are referred by physicians to a hospice agency include not only advanced cancer with limited treatment options, but also such terminal conditions as chronic lung disease, heart failure, kidney failure, stroke, and advanced dementia.

The hospice team consists of nurses, chaplains, social workers, community volunteers and physicians; all of whom have specific knowledge and experience in caring for individuals through the end of their life. Most people prefer to die comfortably in their own home, and therefore most hospice services are provided to people in that setting. However, hospice services can also occur in nursing homes, assisted living facilities and even hospitals. Involvement of a hospice team during the end of one’s life not only reduces pain and suffering but also aids the patient and his or her family’s journey through the transition of a palliative care team for relief from the terrible symptoms of advanced cancer, while still seeking curative treatment from their oncologist.

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Rehabilitation therapies On-site wellness clinics
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• Diabetes classes/support groups
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“God, grant me the serenity to accept the things I cannot change; the courage to change the things I can; and the wisdom to know the difference.”

The Serenity Prayer by Reinhold Niebuhr

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Athletes Celebrate Qualifying for National Competition in California—Go Maine!

Margie Bride, one of the athletes competing in tennis and cycling in National Senior Games, graciously hosted a send off party for athletes who will be traveling to California. More than 100 Maine athletes qualified to compete in the 2009 National Senior Games. Eighty-three Maine athletes will travel to the San Francisco Bay area for the largest multi-sport event in the world for athletes age 50 and older. Scheduled for August 1 - August 15, 2009, the biennial event will deliver medal competition in 18 sports. Coordinator Jo Dill introduced Senator Susan Collins, who is the honorary chair of the 2009 Maine Senior Games. Videographers and producers from “The Second Act” TV show on Community Television Network were on hand to begin tapping a program that will be shown in the fall. Also, videographer Holly Arsenault is working with Eileen Whynot and Jo Dill from the Agency on Aging in a documentary about Maine Senior Games, the interviews for which began at the party. Video will be used on the web and for other media.

Qualifying Maine athletes registered to attend National Senior Games:

- Jeanne Achille, Acton
- Laurie Bjorn, Kennebunk
- John Bleis, Boothbay
- Cynthia Bona, Scarborough
- Mary Brandes, Falmouth
- Marjorie Bride, Scarborough
- Helena Brok, Kennebunkport
- Tim Burch, Damariscotta
- Lorraine Carroll, Portland
- Marcia Clute, South Portland
- Dick Clark, Portland
- Peter Connolly, Portland
- Loring Deagazio, Ogunquit
- Jo Dill, Lyman
- Susan Dunn, Buxton
- Michael Esposito, Portland
- Jef Evans, Brunswick
- Thomas Farley, Yarmouth
- Nancy Fortin, Richmond
- Rick Fortin, Brunswick
- Robert Fortin, South Berwick
- Bonnie Fossett, Hollis
- Richie Garrett, Falmouth
- Peter Gibbs, Richmond
- Mike Giordano, Portland
- Stanley Hansen, Lewiston
- Margaret Holmes, Hollis
- Linda Hunt, Hollis
- Frank Hurd, Sanford
- Charles Kahill, South Portland
- Stephen King, South Portland
- Claudia Lackee, South Portland
- Joanne Lannin, Gorham
- Arden Levasseur, Brunswick
- Jerry Levasseur, Brunswick
- Edward Libby, Hollis
- Subi Link, Portland
- Jackie Lutzer, Bar Mills
- Beverly Maclean, South Portland
- Judy Martin, Hollis
- Thomas Mccullough, Harpswell
- Maureen Mcinnis, Portland
- Donna Mcnelly, Bailey Island
- Lana Merchant, Windham
- Samuel Merrill, Cumberland Foreside
- Eileen Monahan, Cape Elizabeth
- Richard Nealley, Portland
- Shelley Nickerson, Scarborough
- William Nickerson, Scarborough
- Martin Norton, Westbrook
- Tony Parrella, Portland
- Patrick Perkins, Gorham
- Rita Perron, Hollis
- Bruce Plante, Berwick
- John Powell, Cumberland
- Karen Reardon, Saco
- Nancy Richardson, South Portland
- Justin Rinfret, Scarborough
- Ellsworth Rundlett, Portland
- Bruce, Sampson, Westbrook
- Rene Souzier, Yarmouth
- Edward Schencke, Buxton
- Verna Sepe, Kingfield
- Thomas Shariples, Falmouth
- Kelly Sherrwood, Woolwich
- John Slavin, Freeport
- Deb Smith, Portland
- Michael Snyder, Portland
- Donald Spencer, Falmouth
- Paul Stevens, Portland
- Patty Stogsdill, Falmouth
- Russell Stogsdill, Falmouth
- Cheryl Tardy, Sanford
- Debbie Telf, Hollis
- Brad Thompson, Salisbury Cove
- Adrienne Turner, Hollis Center
- George Walsh, Jay
- Suzanne Weatherbie, Scarborough
- Clyde Wentworth, No. Yarmouth
- Mary Whited, Falmouth
- Diane Whitmore, Portland
- Kimberly Williams, South Portland
- Lennie Yamashiro, Farmington

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Gentiva is a Community Care Management program of SeniorCare — Agency on Aging.
More than 26 million beneficiaries are now enrolled in a Medicare Part D drug plan or obtain their medicines through a Medicare Advantage plan. As a new Kaiser Family Foundation report says, "The Medicare drug benefit is often held up as a market-based model for providing government-subsidized coverage."

"For many beneficiaries enrolled in Part D plans, however, the coverage provided by Medicare’s private drug plans has decreased as premiums and cost-sharing requirements have increased over time, with shrinking options for low-income beneficiaries."

"Between 2006 and 2009, the weighted average premium paid by beneficiaries for stand-alone Part D coverage has increased by 35 percent, from $25.93 per month in 2006 to $35.09 in 2009. Since 2006, the median cost sharing in Part D plans for a 30-day supply of "preferred" brand drugs increased by 32 percent, from $28 to $37."

In 2009, compared to all previous years, fewer plans are available without a premium to low-income beneficiaries. As a result, more than 1.6 million low-income subsidy recipients were assigned to new Part D plans, and another two million who remained in their same plan between 2008 and 2009 are now paying premiums for their drug coverage.

Medicare’s Part D program needs work. I hope that Congress gives it the attention it needs as it addresses Medicare issues overall.

Stan Cohen, Bridgton, Maine

Stan Cohen is a volunteer Medicare Advocate and is available for free, one-on-one consultation at the Bridgton Hospital every Tuesday from 9 AM to noon. No appointment is necessary. For more locations for help with Medicare, call the Agency on Aging at 1-800-427-7411 and ask for a Medicare Advocate.

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Congratulations, Stan!

Stan Cohen received an “Exemplary Service Award” by the Governor’s Service Awards for his five years of work as a Volunteer Medicare Advocate. In addition to regular office hours at the Bridgton Hospital and the Community Center, Stan makes home visits to the surrounding Lakes Region towns. As of the time of his nomination, Stan had reached 828 people in 1,700 sessions. Stan is the Medicare information and fraud “go-to-guy” in the communities of northern Cumberland County. He also reaches out through his regular column in the “Bridgton News” called Medicare Nuggets. Stan exemplifies the true meaning of service as a community leader, a SMAA board member and in the rest of his volunteer activities.

Your gift to our 2009 Annual Fund will have some pretty amazing results! It will benefit some of your own friends, neighbors or even family members.
The Southern Maine Agency on Aging is looking for the help of a volunteer to lead our efforts to “Go Green” for both the environmental good and the health and welfare of our staff, visitors and clients. Prospective volunteers would join “Capacity Corps,” a program for older adults age 55 or older who have specific skills to share with non-profits. The new “Environmental Coordinator” should have some knowledge and an interest in recycling and green products. The volunteer will:

- Work with an advisory group of interested SMAA staff.
- Research and evaluate “Going Green” models for feasibility and cost.
- Review current recycling plan.
- Review current cleaning supplies and other chemicals used.
- Identify green products as feasible substitutes for current products.
- Recommend a course of action with pros and cons clearly identified, preferably in priority order so that steps can be phased in.
- Suggest an implementation plan to SMAA Executive Director.

There is a great deal of flexibility built into this short-term project and hours can be arranged to suit a volunteer’s schedule. We are anticipating that the project will take about 120 total hours over a 3-4 month period.

For more information about this project or other Capacity Corps opportunities, please contact Paddy Clark, Coordinator, at 396-6538 or email pclark@smaaa.org.
Irena Stepan's interest in table tennis started way back as a kid, but her love affair with the game really took off while attending Cortland State College in New York. There, she learned how to play the game as a sport not just a recreational game played in a basement or garage. She admits, however, there was another enticing factor. She was smitten with one of the male players. Her first significant win was the intercollegiate championship at Cortland that qualified her for the College Table Tennis National Championships in La Crosse, Wisconsin. While the romance never took off, her relationship with the game blossomed into a passion that is evident today.

So what’s the difference between table tennis and ping pong one might ask? Ping pong/table tennis is believed to have been invented in England as early as 1884 and various names were used. The first bats/paddles we made with a velum stretched over an outer casing (similar to that of a small drum) attached to a handle. It is believed that the sound of the ball hitting the velum gave rise to the name “Ping Pong,” a name that was later trademarked in England. Parker Brothers bought the rights to the “Ping Pong,” a name that was later trademarked in England. Parker Brothers bought the rights to the name and began manufacturing and selling the equipment in the U.S. These days, the trademarked Ping Pong has gone the way of Aspirin and Kleenex, used mostly in generic terms. The correct term for the sport today is table tennis.

As a new arrival in Portland, Irena found that there were no local table tennis clubs other than in Saco, which she thought seemed a bit too far away. She didn’t pick up a paddle for about 15 years until the Saco Club moved to the Portland Athletic Club in Falmouth, when she resumed playing and competing, winning many titles. She is a many-time Woman’s State Champion and last year she won the Lewiston Club Championships. Two years ago Irena competed in the National Senior Games in table tennis—her first—held in Louisville, KY where she came in second in the nation in her age group. She is not competing this year, but plans to compete in Houston, Texas in 2011.

Irena has lived and worked in Maine since her gradation from Cortland State. Before retiring at age 51, she taught special needs adults at the Pineland facility in Pownal. That facility has since closed and the campus buildings have been re-established as a business park and event center that houses the Pineland YMCA. There, she runs the table tennis program where she works, plays and teaches every Friday night. She looks forward to competing in the Maine Senior Games this year, which she acknowledges she enjoys very much. Asked what she thinks of the Senior Games, she said, “It’s a great way for seniors to stay active and pursue their sport.”

The great thing about table tennis is that it can be a lifelong game. It’s a sport of eye to hand coordination and reflexes and is great fun to play. Table tennis is also a very social game where you have many opportunities to get to know other players. It can be played year round and at any fitness level. Irena says she plans on playing the rest of her life.

I asked Irena if she has any up and comers at the Pineland Y. She acknowledged that there are several youth, aged 12 and up, who could be champions one day if they stick with it, but she also has an 82-year-old in her class who loves the game and plays often. Table tennis sounds like a truly ageless game! Why not pick up a paddle and play!
SOCIAL SECURITY

Trying To Decide When To Retire? Make An Informed Decision

By Robert Clark
Social Security Representative

It's never too early to start thinking about your retirement. When you do, one of your first questions may be, “When’s the best time to start receiving Social Security retirement benefits?”

There’s no one “best age” for everyone and, ultimately, it is your choice. You should make an informed decision about when to apply for benefits based on your individual and family circumstances.

With that in mind, Social Security has published a new fact sheet to help you make the decision that’s best for you. “When to Start Receiving Retirement Benefits” is available online at www.socialsecurity.gov/pubs/10147.html.

Things to consider are your current cash needs, health, family longevity, whether you plan to work after you retire, future financial needs and obligations, and the amount of your benefit and other income, such as pensions and deductions from retirement funds. Do you have investments to draw from when you need extra money? Will it last as long as you expect it to live?

Keep in mind that people are living longer than they used to. About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95. If you decide to retire early, at 62 or any time before your full retirement age, you’ll get your benefits sooner—but you’ll get a reduced benefit for the rest of your life. Your monthly benefit will last as long as you do. So the reduction in monthly payment for taking early retirement can add up to a big difference over the life of your benefits. You can find your full retirement age and reductions for electing benefits early at www.socialsecurity.gov/retire2/agereduction.htm.

Your decision can affect your spouse and family, too. If you die before your spouse and dependent children, they may be eligible for survivors’ benefits. But if you took early retirement, their payments would be based on your reduced-benefit amount.

When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld.

On the other hand, if you put off retirement benefits until after your full retirement age, your amount will increase. In fact, your benefit amount will continue to go up until you reach age 70 or start receiving benefits, whichever comes first.

Of course, the total benefits increase you would receive would depend on the number of months you delay the start of your retirement benefits:

- At age 67, you would get 108% of the monthly retirement benefit, because you delayed getting benefits for 12 months; and
- At age 70, you would get 132% of the monthly benefit because you delayed getting benefits for 48 months.

When you reach age 70, your monthly benefit steps increasing, even if you continue to delay receiving benefits. And once you reach full retirement age, your income does not affect your Social Security benefits. So, in other words, there is no additional advantage to putting off benefits once you’ve reached age 70.

Social Security has a new online calculator that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement at www.socialsecurity.gov.

The online Retirement Estimator is a convenient, secure and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive new feature of this calculator is that it eliminates the need to manually key in years of earnings information, so it’s easy to use.

Visit www.socialsecurity.gov/estimator. To get an estimate, you’ll need to enter your first and last name, date of birth, Social Security number, mother’s maiden name and place of birth. If the information matches our records, then you can enter an expected retirement age and future wages. The Estimator combines this information with the information that we have on record, including your yearly earnings, to provide a quick and reliable online benefit estimate.

To protect your privacy, only the “final” retirement estimate given to you online. The Retirement Estimator does not show your earnings record information on which the final benefit estimate was calculated. And it does not reveal any personal information, such as your address, earnings or other information, that could lead to identity theft. The Estimator also will let you create “what if” scenarios. You can, for example, change “stop work” dates or expected future earnings to create and compare different retirement options.

When you visit our website at www.socialsecurity.gov to see the new Retirement Estimator, take a few minutes to become familiar with our many other online services—including applying online for Social Security retirement and disability benefits.

And, when thinking about Social Security, don’t forget Medicare. You should sign up for Medicare three months before reaching age 65, no matter when your full retirement age is—even if you decide to delay retirement benefits. Otherwise, your Medicare medical insurance, as well as prescription drug coverage, could be delayed, and you could be charged higher premiums.

Learn more and make an educated decision about when to retire. Visit the online fact sheet, “When to Start Receiving Retirement Benefits,” at www.socialsecurity.gov/pubs/10147.html.

No Kidding: The Full Retirement Age has Increased

Full retirement age had been 65 for many years. However, beginning with people born in 1938 or later, that age gradually increases until it reaches 67 for people born after 1959.

The earliest a person can start receiving Social Security retirement benefits will remain at age 62.
Meals on Wheels Delivers

Recently more than 300 Meals on Wheels participants eagerly responded to a survey about the new food menu that became available in early May. The new food service, Jeanie Marshal Foods, offers 50 menu items similar to selections in restaurants such as Applebee’s and Ruby Tuesday. Food is delivered fresh and ready to eat at the recipient's convenience. In addition to the 265 people who stated the new food was “very good” or “excellent,” the survey gave each respondent the opportunity to comment beyond the survey questions. The following are some of their comments.

“I am very happy with the new service provider. I’ve always been happy with all the delivery people.”

“The Meals on Wheels Program is astoundingly good; very—extremely patient personnel, both on the phone and certainly in person.”

“Having a human voice with a warm meal five days in a row is priceless!”

“A good change for the better!”

These remarks may give the impression that everyone was extremely pleased with the new meals they are receiving. While it is true that a large proportion of the respondents extolled the quality of the meals, the choice of food supplier and the service provided by the volunteers and staff, there were some who were not happy with some of the meals. A small proportion would have been happier to keep the same food we had.

The Meals on Wheels program is working closely with Jeanie Marshal Foods to address the issues for improvement that were raised by this survey and will be implementing solutions in the weeks ahead. Already the special dietary needs of those who require diabetic desserts or pureed food are being accommodated. Soon the program will be able to provide appropriate meals for those with other medical needs.

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<tr>
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<th>Plan J</th>
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<td>$144.48</td>
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</tbody>
</table>

*Non-tobacco user rates, tobacco user rates may be higher; rates are subject to change

For a free competitive rate quote, contact:
Southern Maine Retirement Services
Mark & Sonya Allen
1-866-886-4340
mark@maineretirement.com

Why Meals on Wheels?

Meals on Wheels helps improve the diet and nutrition of older adults who are no longer able to cook or prepare well-balanced meals. Volunteers deliver Meals on Wheels throughout York and Cumberland counties providing an important safety check while helping older adults live as independently as possible. Meals are provided for a suggested donation of $15 for five days per week or $3 per meal.

The Southern Maine Agency on Aging has operated Meals on Wheels since the program began 35 years ago and has never had a waiting list for people age 60 or older. To inquire about Meals on Wheels, please call Sharon at 396-6583 or toll-free 1-800-427-7411 x 583.

What if I Can Still Cook?

Seniors Can “Buy” Meals on Wheels

According to Ted Trainer, Director of Healthy Aging at the Southern Maine Agency on Aging, anyone can purchase home-delivered food for the cost of $6 per meal. Dinner meals include entree, vegetables, milk, bread, butter and dessert. What a convenient way to get a fresh, ready to eat meal delivered to your door! Pay the first month in advance and you will be billed monthly thereafter. To sign up, call Sharon at 396-6583 or toll-free 1-800-427-7411 x 583.

Medicare supplement insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither Mutual of Omaha Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms M181, M182, M193, M263, M427B and M5174. These policies have exclusions, limitations and reductions, if you receive Medicare benefits because of a disability, you may apply for a Medicare supplement insurance policy (Plans A, C, D, F, G and J) regardless of your age.
Are you 60 or older?
Go out to eat and let the chefs at Maine Medical Center do the cooking!

“As You Like It” is a new program of the Southern Maine Agency on Aging offering healthy food choices at several Maine Medical Center Cafes.

Five meal tickets are available for a suggested donation of $20. Or, buy single tickets, for a donation of $4 each. Your donations will keep Breakfast, Lunch & Dinner “As You Like It” available as an option for everyone.

**“As You Like It” Sample Menu Selections**

- Choice of Soup, Turkey Ranch Wrap, Veggie Chips
- Meatloaf & Gravy, Mashed Potato, Choice of Vegetable
- Shepherd’s Pie, Choice of Vegetable, Roll w/ Margarine
- Beef Stew, Biscuit, Small Salad

*All meals include: Choice of dessert, low fat milk and fountain soda or coffee.

**Breakfast, Lunch & Dinner**

Help yourself to a variety of meals from traditional comfort food like roast turkey with all the fixings or Maine seafood, to stir fry entrees and a chicken Caesar wrap. Most days, choose from an entree or a soup and salad combination.

Menus change daily and feature healthy, tasty choices.

“As You Like It” menus are approved by a Maine licensed, registered dietitian. Meals available with meal tickets are intended to meet one-third of the Dietary Reference Intake (DRI) as published by the Institute of Medicine.

Register just once!

If you are age 60 or older or an adult on disability, get your “As You Like It” member card so you can trade donations for tickets at any Southern Maine Agency on Aging location. “As You Like It” is made possible by your donations and federal grants. Donations of $4 per ticket are very important to the continuation of this program. Together we can make this work! Thank you for your support!

**Where can I get tickets?**

- Stop by the Southern Maine Agency on Aging, 136 US Route One, Scarborough between 8 AM and 2 PM, Monday through Friday, and ask for Fran.
- Visit www.smaaa.org for more locations.
- Call Fran at 396-6583 to find the location most convenient for you!
- Outside Greater Portland, call 1-800-400-MEAL (6325).

“**As You Like It** Sample Menu Selections”

- Choice of Soup, Turkey Ranch Wrap, Veggie Chips
- Meatloaf & Gravy, Mashed Potato, Choice of Vegetable
- Shepherd’s Pie, Choice of Vegetable, Roll w/ Margarine
- Beef Stew, Biscuit, Small Salad

*All meals include: Choice of dessert, low fat milk and fountain soda or coffee.

**Present your meal ticket from the Southern Maine Agency on Aging at the following Maine Medical Center “As You Like It” locations:**

- **Brighton Cafeteria**
  - MMC Brighton Campus
  - 335 Brighton Avenue, Portland
  - Breakfast: 6:30-10 AM
  - Luncheon: 11 AM - 1:30 PM
  - Dinner: 4-6 PM

- **Café at the Atrium**
  - MMC Scarborough
  - 100 U.S. Route One, Scarborough
  - Open: 7AM - 2PM

- **Café 84**
  - MMC Scarborough
  - 84 Campus Drive
  - Scarborough
  - Open: 6:30AM - 2:30PM

- **Pavilion Grill**
  - Maine Medical Center
  - 22 Bramhall Street, Portland
  - Open: 7:30 AM - 4 PM

**IT SHOULDN’T HAVE TO BE LIKE THIS!**

Are you having trouble maintaining your home in this unstable economy? If so, have you thought about downsizing, but don’t know where to start? **We have a solution.**

It can be as easy as calling Maine Estate Buyers. We purchase single items or entire estates.

We specialize in Antiques, Coins, Gold, Silver Jewelry & Collectibles.

With Cash in hand you can invest, take a vacation, enjoy your grandkids or just enjoy life!
Pill Splitting May Be Risky

Some pharmacists have reported that people are changing the way they take medications because of the down turn in the economy, according to a recent survey by the American Pharmacists Association. This includes skipping doses and splitting tablets in an effort to save money. Regarding the practice of splitting tablets, the Food and Drug Administration (FDA), the American Medical Association, and other medical organizations advise against it unless it's specified in the drug's labeling.

Tablet splitting often involves buying higher strength tablets and then breaking the tablets in half or quarter doses as a way to lower drug costs. For instance, a 30 mg tablet may cost the same amount as the 15 mg tablet. So a patient may try to save money by buying the 30 mg tablets and splitting them all in half. This might seem like a smart money-saving strategy, but the practice can be risky.

Why Splitting Tablets is Risky

- You might get confused about how to split the tablet correctly. These factors make it difficult to accurately split a tablet.
- Not all pills are safe to split. Some tablets are hard to split. Equal distribution of medicine in split tablets is questionable. Studies have shown that the actual dose in each half of a split tablet often is different. So while the two halves may look the same, they don’t necessarily contain equal amounts of medicine. Even if the tablet is scored with a line that runs down the middle, one half may actually have more medicine than the other.
- Some tablets are hard to split. Some tablets are too small to split, may have an unusual shape that makes them hard to split, or may crumble more easily when split. Also, some people may not be able to split tablets correctly. These factors make it difficult to accurately split a tablet.
- Not all pills are safe to split. Patients may mistakenly think that any pill can be split. But some pills, such as capsules and time-released drugs, should always be taken whole. For example, some tablets are coated with a substance that helps to release the medicine slowly. Splitting these tablets destroys the coating, which means you might absorb the medicine too fast or not at all.

FDA recommends that the patient or their doctor or pharmacist to determine whether it is appropriate or not for a particular drug.

The Importance of Grandparents

Grandparents play an important role in helping their children support their own families. Nationally about 40 percent of grandparents are regularly caring for their grandchildren every week, and this trend has new emphasis as jobs and economics have changed. Nearly two thirds of grandparents with grandchildren under age 13 live within an hour of their grandchildren. About one-third actually live in the same or close to the same neighborhood.

Grandparents report that the two main reasons they want to provide child care for their grandchildren are to help their children while they are at work and to spend more time with their grandchildren. It is easy to see how parents and grandparents can both benefit from grandparents who live nearby.

Office of Pharmaceutical Science.

“FDA does not encourage the practice of tablet splitting unless it’s specified in the drug’s professional prescribing information. If a patient is considering splitting a tablet, FDA recommends that the patient get advice directly from his or her doctor or pharmacist to determine whether it is appropriate or not for a particular drug.”

Discover why so many seniors love Bay Square living.

Just beyond the beautiful Royal River is a place you’ll love to call home. From the traditional stone fireplace that welcomes you to our world-class service and amenities, Bay Square at Yarmouth invites you to come celebrate life with friends by your side. Life at Bay Square feels like coming home to your favorite seaside inn, where a caring staff and full calendar of activities make it easy to enjoy every day.

Call us today to schedule a complimentary lunch and experience the beauty of Bay Square living.

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.

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AN ASSISTED LIVING COMMUNITY

323 School Street, Gorham, ME | 207-839-5101 | www.innativillagequare.org
RSVP Recognition Luncheon
By Ken Murray, Volunteer Services

The one constant in life is change, and change is coming to our RSVP Recognition Luncheon:

• The Luncheon will not be held this Fall. Instead, the Luncheon will be held during National Volunteer Week, April 18-24, 2010 and each April thereafter. There will be no Luncheon in September 2009.

• Our Luncheon will be held for RSVP volunteers and representatives from the Stations where they serve, as in the past. But now the Luncheon will be held as well for all Southern Maine Agency on Aging volunteers, whether RSVP or non-RSVP.

• Because there will be more volunteers being honored, there will be at least two separate Luncheons, with at least one in York County and at least one in Cumberland County. Volunteers will decide which one of these Luncheons to attend.

By now you are probably asking why we are making these changes. The answer is that we are working on restructuring the Southern Maine Agency on Aging Volunteer Services Program to allow us to support and recognize all our volunteers together, whether they are RSVP, or are younger volunteers assisting the Agency.

I recognize that this is a big change, but I am confident that, in the end, it will all work out well. We will keep you informed as our planning progresses.

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.”

Cumberland County

• Continue celebrating July 4th by helping out an organization that assists veterans. This organization needs a volunteer receptionist to answer the phone and greet clients. Training is available.

• Here’s an opportunity for someone who plays a musical instrument to entertain. Lift the spirits of people who are recovering from an illness.

• A medical facility is seeking someone to help with quality assurance. Disabled patients should be most grateful.

• If you enjoy gift shops there is a very nice small one in an historical museum that needs your help. The cash register is very basic and training is provided.

• A long-term care facility is looking for a gentleman to visit with residents. If you are a veteran, that is a plus, but not necessary.

• The AARP Tax Aide Program is looking for volunteers to help prepare taxes next winter, but also volunteers who can help with coordination, publicity and technology at various times of year. Call RSVP and we can get you connected.

York County

• Have you always loved horses? A therapeutic riding center is looking for volunteers to be sidewalkers to help people with disabilities as they ride. Special event volunteers are also needed.

• A child care services agency in Sanford is looking for volunteers to read to children, both in their classrooms and at special events.

• The AARP Tax Aide Program is looking for volunteers to help prepare taxes next winter, but also volunteers who can help with coordination, publicity and technology at various times of year. Call RSVP and we can get you connected.

• Southern Maine Agency on Aging has lots of ways you can help seniors in communities throughout York and Cumberland counties. Give us a call to find out how.

• For a child, being read to before he or she enters school is the best foundation for success in school. Call and ask how you can get involved in Born To Read.

• Several communities are looking for volunteers to welcome summer visitors.

To learn more, call RSVP Director, Ken Murray. He can be reached at 1-800-427-7411, Extension 520 or by e-mail kmurray@smaaa.org.

There are many other opportunities in York County, as well.

New Volunteers

The following volunteers joined RSVP in April or May 2009. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

Barbara Annes
Jennifer Gaskell
Lillian Haverson
Louise Hirshberg
Fred Kifflé
Jean Kokernek
Justina Libby
Avis Mitchell
Maureen O’Connor
Norman Rusulis
Robert Sirios
Robert Spulick
Peter Stead
Helena Trumble
Margaret Vodnick
Linda Wakefield
Barbara Wilson

New RSVP Stations

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

• Ledgewood Manor

• Scarborough Land Conservation Trust

RSVP Capacity Corps recruits volunteers age 55 and older with skills that can help non-profit organizations increase their capacity to meet their missions in the community. It is a terrific opportunity to be part of a wonderful team where your wisdom, experience and talents count. Contact Paddy Clark, Coordinator, at 396-6538 or email pclarke@smaaa.org.

Deering Pavilion

Deering Pavilion offers a place to fully enjoy life, not just a place to live.

Located on seven wooded acres.

Age 62 or older.

Rent is based on 30% of adjusted gross income, including all utilities.

Many Amenities and Services

We Welcome Your Application!

Call Helen at 797-8777.

— Deering Pavilion —

880 Forest Avenue, Portland, Maine
Food Pantries in York & Cumberland Counties
Call first for hours and guidelines.

Acton Ecumenical Food Pantry
United Church of Christ
236 Main Street, Acton
66-3708

York County Shelter Programs: Food Pantry
1 Eddy Street, Yarmouth
324-3811

Town of Arundel: General Assistance
460 Hiram Road
985-7352

Friends of Community Action Food Pantry
162 Hill Street, Biddeford
282-9711

Stone Soup Food Pantry
310 Main Street, Biddeford
202-3055

Serves: York County

Ina-Pinch Non-Food Items Pantry
First United Methodist Church
283-1753

Brigdon Food Pantry
300 Main Street
647-4476

Serves: Scarborough

St. Joseph’s Church Food Pantry
215 South Street, Bridgton
647-8008

Buxton Community Cupboard
General Assistance
929-3191

Casco Village Church Food Pantry
942 Meadow Road
627-4162

Casco Alliance Church Food Pantry
450 Roosevelt Trail (Route 302)
655-4054

Cumberland Food Pantry
Congregational Church
820-3410

Old Fire Station
Pownal

Falmouth Pinkney
777 Fairview Rd
632-2687

Serves: Falmouth

Fireport Community Services
51 Depot Street
883-3685

Serves: Fireport

Gorham Ecumenical Food Pantry
St. Anne’s Church
839-4818

Town of Gray: General Assistance
6 Shaver Road
577-3339

Harrison Seventh Day Adventist Food Pantry
2 Naples Road
583-6178

Hollis Center Baptist Church Food Pantry
300 South Rd
928-4111

Serves: Hollis and Hollis Center

Town of Kennebunk Food Pantry
1 Summer Street
980-3780 x1342

Town of Kennebunkport
General Assistance
967-4401

Footsteps Food Pantry
37 Old Field Road, Kennebunk
439-4673

Faith Christian Center Food Pantry
147 Washington Avenue, Kennebunk
774-9810

Also serves: First Baptist Church

St. Matthew’s Church Food Pantry
197 Main Street, Kennebunk
774-9571

Also serves: First Baptist Church

Lynne-Ryan Community Pantry
Lions Club Hall
400-3140

Serves: Wells

Naples Food Pantry
United Methodist Church
603-6204

New Gloucester Congregational Church
19 Gloucester Hill Rd
920-3400

New Covenant Food Pantry
265 Maple St., North Berwick
676-3332

Also serves: Leavitt

OOB United Methodist Church Food Pantry
6952-3535

Salvation Army: OOB Services & Soup Kitchen
434-4481

Serves: Wells

Priscilla Island Community Food Pantry
71 Herriman Avenue
766-2854

Riverside United Methodist Church: Food Cabinet
2 School Street, Falmouth
628-7712

Also serves: Falmouth, Scarborough, South Portland, Yarmouth

Project FEED
Woodland Congregational Church, Portland
701-3990

Also serves: Falmouth, Scarborough, South Portland, Westbrook

Salvation Army
291 Cumberland Avenue, Portland
774-9209

Also serves: Kennebunk, Falmouth, Scarborough, South Portland, Yarmouth

Jewish Family Services
51 Ashmont Street, Portland
871-0508

Serves: Southern Maine

Pride Street Resource Center: Food Pantry
231 Oxford Street, Portland
773-0236

Serves: Greater Portland

The Root Cellar, Inc.
94 Washington Avenue, Portland
774-9197

Serves: Portland

St. Luke’s: Food & Essentials Pantry
111 State Street, Portland
772-6434

First Baptist Church of Portland: Food Pantry
360 Canco Road
773-3123

Sacred Heart-St. Dominic’s Catholic Church
80 Sherman Street, Portland
772-6102

Raymond Food Pantry
Lake Region Baptist Church
232-5830

Saco Food Pantry, Inc.
20 Ocean Park Road
468-1300

Saco Family Food Pantry
Goodwill Hall, Sanford
324-3191

Saco Family Food Pantry
First Congregational Church
883-2342

Saco Family Food Pantry
First Baptist Church
539-1602

South Berwick Community Food Pantry
17 Main Street
584-3310

The South Portland Food Cupboard
St. John’s Evangelist
774-0379

Serves: South Portland

UCC Emergency Food Pantry
301 Cottage Rd, South Portland
874-2301

Serves: South Portland

Standish Connection
25 Oak Hill Road
642-2158

Catharina Cupboard Food Pantry
517 Parker Street, South Portland
803-7700

Food for Life
241 South Main Street
241-6208

Serves: South Portland

St. Mary’s Ecumenical Food Pantry
160 Falmouth Street
546-9025

Serves: Falmouth

Wells Beefsteak Food Pantry
11 Bridge Street
546-1529

Serves: Kennebunk

Westbrook Community Food Pantry
22 Village Street
391-8187

Salvation Army of Westbrook
11 Bridge Street
586-7729

TOWN OF WINDHAM FOOD PANTRY
375 Main Street, Windham
892-1531

York Community Food Pantry
58 Western Road
357-1528

Healthy Aging - Healthy Eating
You can’t do one without the other. Get help stretching your food budget.

Homebound? Call us about receiving Meals on Wheels.
1-800-100-6375

This brochure made possible by a grant from Huntington Common Charitable Fund for Seniors of Kennebunk Savings Bank.
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