From the Director’s Desk
National Aging Innovations & Achievement Awards

I

recently attended the National Association of Area Agencies on Aging National Conference in Minneapolis where SMAA received a 2009 Aging Innovations and Achievement Award for our “Community Links” program for best Information & Referral (I & R) practice. We were one of only 12 recipients nationwide to win such an award and the only honoree in the Information & Referral category. The Community Links program partners with local geriatric physician practices to offer follow-up assistance and referral for older adults with social service and elder care needs. Being selected by our peers for this award is a great honor and tribute to the creativity of our program managers.

Volunteer and Veteran Appreciation

SMAA and Martin’s Point Health Care have joined together to present a screening of “The Way We Get By,” a documentary by Maine-born film director Aron Gaudet and producer Gita Pullapilly. The film features the “Maine Troop Greeters” as they meet returning troops landing at the Bangor airport. The camera follows a trio of greeters to their homes as the film explores the depths of their lives. The film will be shown on Maine Public Television at 10pm on Veteran’s Day, Wednesday November 11. Earlier in the day SMAA volunteers and U.S. military veteran-patients of Martin’s Point Health Care will be invited to see the film at the Abramson Center in Portland. It is a pleasure to recognize the commitment of volunteers and veterans with this heartwarming and thought-provoking documentary, and we are very grateful for the underwriting by Martin’s Point that makes this event possible.

Volunteering is Good for Your Health

While it’s important for older Americans to have good physical health, it’s equally important that they maintain good mental health. Studies have shown that engaging in social activities within the community can greatly improve mental health. In fact, research has demonstrated a strong relationship between volunteering and mental health and has shown that volunteering provides older adults with greater benefits than younger volunteers. Benefits include improved mental and physical health, greater life satisfaction, lower rates of depression and lower mortality rates.

Volunteers make it possible for SMAA to extend our services to the community and to more people than would be otherwise possible. The Southern Maine Agency on Aging currently has upwards of 1,000 volunteers in SMAA programs as well as 110 other local non-profits through our Retired or Senior Volunteer Program.

RSVP Capacity Corps

During the last two years the Southern Maine Agency on Aging worked with the National Council on Aging (NCOA) to develop and test RSVP Capacity Corps, a program to match volunteers who have professional and management experience with projects to help the Agency build its capacity to serve older adults. Now, with additional funding from the NCOA, we are launching a program to “spread the word” to area nonprofits about the benefits such volunteers can bring to their organizations, as well. A series of Community Forums and Webinars will be held beginning in late October to offer an overview of the Capacity Corps Project, to share our insights on what works, and to discuss the significant “return on investment” that comes from engaging volunteers with professional and managerial skills in a nonprofit enterprise. To learn more, please contact Ken Murray at 396-6520.

Thank you for your interest. Best wishes for an active and colorful fall season.

Laurence Gross
Executive Director
Southern Maine Agency on Aging
National Senior Games Results from California are in:
42 Medals for Maine Athletes!

Totals:
3 Individual Gold Medals
4 Team Gold Medals (Total of 18 Individual Athlete Gold Medals in Teams)
TOTAL GOLD MEDALS TO MAINE ATHLETES: 21
1 Individual Silver Medal
1 Team Silver Medal (Total of 13 Individual Athlete Silver Medals on Team)
TOTAL SILVER MEDALS TO MAINE ATHLETES: 14
INDIVIDUAL BRONZE MEDALS TO MAINE ATHLETES: 7
INDIVIDUAL RIBBONS TO MAINE ATHLETES: 13
(Two 4th Place; Three 5th Place; Two 6th Place; Six 7th Place)

Medals by Name, Age Division and Sport:
GOLD, Individual Medals
Mary Brandes
(Women’s 50-54 age division)
Discus Throw
Nance Richardson
(Women’s 65+ age division)
Swimming, 200 Yard Backstroke
Mike Giordano, coach

Maid Flashes Basketball Team
(Women’s 55-59 age division)
Team Members:
Rayne Carroll
Sue Dunn
Nancy Fortin
Jo Lannin
Eileen Monahan

TRIPLE THREAT BASKETBALL TEAM
(Men’s 50-54 age division)
Team Members:
Jerry LeVasseur, 71
Abraham Bernstein, 71
Christopher Noble, 74
Jef Evans, 70
Track & Field, 4 x 100 Relay

JEFF EVANS, 70
(Men’s 65+ age division)
with Jerry LeVasseur, 71;
Christopher Noble, 74; and
Abraham Bernstein, 71
Track & Field, 4 x 100 Relay

KIM WILLIAMS
(Women’s 50-54 age division)
Track & Field, 4 x 100 Relay
The team of four consisted of
Kim from Maine and women
from California, Louisiana, and
Georgia.

SILVER, Individual Medals
Helena Brook
(Women’s 55-59 age division)
Cycling, 20K

SILVER, Team Medals
Wahlco Metroflex Softball Team
(Men’s 50-54 age division)
Team Members:
Peter Connolly
Mike Esposito
Steve King
Ed Libby
Rick Nealley
Bill Nickerson
Marty Norton
Tony Parralla
Jackson Powell
Bruce Sampson
Ed Sheneck
Clyde Wentworth
Dick Clark, coach

BRONZE, Individual Medals
Peter Gibbs
(Men’s 50-54 age division)
Horseshoes, singles

Penny Armstrong, a Gold Medalist in Triathlon (W 60-64) for the 2009 Maine Senior Games, began walking and then running just two years ago. The Tri-Far- o-Care inspired her and now she competes regularly in Triathlons.
Heart Disease and Aging
Sarah Hallen, MD
Geriatric Medicine

For some older patients the sudden onset of a heart attack can be the first sign of heart disease, but for many folks this serious disease has advanced slowly over a long period of time. As a result, many people see heart disease as a chronic condition, rather than an urgent medical concern. One reason for this perception is that common diseases associated with the development of heart disease, such as obesity, high blood pressure, diabetes or high cholesterol, can be managed long-term. When patients have been on medications for these frequently asymptomatic conditions for decades, it is easy to see how these diseases may appear routine or commonplace and their presence non-threatening. Even for patients with recurrent heart-related symptoms, such as stable angina (chest pain with exertion or in cold temperatures), routinely prescribed medications can often relieve symptoms to the point that they just become a nuisance. Other aging patients, who have had heart attacks and who have had procedures such as angioplasty, stent placement or bypass, can even feel as if they have been “fixed” and heart disease is no longer an issue for them.

The reality, however, is that significant death and suffering are associated with all types of heart disease, particularly among the elderly. In 2004, acute coronary syndrome (heart attacks) accounted for over a third of all deaths in patients at least age 65, and 85% of the people who died from conditions related to ischemic (poor blood flow) heart disease were at least age 65. Older people are also at greater risk for poor outcomes from heart attacks due to the diseases that predispose them to heart disease (diabetes, high blood pressure, etc.), and to such often related conditions as smoking and COPD, stroke and kidney disease. Comounding this situation is the fact that the symptoms of a heart attack are often different in the elderly than in younger people, which makes heart attacks hard to recognize by both the person having the heart attack and the medical professionals providing treatment. For example, elderly people are less likely to have chest pain, and are more likely to experience nausea and vomiting, cold sweats and fainting. Older individuals are also more likely to have difficulty with how their heart works as a pump and frequently have heart failure with shortness of breath and swelling of the legs. Heart attacks are also more frequent in the presence of other severe illnesses such as infectious or trauma, because of the increased stress and demand on hearts during such times.

The good news, however, is that nearly all current medical therapies proven to help younger people with heart disease and heart attacks are also recommended even for our oldest patients (> 85 years old). Medications as simple as a daily aspirin have been proven to prevent heart attacks and to lower death rates. Prescriptions to control blood pressure (beta-blockers), blood thinners (Plavix), and medications to lower cholesterol (statins) have been shown to benefit the elderly. Therapies used during a heart attack to open a clogged artery such as intravenous blood thinners or coronary artery catheterizations with stent placement, have also been shown to reduce deaths in older adults. For severe multi-vessel coronary artery disease, bypass surgeries are often the most beneficial treatment, even in the elderly.

It should be cautioned that the risk of complication from any of the medical or surgical treatments for heart disease is greater in older patients than younger patients. Yet this should not prevent use of these therapies in elderly patients who are at risk, since the chances of death or other poor outcome is so much higher for this population.

Heart disease is a chronic condition for many older individuals; however, all treatments, even more aggressive ones, should be considered for this disease as with any deadly disease—even in the elderly. Preventative care, early recognition and appropriate therapy are all keys to successful management of heart disease in the elderly.

ALL THIS AND NOT YET SIXTY
by Ken Kalb
This love feels like a soft ledge
We’ve landed on from miles up,
Breaking the fall from our prior lives.
We can’t believe our luck.

Holding on for dear life,
We lolligag whole mornings away,
Go through a weekend in minutes.
We gaze and sigh like tourists.

We feel warm, curious, astonished
Again, sitting with vanilla candles,
Linen napkins and autumn in the air.
We listen to old love songs and nod.

We savor tender dialogues,
Unwrapping the words like chocolates,
Recalling the first time we touched
And could not part
And could not go on
And did not have room in our hearts
For so much as another marvel.
Money Minders is one of the most significant and valuable programs offered to senior citizens. It promotes independence and protects seniors against financial exploitation. Money Minders volunteers are exceptional; they help seniors manage their finances in a safe and private manner.

— Ricker Hamilton, Administrator, Maine’s Adult Protective Services

Many thanks to Evy Newlyn, a new Capacity Corps Volunteer, who has agreed to help edit “Senior News.” Evy is a Professor Emerita of English from the State University of New York. She earned her Ph.D. in English at Syracuse and is currently an instructor with the Osher Lifelong Learning Institute (OLLI) at the University of Southern Maine.

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AR CDCIA

Mission Statement

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

The Southern Maine Agency on Aging is a BBB Accredited Charity.
MEDICARE EDITORIAL

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 states, “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 eroded 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, over 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—let us hope that Congress gives it the attention it needs as it addresses Medicare issues overall.

Stan Cohen
Bridgton, Maine
Stan 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.

Living Well Fall Workshops

Living Well is a six-week workshop that provides tools for living a healthy life with chronic health conditions, including diabetes, arthritis, asthma and heart disease. Through weekly sessions, the workshop provides support for leading the lifestyle you want.

Portland: SCSEP at the Career Center, 175 Lancaster St. Thursdays, September 17-October 22, 10:00-12:00 pm

Portland: Osher Lifelong Learning Center, 96 Falmouth St. Saturdays, September 15-October 20, 10:45-12:45 pm

SMAA, 136 U.S. Route One, Saturdays, September 26-October 31, 10:45-12:45 pm

In Bridgton, Maine, on Tuesdays, September 15-October 20, 12:45-2:45 pm

Scarborough: SMAA, 136 U.S. Route One, Tuesdays, September 22-October 27, 1:00-3:00 pm Call Anne Murray at 1-800-427-7411 x529 or 396-6529 to register.

A Matter of Balance Classes

Learn How to Improve Your Balance & Tips to Prevent Falls

Portland: Woodfords Congregational Church, 202 Woodford St. Mondays, September 14-November 2, 10am-12:00 noon.

Moody: Wells/Ogunquit Senior Center, Mondays, September 14-November 2, 1-3 pm.

Falmouth: OceanView, 20 Blueberry Lane, Tuesdays, September 15-November 3, 1-3 pm.

Scarborough: SMAA, 136 U.S. Route One, Tuesdays, September 22-November 10, 1-3 pm.

Bridgton: Community Center, Depot St. Tuesdays and Thursdays, September 22-October 15, 1-3 pm.

Westbrook: Larrabee Village, 30 Lisa Harmon Drive, Tuesdays, October 6-November 24, 2-4 pm.

Naples: Singer Community Center, Mondays and Wednesdays, October 26-November 18, 9-11 am.

Call Anne Murray at 1-800-427-7411 x529 or 396-6529 to register.

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Caring for the Caregiver

A FREE SEMINAR — OPEN TO ALL

Saturday, October 24
8 AM to 12:15 PM

First Baptist Church
879 Sawyer Street
South Portland

For those involved in giving care as well as those whose family member may need care!

Presented by:
New England Bible College Alumni

FMI Contact:
Joshua Libby (207) 799-5979
or Ron Sargent (207) 929-4711

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

Class Schedule

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

September 17 - October 22, Thursdays, 6:30-8:30 PM. “Savvy Caregiver,” Wells-Ogunquit Adult Education. Contact Ann O’Sullivan at 1-800-427-7411 to pre-register.

October 26, 5:30-7 PM. Caregiving from a Distance. MaineHealth Learning Resource Center (class will be held at SMAA office). Register at 885-8349.

November 2 – December 7, Mondays, 1:30-3:30 PM. “Savvy Caregiver,” SMAA, Scarborough. Contact Ann O’Sullivan at 1-800-427-7411 x541 to pre-register.

December 1, 6-7:30 PM. Living Options for Older Adults. Scarborough Adult Education (class will be held at SMAA office). Register at 730-5040.

December 15, 6-7:30 PM. The Emotional Rollercoaster of Caregiving. Scarborough Adult Education (class will be held at SMAA office). Register at 730-5040.

Please use the numbers listed to register. Feel free to call Kate Dula or Ann O’Sullivan at 1-800-427-7411 with questions.

In recognition of Family Caregiver Month in November, the Southern Maine Agency on Aging will offer the popular “Putting the Puzzle Together: Getting Ready to Offer Information, Care, and Support to Older Family Members and Friends,” a 4-part series for family caregivers. The series will be held on Tuesday mornings, November 3-24, from 9:30-11:30 AM, at the SMAA office in Scarborough.

Topics include: Understanding Geriatric Health; Resources, Supports, and Living Options, including community-based services and living alternatives; Legal and Financial Issues; Making It Work, which covers family communication, caregiver coping, and action strategies.

There is no charge for the program, but pre-registration is required. Please plan to attend all four sessions. Contact Ann O’Sullivan at 1-800-427-7411 x541 or ao-sullivan@smaaa.org by October 22 to register or for more information.

The OAR toolkit is a collection of helpful community resources to assist older adults and their families maintain dignity and maximize health and independence. Each of the fifteen sections has information on local and national community- and web-based resources. It was originally produced in 2006 as a collaborative effort between the University of New England Maine Geriatric Education Center and the Southern Maine Agency on Aging Family Caregiver Support Program.
The newly revised and updated Second Edition of the Older Adult Resource (OAR) Toolkit is now available. Please visit the UNE-GE website at www.une.edu/materm to download your complimentary copy. Thanks to all of you who participated in our follow-up survey. Your suggestions assisted us in updating the toolkit with the most current and useful resources. A follow-up survey will be distributed in December 2009 to determine any practice changes that occurred as a result of using the toolkit and to identify ways the toolkit was beneficial in locating resources to assist older adults and their families.

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

If you are caring for an aging family member or friend leaving you feeling... Tired... Isolated... Sad... Guilty... Stressed? Want to talk with other people in this situation and share ideas?

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

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

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

York: 3rd Tuesday of the month, 1-2pm, 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, 1-2pm, 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.

Mini-Grants Available for Family Caregiver Projects

SMAA is looking for collaborative projects with organizations or individuals who will work with us to identify and serve family caregivers. Grants of up to $1,500 will be awarded through a competitive Request for Collaboration (RFC) process. Mini-grant programs should supplement existing resources, rather than compete with them, and should either provide new services/supports, or serve caregivers who are not currently served by other resources.

“Family caregivers” include unpaid family or friends who are assisting a person who is at least age 60 or who has dementia, and older kinship parents (people age 55 or more raising someone else’s children). Projects can offer information about/assistance with access to services, individual counseling, support groups, caregiver training, respite, or other services and supports, which make caregiving easier and/or reduce caregiver stress. Budgetary considerations may limit how many mini-grants that can be funded.

The submission deadline is October 1, and notification of funding will take place by November 2. Projects should be completed by June 30, 2010. For more information or to discuss ideas, contact Ann O’Sullivan at SMAA (1-800-427-7411 or aosullivan@smaaa.org). For an RFC packet, contact Vivien Eisenhart at SMAA (1-800-427-7411 x543 or veisenhart@smaaa.org).

“Caring for Caregivers” Seminar

Saturday, October 24, 8am-12:15pm First Baptist Church, South Portland

New England Bible College has invited five esteemed professionals to offer their advice, resources, and encouragement for caregivers. Featured will be Dr. Delovy Case, Jr., a recently retired hematologist. Dr. Case will share insights from the medical community, helping caregivers navigate the various medical issues and decisions they will face.

Other speakers include Jeffrey P. Buhman, a local attorney specializing in elder law, estate planning and long-term care planning. Clinical counselor Betsy Paulding will offer encouragement, particularly for those she describes as the “sandwich generation” who are responsible for both their children and their elder parents.

Registration is only $10. Coffee and refreshments will be provided during a mid-morning break, where various exhibitors representing local businesses, non-profits, and individuals will be available. Also, the NEBC Alumni Association will be selling books and other resources recommended by the presenters at a discounted rate. Please register early by calling New England Bible College at 799-5979 or visit nebc.edu. Registration forms are available at nebc.edu under “Events.”
Asbestos Exposure Highest in Maine

Maine has some of the highest numbers of asbestos related injuries (particularly mesothelioma) of any state in the U.S. The current population of Maine totals a little over 1.3 million people. National statistics show that there are about 11.7 cases of mesothelioma for every million people. According to a 2004 study, Maine has more than three times that number at 26.4 cases per million or about 36 cases at any given time.

There are many sites that have been targeted as containing asbestos and exposing people to asbestos fibers floating through the air. Several industries are particularly likely to have used asbestos extensively, including power plants, oil refineries, mines and shipyards.

At Risk Occupations and Locations in Maine
There are a few asbestos mines located in Maine. Asbestos is a natural mineral that is made up of small, thin fibers. When these fibers break off, they can become airborne and become inhaled or swallowed, which can cause the development of an asbestos-related disease. Removing asbestos from a mine exposes workers to very high levels of asbestos, especially if safety respirators are not worn. Miners also brought asbestos into the home on their clothes and bodies, likely exposing family and friends to the mineral.

Not only is asbestos resistant to heat, but the mineral does not conduct electricity and was therefore used as insulation around pipes and machinery. Power plant employees have a high risk of exposure. Other sites include paper mills, shipyards and chemical plants.

One industry that still has a high potential for exposure to asbestos is the construction industry. As noted above, asbestos containing materials were used in a wide variety of products. When a building does need to be renovated, inspections and precautions must be taken to ensure the safety of the workers.

Older People Most At-Risk
Most Americans know that asbestos is a dangerous substance, but few are aware of the disproportionately higher incidence of asbestos-related disease on older people, and even fewer understand why.

Several factors play a role in the increased incidence of asbestos-related disease among seniors. One primary factor is the fact that occupational exposure to asbestos was highest between 1930 and 1960, placing people who worked in shipyards, manufacturing and construction at higher risk.

Another factor is the long latency period that is associated with asbestos diseases. Illnesses caused by asbestos typically take decades to develop and primarily include asbestosis, lung cancer and mesothelioma. Asbestosis typically develops 15 to 30 years and mesothelioma takes 20 to 50 years to develop.

A final factor that affects older Americans is their participation in World War II, when asbestos was widely used to support war efforts. Many are already aware of the U.S. military’s extensive history involving the use of toxic substances, such as Agent Orange and trichloroethylene (TCE), but few are familiar with the military’s extensive use of toxic asbestos products. Primarily between the 1930s and the 1970s, every division of the U.S. military used asbestos-contaminated products in its buildings and in every type of transportation.

Even though all divisions of the military commonly used asbestos, the Navy found more use for this heat-resistant mineral than any other division. Throughout the last five decades, more than 300 products imbedded with asbestos were used by the Navy alone. Because of this widespread use, veterans make up a sizable percentage of those coping with asbestos-related disease.

The symptoms of asbestos-related disease often resemble less-serious conditions such as the flu, making diagnosis difficult. Symptoms include shortness of breath, chest pain and persistent coughing.

To read more about asbestos disease and the issues facing those who have been exposed to asbestos, please visit Asbestos.com, a comprehensive online resource that increases public awareness of the dangers of asbestos. To have a comprehensive packet containing all the information from the asbestos.com web site mailed to you, call 800-615-2270. Additional literature to help asbestos victims and their families fully understand their diagnosis will be mailed as part of the packet.

Those who have been affected by asbestos-related disease can also visit Asbestos.com or call (800) 615-2270 to receive free assistance filing for VA Benefits and expedited Social Security benefits.

—Information for this article provided by Briana Huffer, National Awareness Coordinator for the Mesothelioma Cancer Center.
Trinity Episcopal’s Weekend Hot Meals Program

29 Years and Going Strong

On June 7, 1980 the Trinity Episcopal Parish of Saco began providing weekend Meals on Wheels in Saco and surrounding towns. It all began when the Episcopal Diocese encouraged the individual parishes to reach out in their communities. Parishioners, supported by volunteers from the local Council of Churches, saw a need for a weekend meal delivery to supplement the dinners supplied to seniors during the week. Senior Warden Jean McAllister and Barbara Couch headed up the project, which involved recruiting and scheduling volunteers to purchase, prepare and deliver a hot meal every Saturday and a cold lunch every Sunday.

Twenty-nine years and thousands of meals later, this wonderful outreach of the Trinity Episcopal Parish is still going strong, delivering a hot meal to the Old Orchard and Saco area, every Saturday throughout the year. Barbara Couch, the first Chairperson of Purchasing and Menu, is still volunteering on a regular basis. Gervaise “Rab” St. Germaine, the present coordinator, who has been involved since March 2002, provides leadership with the support of the pastor, Father David Robinson.

The outreach program has many other wonderful volunteers who are working to make this outstanding service available. Among them are Margaret and Frank A’ Hearrn, Don and Rosetta Anderson, Barbara and Ed Boucher, Sue and Charles Cahoon, Elizabeth Furlong, Margaret “Peg” Gautier, Vietta Hamblet, Michelle Hutchkiss, Sally and David Howe, Sallie and Skip Hunt, Kate Jones, Janie and Gerard Labbe, Joa and Clark Lewis, Myrtle Miller, Tracey Montoya, Arlene and Murch Murchison, Jean Robin-son, Sheila St. Hilaire, Pat and Ken Sampson and Rae Thompson.

Trinity Episcopal is to be commended for the longevity and continuity of its commitment and each and every volunteer deserves recognition for their dedicated service.

The Kitty Perspective on Meals on Wheels

A cat died and went to Heaven. God met her at the gates and said, ‘You have been a good cat all these years. Anything you want is yours for the asking.’

The cat thought for a minute and then said, ‘All my life I lived on a farm and slept on hard wooden floors. I would like a real fluffy pillow to sleep on.’

God said, ‘Say no more.’ Instantly the cat had a huge fluffy pillow.

A few days later, six mice were killed in an accident and they all went to Heaven together. God met the mice at the gates with the same offer that He made to the cat.

The mice said, ‘Well, we have had to run all of our lives: from cats, dogs, and even people with brooms! If we could just have some little roller skates, we would not have to run again.’

God answered, ‘It is done.’ All the mice had beautiful little roller skates.

About a week later, God decided to check on the cat. He found her sound asleep on her fluffy pillow. God gently awakened the cat and asked, ‘Is everything okay? How have you been doing? Are you happy?’

The cat replied, ‘Oh, it is WONDERFUL. I have never been so happy in my life. The pillow is so fluffy, and those little Meals on Wheels you have been sending over are delicious!’

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 intracapsular lenses—featuring crystals—to restore clear, comfortable and flexible vision in ways that weren’t even possible until now.

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Surprising News: Now May Be the Time to Invest

by Joan Hatch, President
Maine Chapter of
BetterInvesting

After last year’s meltdowns in the financial markets many of us may have lost faith in the stock market and in our financial advisers. Having lost approximately a third of the value of our portfolio, we can hardly be blamed if we want to put all of our money (safely?) under the mattress.

But the U.S. stock market is currently up more than 25% from its 12-year low posted in March 2009, and many investors are realizing that now is the time to begin rebuilding their financial portfolios and their long-term wealth.

Investment decisions they make this year are especially crucial because recent studies predict the depletion of both U.S. Medicare and Social Security funds by 2017 and 2037, respectively. Medicare pays hospital bills for senior Americans while Social Security is the main source of income for about 60% of older Americans.

Moreover, financial advisers urge investment in the rallying stock market sooner rather than later. In fact, studies show that the biggest gains from quality growth companies, that is, from the kind of stocks that foster long-term portfolio growth, occur at the beginning of a stock market recovery. And staying in the market is important because we never know when these gains will occur. But how do we know where to invest our money?

Fifteen years ago, when I was still working and putting money into my company’s 401K, a neighbor invited me to attend her investment club. At that time all I knew about investing was how to spend the money I earned, and I knew nothing about investing it. I had no idea what was happening with my 401K and naively thought it was “their job” to watch it. I had put money into mutual funds and taken it out, losing money all along the way. Eventually, however, I joined that investment club, which started me on the path of educating myself in how to analyze stocks and mutual funds.

When I started in the investment club I knew nothing about earnings, dividend growth, return on equity, or any of the many parameters used to evaluate stocks or mutual funds. Fortunately, my investment club belonged to a non-profit organization called BetterInvesting, the goal of which was to educate non-professional people so they could become better investors. Through that group I learned about Value Line and the Standard and Poor’s ratings and analysis and became an educated investor.

BetterInvesting, a launching pad for investors, re-moving some of the mystery and enabling members to participate with others in a program of strategic, long-term investing,” says Kamie Zaracki, CEO of BetterInvesting.

Throughout the country, chapters of BetterInvesting assist individuals in improving their individual financial education. The state of Maine has a chapter which meets once a month at the Freeport Library. If you are interested in BetterInvesting, you can check out this resource at www.betterinvesting.org or contact me at chefjoan@earthlink.net or call 207-883-6449.
Are you at least age 60? Have a nutritious lunch or dinner at Sanford Bonanza

Sanford Bonanza
1285 Main Street, Sanford
Meal tickets are available for a suggested donation of $4 per ticket in these locations:
Southern Maine Agency on Aging, 136 US Route One, Scarborough, 1-800-400-6325, 8 AM - 2 PM, Monday thru Friday
Sanford National Guard Armory, 88 William Oscar Emery Drive, Sanford, 324-5181, 8 AM - 1 PM, Tuesday thru Friday
Trafton Senior Citizen Center, 19 Elm Street, Sanford, 8 AM - 3 PM

“As You Like It” is made possible by your donations and federal grants. Donations of the suggested amount of $4 per ticket are very important to the continuation of this program. Together we can make this work!
How to Remember SMAA in Your Will

As you do your financial and estate planning, please consider sustaining your support for our mission in your will. Here is what your attorney or tax consultant needs to know to formalize your bequest intent:

**Information for Professional Advisers**

**Mission:** The mission of the Southern Maine Agency on Aging is to improve the physical, emotional, and economic well being of older adults in southern Maine.

**Legal Address:**
Southern Maine Agency on Aging
136 US Route One, Scarborough, ME 04074

**Tax I.D. Number**
Founded in 1972, the Agency’s Tax I.D. (EIN) number is 01-0360259.

**Contact:** The Development Office at 207 396-6591 for a copy of our 501 (c) (3) tax letter or for instructions on how to give securities etc. We are registered with the State of Maine as a charitable organization.

**Web Site:** Visit our planned giving site www.smaaa.org/planned_giving.php

**Sample Testamentary Provision**

In drafting a new will or codicil or establishing a trust, the following is sample bequest language for the Southern Maine Agency on Aging:

> "I give to Southern Maine Agency on Aging (SMAA), a Maine nonprofit organization, located in Scarborough, Maine, ____% of the estate or the sum of $_______/____% of the residuary estate. This gift is to be placed in said Agency’s endowment, from which a spending portion will be used to support the Agency's activities and programs.”

To restrict the spending portion to a specific SMAA program, please have the second sentence of the sample language read:

> “This gift is to be placed in said Agency’s endowment, from which the spending portion will be used to support [name of the specific program you wish to restrict to].”

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**Better Business Bureau Seal of Approval**

The Southern Maine Agency on Aging proudly meets all accountability standards for charities set by the Better Business Bureau serving the New England area.

For further information please contact: Peg Brown, CFRE, Director of Development, 207 396-6590, mbrown@smaaa.org

VISIT OUR NEW WEBSITE www.smaaa.org
Do you remember that famous question, asked by raspy-throated octogenarian Clara Peller in the popular 1980s Wendy’s commercials? “Where’s the beef?” A lot of times, I find myself asking the same question when I try a frozen dinner (or a T.V. dinner as they were called before there were microwave ovens back in the days when we all probably watched a lot less T.V.).

“Where’s the beef? Or chicken? Or fish?”

In fact, sometimes, when I peel back the cellophane and dig through sauce and a few veggies, I only find a tiny piece or two of mystery meat that looks far less like the mouth-watering picture on the box and far more like something I scraped off the bottom of my shoe. So when Ted Trainer, who heads the Meals on Wheels service for the Southern Maine Agency on Aging, gave me one of the new frozen meals to take home and try, my mouth was far from watering in anticipation.

I had met with Ted to learn about changes to the program for an article I was writing for “The Forecaster.” When he offered the meal, I actually tried to refuse. After all, it’s a well known principle that reporters are never supposed to accept anything—the self-denial keeps us impartial, or makes us martyrs, I’m not sure which.

But he insisted the sample meals were available to promote the new program, and I walked out the door with a very cold package of beef stew.

All the meals, regardless of variety, are heated in the microwave on high for five minutes. I pulled my container out at the beep, prepared to replace it with ham and cheese from the fridge.

While the black plastic container would never rival my grandmother’s Limoges, when I plunged my fork into the thick gravy, it resurrected with beef. And not just one or a few measly pieces, but a healthy portion of tender meat smothered in a flavorful sauce that also included pearl onions and carrots.

The stew was accompanied with a side of cauliflower cooked just enough without being mushy. I’ve heard some are luke-warm about the idea of eating a steaming hot meal that’s come from an ice-cold entrée—until I tasted the stew, I might have agreed with them.

But it certainly gets a wide assortment of tasty food that could be completely cooked in five minutes with no effort on my part, I’d say, bring it on! And 99 percent of the time, even the black plastic, don’t-have-to-wash-it-container would be just fine. (Although the beauty of the food container is that once rinsed and clean, it can be recycled in single stream municipal recycling containers.) The other one percent, I could always serve it out on that Limoges.

Since the dinners are frozen as soon as they’re prepared, the nutritional value is high—much higher than the fresh-prepared meals in bulk that must be kept warm for hours. For those foods that simmer all morning before they’re packed and distributed, you can almost picture the vitamins floating away—caught up in a cloud of steam.

Also, the frozen meals are no different from what you order at many restaurants these days. Although we’d all like to think everything is prepared from scratch just for us, the reality is that many popular restaurants use prepared frozen foods to create the meals we enjoy.

The big advantage in my view is convenience. If I could regularly get a wide assortment of tasty food that could be completely cooked in five minutes with no effort on my part, I’d say, bring it on!

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All in Good Taste
A Meals on Wheels Food Review by Peggy Roberts

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Peggy Roberts is a full-time reporter who covers Scarborough and Falmouth for “The Forecaster” and a freelancer who has written for local and national publications. Check out her Web site, www.PeggyRoberts.net and her newspaper articles at www.TheForecaster.net.
Healthy Aging Calendar

Fall ‘09 Easy Adventures
Open to everyone 50 plus/minus

Easy Adventures is a group effort!
Town Rec Departments, outdoor facilities and "having fun in the outdoors" groups have teamed up with the Southern Maine Agency on Aging to offer introductory outdoor activities.

Geocaching on the Scarborough Marsh sponsored by Scarborough WOW. Monday, September 21, 10AM-2PM. Cost: $10. Spend a delightful day in the Scarborough Marsh using GPS devices to find hidden treasure troves! Snacks provided. Contact Debbie Jones 207-779-4156.


Royal River Kayak sponsored by Yarmouth Community Services on Saturday, October 3, 10AM-2:30PM. Rain or shine! Open to adults and youth 10+ with an adult. Bring your own boat or let us know if you need one. Contact Marcia Noyes 207-846-2406.

Peaks Island Walk sponsored by Southern Maine Volkssport Association. Saturday, October 24, 10AM-12:30PM. 1K, 5K, and 10K for all levels of ability and fitness. Contact Denise Macaronas at SMV2A005@yahoo.com or 766-2970.

For general questions about the "Easy Adventures" concept, contact Ted Trainer, Director, Healthy Aging Programs, Southern Maine Agency on Aging, 207-396-6577. Join in the action by asking your town’s rec department to put an easy adventure together!

To get on the Easy Adventure mailing list, please contact Sharon Dupras at sdupras@smaaa.org or 207-396-6583.

Events, Classes, Seminars, Community Groups & Support Groups

"Alzheimer’s Disease and Intellectual Disabilities," Wednesday, September 23, 3PM-12PM at the Alzheimer’s Association Office, 170 US Route One, Falmouth. $45 per person. Space is limited. Register now! Call 800-272-3900.

"Doce and Deserti." Jabbir Fazzel, MD and Alzheimer’s Association staff will answer your questions about Alzheimer’s disease or related dementia. All questions welcome! Contact Kathryn Pears at 772-0115 or e-mail Kathryn.Pears @aaz.org.

"Osteoporosis Update," with guest Ann Babbitt, MD, OHS, Greater Portland Bone and Joint Specialists, October 6, 6:30PM at 800 Main Street, South Portland.

"Caring for Your Diabetes," with guest Melinda Leighton, RN, November 3, 6:30PM at 800 Main Street, South Portland.

For more information or transportation, call Cindy King at 828-1133. These two dates are the regular support group meeting of the National Osteoporosis Foundation, which meets the first Tuesday of every month. All are welcome.

AARP Driver Safety Classes Register by September 18 for September 23 in Portland or October 3 in Windham

AARP Driver Safety Classes for drivers age 50 and older will be presented from 8:30AM to 1:30PM in Portland on September 23, and in Windham on October 3. The class in Portland on Wednesday, September 23, will be held at the AARP Maine State Office, 1665 Congress St., Portland. The class in Windham will be presented on Saturday, October 3, at the Windham Public Library, 217 Windham Center Road, Windham.

The registration fee is $12 for AARP members and $14 for others. To register, phone John Hammon, AARP volunteer instructor, at (207) 655-4943. Registration no later than September 18 is recommended as class size is limited.

The AARP Driver Safety Program is a refresher course designed specifically to meet the safety needs of experienced and mature drivers. Its purpose is to help drivers learn about defensive driving techniques, new traffic laws, rules of the road and more. It helps older drivers learn how to adjust their driving to age-related changes in vision, hearing and reaction time. Also, insurance companies in Maine now give discounts to drivers age 55 and older who complete this course at least once every three years.

Elder Health & Wellness Fair, Tuesday October 20, 10AM - 2PM at Verrillo’s Convention Center, 155 Riverside Street, Portland. Sponsored by In-Home Senior Services. For more information, call 856-1212.

Is Assisted Living in your Future?

Everything you wanted to know about assisted living but didn’t know who to ask.

Presentation offered in South Portland and Scarborough

And answers to questions about assisted living and learn what to ask! The presentation was developed for both assisted living consumers and their adult children. Today there are more choices than ever and this range can add to confusion. Topics addressed will be assisted living services, accommodations, payment sources and licensing levels. Handouts provided and Q & A will follow. Program developed by Bay Square, The Birchwoods, Inn at Village Pointe, The Osher Inn, Scarborough Terrace, Seventy-Five State Street and Piper Shores.

September 15, 11AM - 1PM, South Portland Community Center, 21 Nelson Road, South Portland or call 767-7650. Complimentary luncheon provided. Pre-registration is required.

September 30, 6:30-7:30PM at the Scarborough Public Library, 48 Gorham Road, Scarborough. Free, pre-registration encouraged at 883-4723. Complementary sweets and refreshments. Contact Elizabeth Si- monds at Scarborough Terrace, 207-885-5568 or esimonds@terracecom- munities.net.

Seasonal Flu vs. H1N1

The seasonal flu vaccine is not expected to specifically protect against H1N1 flu (also known as “swine” flu). However, with H1N1 and seasonal flu viruses both expected to be circulating this fall and winter, getting a seasonal flu vaccine early will help provide overall protection against the flu.

The Centers for Disease Control (CDC) has recommended that certain groups of the population receive the 2009 H1N1 vaccine when it first becomes available. These target groups include pregnant women, people who live with or care for children younger than six months of age, healthcare and emergency medical service personnel, persons between the ages of six months and 24 years old, and people ages of 25 through 64 years of age who are at higher risk for 2009 H1N1 because of chronic health disorders or compromised immune systems. This means that persons more than age 64 are not at high-risk for H1N1 flu; however, persons age 65 or more should receive the seasonal flu vaccine as in years past.

Seasonal Flu Clinic

Home Health and Visiting Nurse will be holding a "seasonal" flu (not H1N1) clinic at SMAA, 136 US Rt. 1 Scarborough on October 1, 12-3PM.
Free Women’s Health Screening

Friday, October 9, 8:30AM – Noon at SMMC PrimeCare Women’s Health, 9 Healthcare Dr., S. 101, Biddeford.

- You May Qualify for FREE:
  - Mammogram
  - Pap Test
  - Clinical Exam

Available to women who: are between 40-64 years old; have no insurance, or insurance with a high deductible; meet certain income guidelines; do not have either MaineCare or Medicare Parts A & B.

PRE-REGISTRATION IS REQUIRED. For Info Call 985-1028.

Funded by Maine Breast & Cervical Health Program; Administered by SMMC Visiting Nurses

Gorham/Westbrook TRIAD

Join the Gorham/Westbrook TRIAD, a collaboration open to the community of area seniors, law enforcement and agencies who work with seniors, meets the second Friday of each month from 9-10AM. Meetings alternate between the municipal centers of Gorham and Westbrook. Next meeting is October 9 at the Westbrook Municipal Center on Main Street. FMI call: Officer Ted Hatch 839-5581 or Officer Christine LaBranche 854-2531.

University of Southern Maine School of Music

FALL CALENDAR 2009

For reservations call the Music Box Office at (207)780-5555. Ticket price breakdown means: $15 for general public; $10 for seniors and USM employees; and $5 for students/children. Or: $6 for general public; $3 for seniors and students/children. For updates/changes to the calendar, and for listings of individual student and studio recitals, visit our website at www.usm.maine.edu/music

Friday, September 25, 8PM Spotlight Series

“Brahms and His Three Muses”
Corthell Concert Hall, USM Gorham

The maternal, sensual and spiritual mystique pervades this all-Brahms concert. Led by violinist Robert Lehmann, the program features the melancholy and sublime “Horn Trio” and sensuous, passionate “G Major String Sextet,” two works in which Brahms, the eternal bachelor, got in touch with his “feminine side.” Joining him will be John Bodden, principal horn of the PSO, pianist Chicharu Naruse, violinist Dino Liva, violists, Kimberly Lehmann and Laurie Kennedy, and cellists Jim Kennedy and USM School of Music Director, Scott Harris. $15/$10/$5. Sponsored by USM Music Advisory Board.

Saturday, September 26, 1PM Old-Fashioned Outdoor Concert w/USM Concert Band Outside Corthell Hall

Bring the family and lawn chairs to enjoy the USM Concert Band, conducted by Peter Martin, performing its 7th annual old-fashioned concert on the green outside Corthell Hall, Gorham. A barbeque lunch at old-fashioned prices will be available starting at noon, rain or shine. Free (Rain/cold weather concert site: Brooks Dining Center) Free.

Friday, October 16 Public Concert, 8PM

Afro-Cuban and Latin American Jazz
Corthell Hall, USM Gorham

Jazz musicians from several Latin American countries will join guitarist Gary Wittner in a multi-cultural exploration of jazz and traditional music. The residency includes rehearsals with the USM Jazz Ensemble on Thursday, workshops and a concert on Friday ($15/$10/$5), plus a free lecture/demonstration at 2PM, Monday, October 19, in Theatre’s Russell Hall.

Sunday, October 25, 2PM

USM Wind Ensemble
Corthell Concert Hall, USM Gorham

This elite woodwind ensemble, under the direction of Peter Martin, will perform an outstanding selection of music for winds. $6/$3

Friday–Sunday, October 30 – November 1, 8PM Friday & Saturday; 5 PM Sunday

Musical Theater
The 25th Annual Putnam County Spelling Bee

Music and lyrics by William Finn; book by Rachel Sheinkin, Directed by Edward Reichert, Corthell Concert Hall, USM Gorham

An irresistible and hilarious new musical comedy finds six quirky adolescents competing in a fictional spelling bee, run by three equally quirky grown-ups, who learn that winning isn’t everything and losing doesn’t necessarily make you a loser. This tuneful, offshore, and at times heartwarming show offers audiences members the chance to become part of the action on stage. One of the first Maine collegiate productions that is certain to be a bona fide crowd pleaser! $15/$10/$5.

SOUTHERN MAINCEAgency on Aging

November–December 2008

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- activity craft and games room
- complimentary washers and dryers on each floor
- beautifully landscaped courtyards and patios
- wellness and exercise center
- library and computer center

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Another Benefits Success Story
by Linda Sprague-Lambert
Benefits Specialist
Southern Maine Agency on Aging, Biddeford, Maine

orman is mentally challenged, 69 years old and lives with his 90-year-old mother. He’s lived in Biddeford all of his life and became eligible for Medicare A automatically when he turned 65. He was still working for Maremont at the time and didn’t start his Medicare Part B. He didn’t know that he needed to turn it on and didn’t have an advocate to show him the way. He also didn’t have supplemental insurance.

Last November, Norman had emergency heart surgery with no insurance except for Medicare Part A, which pays 80% of hospital expenses. His bills kept mounting, and he put them in a paper bag, knowing he couldn’t afford to pay them.

His social worker Tom Money contacted me and asked for my help. When Norman brought in his bag of bills, it totaled $87,120 for doctors and ambulance services for which he had no insurance coverage.

I wrote to Norman’s 11 creditors and explained his situation including the fact that his income is $899 a month. I finally got the attention of Maine Medical Center. They granted him free care for their services. The only group who would not recognize Maine Medical Center’s determination for free care was the cardiologist. Norman owes the cardiology practice about $30,000 and is paying $10 a month for the rest of his life. Altogether, I managed to get about $57,000 of his debt dismissed.

We have since enrolled him in Medicare B starting July 1, 2009. Considering his income, we applied for and received full MaineCare benefits. That means the state pays 896.40 for his Medicare part B, his premium for his Part D drug plan, his drug subsidy, so he only pays $3 for name brand and $1.20 for generic drugs, and the 20% that Medicare doesn’t pay. Now Norman is able to get the help he needs.

We’ve also been working with SMCC for free care to cover services incurred before he started Medicare on July 1.

To contact a Benefits Specialist at the Southern Maine Agency on Aging, call 1-800-427-7411 or in the Portland calling area, 396-6500.

You may be entitled to benefits that you haven’t yet received. There is no harm in asking a Benefits Specialist to check for you.

Another Benefits Success Story
From the Mail
August 7, 2009

This year marks the 25th anniversary of Joan Benoit Samuelson’s gold winning marathon at the 1984 Summer Olympics. While their performance won’t garner the same worldwide headlines, a group of athletes from Maine who are “50 and better” are competing in this year’s National Senior Games, proving that one is never too old to go for gold.

Recently I met many of Maine’s 80 senior athletes who qualified for the National Games in California, and I was very impressed. They combine a determination to develop their talent fully with an ongoing commitment to personal fitness. The amazing growth of the National Senior Games, from 2,500 competitors in the inaugural event 22 years ago to nearly 13,000 this year, shows that these athletes are part of a powerful movement toward better health.

Maine’s athletes at the National Games, aged 50 to 86 are competing in events that include basketball, cycling, swimming, running and track and field. More than 800 contests will occur during the Games’ 16 days, often before tens of thousands of spectators. In addition to a wide range of medal sports, the 2009 Games include as demonstration sports fencing, sailing, and soccer.

But it’s not necessary to travel far for fun and fitness. Every year, the Maine Senior Games offers competition in 13 core sports, as well as less-intense activities.

As we cheer those who continue to excel in athletics, we must also ensure that all seniors receive the support they need. My work on the Senate’s Special Committee on Aging, on such issues as diabetes and Alzheimer’s research, home health care, affordable housing, abuse prevention, heating assistance, and benefits protection, is driven by my commitment to our seniors’ well-being.

At home, Maine’s Agencies on Aging offer crucial support to our residents as they age.

Staying active is key to well-being, and the Senior Games movement, in Maine and nationally, is an outstanding way to become fit, to enhance a skill or learn something new, and to meet great people in friendly, spirited competition. Remember what Abe Lincoln said: “It’s not the years in your life that count—it’s the life in your years.”

Senator Susan Collins
Honorary Chair, Maine Senior Games
House Swapping: The Basics
by Ken Kalb, Capacity Corps Volunteer

Exchanging houses is a very interesting and economical way to get out and see the world; whether it is an exotic place in the south of France or a wonderful spot right here in Maine, it is a good way to test or retest your sense of adventure. Experts say that uprooting our usual routines and learning a few new ones is good for the brain, even if only for a week or two. Maybe it’s like aerating our flowerbeds.

Why is it interesting? You get to live in a new place and meet new people who are as attuned to life’s novelties as you are. Why is it economical? You are not laying out cash for hotels or, probably, car rentals; instead, you are trading the use of your house/car as a way to have the use of theirs. This can mean big savings, and you get a house or apartment, not just a room with a bath.

Your only out-of-pocket expense, except for travel, is the service fee charged by the agencies that develop and maintain the directories of prospective swappers. There are several such agencies, but my wife and I use Intervac, a long-established service that charges about $150 a year and has no limit on the number of swaps you can make in a year. The service puts out a catalog/directory and has on-line listings that include such basic information as the number of rooms, beds, and baths, plus photos.

Then the fun begins. You can make inquiries to places that interest you and meanwhile others will be doing the same, hopefully checking out your place.

Everyone in the registry states their preferences and taboos, e.g., two kids max, no smokers, no pets, or no pets except cats, and so on. Many more details will need to be negotiated such as dates, length of stay, how to exchange keys, and the friendly neighbor who can answer questions. Quite often people also exchange cars, which makes the exchange even easier and more economical.

You may be wondering what a person does with heirlooms and good silver. First off, remember that you are not a slumlord renting to riff-raff. You are approximate equals sharing the same vulnerability. For more comfort, if you need it, lock up your valuables. If you’re still worried, house swapping may not be for you. Some people feel queasy about other people sleeping in their bed or using their kitchen. What do you think? We’ve swapped about twenty times, and the worst thing we’ve encountered is not finding the old blue teapot where we usually keep it. My, my.

To learn more about house exchanges, try “house swapping” on Google. There you’ll find out more about how it works and what other service agencies there are. In the current housing market there may even be opportunities for a permanent swap, but that’s another story. To learn more about Capacity Corps, contact Paddy Clark at 386-6538 or pclark@smaaa.org.

Medicare Help Sessions in OOB

If you live in the area, make an appointment to stop by on Tuesdays between 10:00 AM and 1:00 PM for help with Medicare and insurance questions. Help sessions are held at the Salvation Army, 2 Sixth Street, OOB. Call the Southern Maine Agency on Aging at 1-800-427-7411 for an appointment.

Toole, Carlin & Powers, P.A.

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The Truth about Health Care Reform Legislation

by Stan Cohen
Volunteer Medicare Advocate

Badly needed health-care reform has many hurdles to overcome. One of them is the wall of misinformation. Many opponents of reform are really causing confusion by putting out myths and outright lies regarding the current legislation being drafted by Congress. These extremists are doing all of us a serious disservice.

There are several versions of reform bills making their way through Congress, including a plan by a bipartisan Senate Committee (six Senators including Olympia Snowe). The bill that seems to be getting the most attention is America’s Affordable Health Choices Act of 2009 (HR 3200). It is really important to recognize that we won’t know what health reform legislation will actually entail until there is a bill ready for the President’s signature. Until that happens, all the rhetoric we are now hearing is just that: talk.

What I really like about the basic concepts currently imbedded in HR3200, however, is that they would extend to all Americans a measure of the health security that people with Medicare now enjoy.

Here are some of the myths and reality checks on current planning as it relates to Medicare:* 
- The federal government would have access to individual bank accounts and could ‘tap into your savings or checking accounts at will.’ FACT: There is no such provision in the proposed legislation in either the House or the Senate. True, the government can secure data from any government agency, including your data. They currently do this when you file tax returns; apply for Social Security and Medicare, etc.
- A government committee would decide what treatments and benefits you get. FACT: That is a complete distortion of the intent of the so-called independent institute. That body would guide comparative reviews and would be charged only with research on the effectiveness of different treatments. Medicare would very likely be improved by this research. Only your doctor and you would decide what treatment you receive.
- The government will have the authority to disqualify Medicare Advantage plans. FACT: Medicare has that authority now. It was included in the Medicare Modernization Act of 2003, which G.W. Bush signed into law. Those regulations were enacted in order to prevent abuses by Medicare Advantage companies.
- The reforms will reduce Medicare benefits. FACT: There are no cuts to Medicare benefits in HR 3200. The pending legislation would make substantial improvements to Medicare, including the reduction and eventual elimination of the “doughnut hole” in Part D drug coverage. The bill provides immediate assistance by requiring brand-name drug makers to provide a 50 percent discount during the coverage gap. A new amendment to the bill requires drug companies to negotiate with pharmaceutical manufacturers the prices that may be charged to Part D plan sponsors beginning in 2011. In addition, Medicare coverage of preventive services will be added to Medicare.
- Healthcare will be rationed. FACT: Nothing in HR 3200 ration care or prevents Medicare from covering treatment for a terminal illness. To the contrary, Sec. 1401 of HR 3200 “prohibits the federal government from using comparative effectiveness research to deny or ration care.” It is understandable that Medicare beneficiaries are concerned about benefit erosion, because savings in Medicare spending will be needed to help pay for the reform measures. Although we must be vigilant about this, I am convinced that most if not all of the savings will be produced without harm to benefits. For example, one huge reduction will come from eliminating the excess subsidies paid to Medicare Advantage plans by the government ($177 billion over ten years).
- Government will dictate how your life ends. FACT: That is utter nonsense. HR 3200 would provide Medicare coverage for a consultation with a doctor—not a government official—in which the patient can express her preferences regarding end-of-life care and direct hospice care. The patient is not required to have this consultation, and there is no mandate for the patient to complete an advance directive (such as a living will) or forego aggressive treatment of a life-threatening illness. Having said that, regardless of how the reform legislation finally comes out, people who want their life sustained with as much treatment as possible need a living will or health care power of attorney to be sure that their wishes are carried out.
- Medicare beneficiaries will not be able to obtain financial assistance from programs like the Part D low-income subsidy, or from Medicare Savings programs. FACT: Just the opposite is true. Asset limits for these subsidy plans will increase, making it easier for seniors to get help paying premiums and co-pays. States will continue to have the authority to liberalize programs like the Medicare Savings program (MSP). In Maine, for example, there is no asset test for eligibility in an MSP.
- Doctors will receive less payment for treating Medicare patients, which will mean fewer physicians available. FACT: Health reform will prevent a previously scheduled 21% cut in Medicare doctor payment rates next year—ensuring that doctors can continue to serve seniors. There will, in fact, be payment improvements for physicians, including bonuses for primary care doctors.
- Government involvement in health care will mean more bureaucracy and more paperwork for Medicare. FACT: Health reform will simplify paperwork; computerize medical records with strong privacy protections; and make sure that forms are easy to read so seniors can work with their doctors to take charge of their health choices.
- Health care reform will mean the demise of Medicare. FACT: HR3200 would add five years to the life of Medicare’s Hospital Insurance Trust Fund, which is now predicted to run short of money to pay claims in 2017. The bill strengthens Medicare’s finances, primarily by reducing the annual increases in payments to hospitals, nursing homes and home health agencies, and by bringing subsidies to Medicare private health plans in line with costs under Original Medicare. These payment reforms are based on recommendations from the nonpartisan Medicare Payment Advisory Commission.*

If you are wondering where I get my information—I do not get it from the government or the insurance industry. My main sources, the ones that I feel are the most up-to-date and authoritative are these: The Kaiser Family Foundation, the Medicare Rights Center, and the Center for Medicare Advocacy. Each has a web site. I also refer the reader to www.healthreform.gov.

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Harvest Your Skills: Share Your Bounty of Skills and Interests with Others.

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

**Cumberland County**
- There’s a wonderful thrift shop in the Freeport area that needs people to organize clothes, manage e-bay sales or assist customers.
- A Portland-area assisted living facility is looking for someone to teach arts and crafts and basic exercises, and to arrange game groups (such as Scrabble or cribbage). You could volunteer once a week or once every other week — your choice.
- Do you like to be with people? A transportation facility would love your help at their information desk. Training provided, as well as coffee and a free newspaper.
- Are cars your thing? There is a need for someone to help in a Courtesy and Retrieval Service in the Portland area. Good driving skills and the ability to drive a standard transmission are necessary.
For in-depth information on these suggestions and numerous other volunteer opportunities, call Priscilla 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**
- An adult social day center in southern York County is looking for volunteers to help with activities with their program participants. The same facility is also looking for a volunteer to help with marketing their program to the community.
- An assisted living facility in the Kennebunk area is looking for a volunteer to help several male residents play pool and/or exercise.
- Another assisted living facility in the Saco area is looking for volunteers to read to residents or teach residents basic computer skills such as e-mail and using the Internet.
- A library in southern York County is looking for volunteers to help with data entry, graphics and other library tasks.
- An independent living retirement community in Kittery is looking for volunteers to help with field trips and other activities for residents.
- A thrift store in Kittery is also looking for volunteer assistance.
- A new medical facility in Kennebunk needs a number of volunteers to help with the reception desk and with escorting patients between offices. Orientation and training are provided.
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 divine128@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 Capacity Corps

As many readers know, in 2007 the National Council on Aging awarded a grant to Southern Maine Agency on Aging’s RSVP program to recruit volunteers age 55 or more who had professional and management experience. The grant helped to create the RSVP Capacity Corps and successfully recruited a dozen such volunteers to help Southern Maine Agency on Aging with a variety of important leadership-level projects, including the development of our new strategic plan, among others.

Now the National Council on Aging is working with us to help us tell the story of our success and to inform nonprofit organizations about the value leadership-level volunteers can bring to their organizations. To that end, we are planning to offer free community forums on this topic the week of October 26-30, 2009. If you would be interested in attending a forum on this topic, please contact Ken Murray, Director of Volunteer Services at 396-6520 or 1-800-427-7411, Ext. 520. You may also e-mail Ken at kmurray@smaaa.org.

RSVP Recognition Luncheon

This is another reminder that the RSVP Volunteer Recognition will not be held in September, as in years past. Instead, it will be held during National Volunteer Week, which is April 18-24, 2010. If you have any questions, please feel free to call Ken Murray, RSVP Director, at 1-800-427-7411, Ext. 520. Thank you.

2009 Blaine House Conference on Volunteerism Registration Open

The Blaine House Conference on Volunteerism is the Maine’s only professional development conference tailored exclusively to the needs and challenges of leaders in the state’s volunteer sector.

This year’s Blaine House Conference on Volunteerism will be held from 8:30 to 4:30 on Tuesday, October 13 at the University of Maine, Orono. The keynote speaker is Martin J. Cowling, a leader in the field of volunteer engagement. Workshop topics include: “Social Media,” “Volunteer Management from Beginner to Advanced,” “Building Partnerships,” the “Kennedy Serve America Act” and “Pro Bono and Highly Skilled Volunteers.”

Early Bird Registration: $75. Other discounts are available. In order to see the full workshop line up, go to www.VolunteerMaine.org.

RSVP in June or July 2009. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

Joseph Christian
Beverly Corson
Trudy Cote
Peter Good
Joan Havens
Helene Johnson
Ken Kalb
Jane Letson
Cindy Stevens

New RSVP Stations

The following organizations recently became RSVP volunteer stations:

- Bradford House at Huntington Commons
- Kittery Estates
- The Gathering Place, Social Adult Day Services
- The Inn at Atlantic Heights
- William Fogg Public Library in Eliot

RSVP volunteer Linda Lawrence was recently named “Community Volunteer of the Year” at The Atrium at Cedars, an assisted living facility in Portland. Congratulations, Linda!

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

Jane Letson
Helene Johnson
Ken Kalb
Jane Letson
Cindy Stevens

See our new website www.smaaa.org
Maine Women’s Basketball Teams Take National Gold!

Maine Flashes Basketball Team
(Women’s 55-59 age division)

Team Members:
Rayne Carroll
Sue Dunn
Nancy Fortin
Jo Lannin
Eileen Monahan
Nancee Richardson
Deb Smith
Mike Giordano, coach

Triple Threat Basketball Team
(Women’s 50-54 age division)

Team Members:
Cyndi Bona
Lana Merchant
Kathy Sanborn
Patty Stogsdill
Adrienne Turner
Mary Whited
Maureen McInnis, coach

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