Meals on Wheels Volunteer Takes Top Honors

By Eileen Whynot, “Senior News” Editor

Fred Howard, 83, of South Portland has been quietly making life better for older adults since the 1960s when he helped improve home health care benefits for seniors while he worked at Blue Cross Blue Shield. After his retirement in 1989 he volunteered to help VNA Home Health & Hospice become the first Medicare certified hospice in Maine and served on its board for ten years.

For the last 11 years Fred has delivered Meals on Wheels twice a week and has done so much more than drop off food—driving people to appointments and arranging for the things they might need, in addition to being a friend and companion sharing music, games and conversations during weekly visits. Every Wednesday he spends a few hours at a nursing home where he has cheered many people with his sense of humor and the activities he leads. Fred Howard is the epitome of a caring, generous and kind-hearted person. So, it really was no surprise on September 9 when Fred was awarded the first Greenleaf Award, presented by the estate of Ed Greenleaf who was also a Meals on Wheels volunteer until he passed away in 2009. Ed and his wife Becky planned the award to recognize individuals, foundations, or other organizations and corporations totaling $651,234.

We closed the books on the 2010 Annual Fund on September 30th, and the news is all good. Despite an ongoing recession, SMAA received gifts from a record-breaking number of individuals, foundations, organizations and corporations totaling $651,234.

We garnered 506 new donors—many of whom received Medicare insurance counseling and other services we provided, or are volunteers for our various programs and services. We also saw a 39% increase in the number of generous donors giving gifts of $1,000 or more from the previous year. More of our recent year’s success will be highlighted in our 2010 Report to the Community due in January.

From the Director’s Desk

Family Caregiver Month

Each November our country celebrates National Family Caregivers Month to honor the millions of unpaid family caregivers who make it possible for countless older adults to remain in their own homes or live where they chose with the support of family and friends. Here in southern Maine we are fortunate to have Ann O’Sullivan and Kate Dulac on our professional team available to educate the public about resources to help family caregivers. Learn more in the Family Caregiver pages of “Senior News” or give us a call.

Medicare Open Enrollment

Our fastest growing service is assisting people with their Medicare and health insurance decisions. SMAA’s Medicare Seminars are now offered in Scarborough and Bridgton weekly and monthly in Windham and Springvale. Additional locations and times are set up during open enrollment, which starts November 15. It is very important that everyone review their Medicare plans every year, because drug coverage can change.

Fiscal Year End

Thank you for your support of our programs and services. We closed the books on the 2010 Fiscal Year on September 30th, and the news is all good. Despite an ongoing recession, SMAA received gifts from a record-breaking number of individuals, foundations, organizations and corporations totaling $651,234.

We garnered 506 new donors—many of whom received Medicare insurance counseling and other services we provided, or are volunteers for our various programs and services. We also saw a 39% increase in the number of generous donors giving gifts of $1,000 or more from the previous year. More of our recent year’s success will be highlighted in our 2010 Report to the Community due in January.

2011 Board of Directors and Officers

I am pleased to announce that Jud Knox, President of York Hospital was elected our new Board Chair and USM Professor Michael Brady Vice Chair, Terry Blanchard will continue as Treasurer and Charlene Thompson will serve as Secretary. The Board also welcomes Representative Sally Lewin of Eliot, SMAA Volunteer Medicare Advocate David Smith of Falmouth and Kathleen Wahlenberg, Director of Quality and Case Management at Bridgton Hospital, as new members.

SMAA relies on the combined skills and time of our Board Members and many other volunteers without whom we could not reach the 15,000 older adults that benefitted from our services in 2010. Many thanks to our dedicated staff and the 1,000 volunteers who worked with us over the last year.

My best wishes for a Happy Thanksgiving to all of our readers.

Laurence Gross
Executive Director, SMAA
Jerry Rosen: Out and About at Age 90

By Hunter Howe

As one ages, constructive energy often succumbs to chair-sitting contemplation. For some the thought of being glued to a Barcalounger is foreign territory. One such person is Jerry Rosen, a 90-year-old whirlwind of activity who travels in the land of vim and vigor.

In September the “Portland Press Herald” highlighted Rosen’s volunteer work with the Trauma Intervention Program, which promotes and provides immediate emotional and physical support to victims of a sudden traumatic event. Jerry also volunteers with the Southern Maine Agency on Aging’s Money Minders program, which trains volunteers to work with seniors in their own homes so they can maintain control of their finances.

The son of Russian immigrants, Jerry graduated from Portland High School in 1937. Drafted in 1942, he spent four years in the Army Medical Corps. After release from active duty, he and his wife Phyllis moved to the Midwest where Jerry attended the Chicago College of Podiatry. He spent the next 45 years practicing podiatry, the last 20 years at Maine Medical Center, retiring in 1995. Phyllis and Jerry have two children, two grandchildren, and one great grandchild.

In 1999, Jerry saw an advertisement looking for Money Minders volunteers. “I had time on my hands, and the opportunity to help the less fortunate attracted me; I guess I’m the compassionate type.” Since then Jerry has enjoyed a long-term relationship with each participant he has assisted. He visits his current client once a month, usually for an hour or two. He opens the mail and reviews the finances, including balancing the checkbook and writing the checks for the participant to sign.

The aspect of the work that he likes best, however, is the opportunity for a close personal relationship. “I like to ask questions such as how they’re really doing. I enjoy the gratification of assisting someone who needs help. I’m lucky to be on the giving end and not on the receiving end.”

Money Minders Program Coordinator Maryann McGreehan says Jerry had been with the program almost since its inception in 1998. “We’re blessed to have him; he’s committed, caring, and top notch, a great guy.”

Currently, there are 64 volunteers in the program. “They’re all dedicated people,” Jerry said. “A successful volunteer is someone who can handle his/her own finances, is a good listener, is compassionate, and understands without judging. The most difficult part of working with the participants is having patience. It’s hard to believe I’m 90. I’ve experienced life with a wonderful wife, my constant companion of 64 years. I enjoyed going to work every day. I played racquetball until I was 80. My mind and body are active all the time. I still play golf twice a week, do crossword puzzles, read a lot and of course, volunteer. My kids don’t want their families to provide support for a special problem or a delicate situation.”

Reflecting on his age, Jerry said, “It’s hard to believe I’m 90. I’ve experienced life with a wonderful wife, my constant companion of 64 years. I enjoyed going to work every day. I played racquetball until I was 80. My mind and body are active all the time. I still play golf twice a week, do crossword puzzles, read a lot and of course, volunteer. My kids don’t want their families to provide support for a special problem or a delicate situation.”

Jerry left us with a quotation from Maya Angelou: “I’ve learned that you can’t go through life wearing a catcher’s mitt on both hands. You have to have one hand free to throw something back.” For Jerry, “that’s what volunteering is all about.”

Those interested in volunteering with Money Minders should contact Maryann McGreehan at 1-800-427-7411 x523 or 207-396-6523.
Debt Collection: What Happens When You Can’t Pay Your Bills?

By Hanna Sanders, Esq.

Are you worried about bills? If you can’t pay your bills, you’re not alone. Many people fall behind at some point in their lives. If matters are at the point where collection agencies are calling, there are steps you can take.

For example, you can get the collection agencies to stop calling. All it takes is a letter telling the collection agencies to stop. If the collectors then call or write to you after they get your letter, they are breaking the law. Legal Services for the Elderly has a free form letter you can use to contact the bill collectors, or you can simply call 1-800-750-5353. Remember, however, that the letter only makes the phone calls from the collection agencies stop; it does not make the debt go away. The “creditor” (the person or company to whom you owe the money) can still call you to collect the debt.

Is there anything else you can do? Yes. You can send a letter to each creditor, explaining that you do not have the ability to pay the debt. Be specific, and realistic, about your monthly income and expenses. If the creditor believes that you really can’t afford to pay, they may stop trying to collect from you, especially if the debt is small.

What if the creditor takes you to court? If you don’t pay your debt, the creditor may sue you to collect the money. If this happens, you will get court papers stating the date of your court “hearing.” A judge will then decide whether you owe the money to the creditor. Do not ignore any court papers you receive. Call Legal Services for the Elderly right away for free legal advice at 1-800-750-5353.

If the judge rules that you do owe the money, and you still don’t pay, the creditor can bring you to court a second time for a mandatory “disclosure hearing.” You will then have to tell a judge what income, assets, and property you have. At the end of the disclosure hearing the judge will decide if you have anything of value that the creditor can take. If the judge decides that you can’t afford to pay the debt, you won’t have to pay.

Creditors cannot take your Social Security. Your Social Security income is safe from most creditors, even if the creditor takes you to court. If you owe money to the U.S. Government, however, they may be able to take part of your monthly Social Security check. The law also protects alimony, Supplemental Security Income, Veteran’s Benefits, Worker’s Compensation and Maine State Retirement.

Could you go to jail if you don’t pay your bills? No, you won’t go to jail if you can’t pay your bills; fortunately, “debtors’ prisons” were abolished in the U.S. in the 1830s.

Will you need to file for bankruptcy? That depends. You may have other choices, such as debt consolidation or debt negotiation. For help deciding which option is best for you, contact Legal Services for the Elderly at 1-800-750-5353 for free advice from an attorney, or visit us online at www.mainelse.org. And remember, it is never wise to pay off your credit card debt through a home equity loan. Talk to a lawyer first.

Larrabee Heights—20 Liza Harmon Drive, Westbrook

Sign up now and you could soon be living at Larrabee Heights, a retirement destination for many Westbrook seniors. Join old friends—and make new ones—at this 62-plus community, conveniently located near shopping and restaurants.

Built in 1988, Larrabee Heights has 36 two-bedroom apartments situated on a hill overlooking Westbrook Housing’s Larrabee Woods and Larrabee Village. Rent is $895 per month, not including utilities (except water and sewer).

Each apartment has its own private entrance and includes a living room, full kitchen (with great amenities including dishwasher and garbage disposal), and bathroom. Each unit has a washer/dryer hookup and an attached one-car garage.

Larrabee Heights is located on a quiet cul-de-sac behind Main Street in Westbrook.

Designed for active seniors who want a larger apartment and the convenience of their own garage parking, this community will soon have you calling Larrabee Heights “home.”

Call Mike Freysinger at 854-6819 for an application!
30 Liza Harmon Drive • Westbrook, Maine 04092
info@westbrookhousing.org • www.westbrookhousing.org
We appreciate the unique program. The details of our community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear when you will return to Maine. Happy reading!

We are a premier 42-apartment assisted living community for those with Alzheimer’s disease and related disorders of memory. We are located in the heart of Saco’s historical downtown district.

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gate and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.

ATTENTION: Winter Snowbirds

If you want the “Senior News” stopped for the winter OR forwarded to your winter address, please let us know. If your mail is returned to us it costs us money and besides, if you want the “Senior News,” we want you to receive it. Contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207/396-6526 or 1-800-427-7411 x526. Be sure to specify the effective dates, when you will leave and when you will return to Maine. Happy reading!

We are a gated and secured community for the safety and well being of our residents. We offer a wide array of services and have elegant, yet comfortable living areas. Our extensive activities are designed for the particular needs of our residents. We maintain a 24-hour Health and Personal Care staff and seven-day a week nursing staff. We offer warm, individualized and comprehensive services, which help the adaptation process and continue to afford the resident and family with a feeling of security and peace of mind.

We invite you to stop by or call for a personal tour so you can see and hear the details of our unique program.
THANK YOU! THANK YOU! THANK YOU! THANK YOU! THANK YOU!

The generous and consistent support of our donors improved the physical, emotional, social, and economic well-being of 15,000 older people in southern Maine during the last year. Annual Fund gifts from a record-breaking number of individuals, foundations, organizations and corporations totaled $653,230.

The Southern Maine Agency on Aging gratefully acknowledges the generosity of all those who write gifts from October 1, 2009 to September 30, 2010. Every Annual Fund gift is important. Space is limited in this publication, so only donors who made gifts of $100 or more are listed. A complete listing of donors can be found at www.smee.org and at www.fundraising.smaoa.org.

MERRILL LIFETIME GIFT SOCIETY
Total lifetime giving of $50,000 or more

Lorraine Marrille

LEGACY SOCIETY
Planned gifts or endowed gifts
Clayton Adams
Virginia Hodgkins Somers Foundation
Town of York
Town of Wells
Town of Eliot
Saco and Biddeford Savings
Rebecca D. Greenleaf
Mickey Friedman
Eunice Frye Home Foundation
City of Westbrook

VISITORS
Gifts of $5,000 - $9,999

United Way of York County
OceanView at Falmouth
Meals on Wheels Association
Martin's Point Health Care
Diversified Communications
VISIONARIES
Gifts of $2,500 - $4,999

Estate of Thelma V. Grant
Edward Daveis Benevolent Fund
Community Action Committee

LEADERS
Gifts of $1,000 - $2,499

Anthem
Harold Dudley Charitable Fund**
Virginia Hodgkins Somers Foundation
Town of York
Town of Wells
Town of Eliot
Saco and Biddeford Savings
Rebecca D. Greenleaf
Mickey Friedman
Eunice Frye Home Foundation
City of Westbrook

SUSTAINERS
Gifts of $500 - $999

Ainsworth, Thelin and Raftice
Fisher Charitable Foundation
Harold Dudley Charitable Fund**
Peoples United Community Foundation
Piper Stores
Spurlock Medical Group
Roberts and Charles Stewart
TD Charitable Foundation
Agnes M. Lindsay Trust
Town of Bridgton

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!

THANK YOU!
Communicating with Healthcare Providers
By Ann O'Sullivan

Understanding and managing our own health becomes more and more important. One piece of this is communicating effectively with the people who provide health care. Family caregivers are often in the center of discussions and decision-making about the health of the person they are assisting.

Each health care team member has responsibilities. The person receiving care has the job of discussing their needs, reporting changes, following the treatment plan, sharing decision-making and supporting the caregiver. The family caregiver serves as an advocate, and also as a resource for information about the care recipient, past treatment and current care.

The primary care provider offers overall medical expertise, diagnoses the person’s condition, creates a treatment plan and requests specialists. Specialists could be physicians such as neurologists or therapists, dieticians, or others who bring expertise to evaluate the situation and offer advice.

Providing effective care requires strong communication. Many things affect how well a team works together.

Providers may see a conflict between how the person receiving care and the caregiver view a situation, and may feel limited by privacy rules in communicating with family members. (There is information from DHHS on how HIPAA regulations apply to caregivers at www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/consumer.htm.pdf).

Some people feel uncomfortable discussing with or questioning the professional’s opinion. The NIA booklet “Talking with Your Doctor” is available for free at www.nia.nih.gov/HealthInformation/Publications/TalkingWithYourDoctor.

Many health care professionals are working under time pressure. Each patient is only one of many people they see throughout the day. While we have a right to expect the best care possible, it is also important to respect the providers’ limits.

Strategies for communication include being honest about medical conditions and any concerns about treatment, and asking for explanations in clear language. It is helpful to be brief and to-the-point and let the provider ask for details. Tell them if you feel there is important information that they don’t have.

Ask the office for the best way to contact them. If you have a question about treatment, but do not need an appointment, who should you call?

In many cases, there is a point person who is easiest to reach directly.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

The Rewards of Caregiving
Kate Dulac, MS, LCPC, Caregiver Advocate

So often we hear about the stress of family caregiving. Statistics show that there is a significant burden involved in caring for an aging family member. As November is National Family Caregiving Month, it seems only right to turn this upside down and sing the praises of those of you who have caring roles.

Caregivers have a tremendous amount of experience to these discussions. For treatments to be most effective, they have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.

For treatments to be most effective, the patient and family caregiver have to follow medical instructions, ask questions and be a reality check for the professional. Go to a medical visit prepared: know your purpose (and state it), offer important information and get your questions answered. Give information about problems you have had, or expect you may have, with following the care plan. Family caregivers can contribute valuable information and experience to these discussions.

Overall, it is important to identify goals you can all agree on, and together figure out how to achieve them. This way, the whole team can contribute to the wellbeing of the person needing care.
Savvy Caregiver is a training program for family caregivers of people with dementia who are living in the community. Because we know that people often take on the role of caregiver without any preparation or training, Maine’s Agencies on Aging and the Alzheimer’s Association are offering this program statewide.

This program helps family caregivers develop knowledge, skills and attitudes to make taking care of a person with dementia easier. As part of the funding grant, we will be collecting data to add to the research on this program by asking participants to complete pre- and post- questionnaires. So far, feedback from caregivers who have taken the class has been overwhelmingly positive.

We are working on planning classes for 2011 in Scarborough, Gorham, Kennebunk, Casco, Kittery, Portland, and Windham. The first will be at SMAA, starting Tuesday, January 4, from 1 to 3 PM. Pre-registration is required. You can find details in “Senior News,” at www.smaaa.org or you can contact Ann O’Sullivan or Kate Dulac at SMAA 1-800-427-7411.

Windham Support Group Change

Due to low attendance, we will be suspending the caregiver support group in Windham for the months of November, December and January. Thanks go out to the Windham United Church of Christ for their welcoming space. We have been working with a helpful volunteer to develop a new format for the group. Please look to the Jan/Feb issue of “Senior News” for details!

Family Caregiver Support Program

Support/Discussion Groups

Is caring for an aging family member or friend leaving you feeling… Fired… Isolated… Sad… Guilty… Stressed? Want to talk with other people in the same situation and share ideas?

Biddiford: For caregivers of people with dementia. 3rd Monday of the month, 3-4:30pm, at Community Partners, Inc. Contact Barbara Alberts, 229-4308.

Bridgeport: Caring for Your Aging Family Members; 2nd Wednesday of the month, 1-2:30pm, at the Bridgport Community Center. Contact Ann O’Sullivan at 1-800-427-7411 x 541. Respite care is available on site.

Portland: Caring for Your Aging Family Members, 1st Monday of the month, 5:30-7:30 at the MMC Geriatric Center, 66 Bramhall St. Contact Ann O’Sullivan at 1-800-427-7411 x 541.

Scarborough: Caring for Your Aging Family Members, 4th Thursday of the month, from noon to 12pm at SMAA. Contact Kate Dulac at 1-800-427-7411 x 558.

York: Caregiver support group for family and friends assisting an older adult with a chronic condition, 3rd Tuesday of the month, from 1-2pm, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3709.

Other areas: Please call Kate or Ann at SMAA’s Family Caregiver Support Program if you are looking for a group in another area. 1-800-427-7411

Kinship/Grandparent Support Group

Sanford: Wee Care, support and discussion for kinship parents and grandparents helping to raise children. 2nd Wednesday of the month, 5:30-7pm. Supper and child care available. Contact Thea Murphy at Trafton Senior Center, at 457-0080.

On-Line Discussion and Support Group

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

Help For People Helping Aging Family Members

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 someone else.

Fall-Winter 2010 Class Schedule

November 4, 6-7:30pm: Solutions for the Sandwich Generation. Wells Ogunquit Community Adult Education, Wells. Call 646-4565 to register.

December 8, 4-5:30pm: Handling Visits and Holidays for Caregivers. Crooked River Adult and Community Education Center, Casco. Call 627-4291 to register.

December 9, 34:30pm: Handling Visits and Holidays for Caregivers. Massebesic Center for Adult Learning, Waterboro. Call 247-2022 to register.

Thursday, February 10, 6-7:30pm: Solutions for the Sandwich Generation. Jewish Family Services, Portland. Call 772-1959 to register. Please use the numbers listed to register. Feel free to call Kate Dulac or Ann O’Sullivan at SMAA 1-800-427-7411 with questions.
Are You Paying Too Much for Medicare Health and Prescription Coverage?

The freedom to **choose out-of-network doctors** at a premium less than any Medicare supplement in the state.*

Source: Maine Bureau of Insurance

You’re looking for Medicare coverage you can count on—coverage you know will be there when you need it. But you don’t want to pay more than you have to. We get that. With Martin’s Point Generations Advantage, you get:

- **A Better Value.** Save money with affordable premiums that include prescription drug coverage
- **Answers.** Get the answers you need from our representatives right here in Maine
- **Quality.** Our plans are the highest-rated plans in Maine, according to Medicare**

Call 1-866-653-5345 (TTY/TDD: 1-866-544-7502), 7 days a week, 8 am-8 pm or visit [www.martinspoint.org/medicare](http://www.martinspoint.org/medicare) today to receive a free information kit about these Medicare Advantage options.

*You may pay more for out-of-network services.

**Source: Medicare.gov, Medicare’s 2010 Plan Quality and Performance Ratings.

Martin’s Point Generations, LLC, is a Medicare Advantage organization with a Medicare contract.
Today we know Peaks Island to be one of approximately 200 islands in Casco Bay. It is the most populated island and part of the City of Portland, although there was an unsuccessful attempt in 2007 to secede from the city. For the Love of Peaks provides us with a visual and historical perspective of what it was like to have lived on Peaks Island. By reading Fran Houston’s collection of 33 short stories, we find out about the lives of the people who have chosen to live on an island in Maine. Each of the individual stories is interesting in its own way, and together they form a collage of images that creates a picture of a beautiful and fascinating place to live.

The first thing we notice from reading the stories is the island has a colorful history. Peaks, along with Old Orchard Beach, were the destinations for many people looking for good family fun and entertainment. OOB had its beautiful beaches and big name bands at the Pier Casino, while Peaks was known as “the Coney Island of Maine.” It had its own Dayburn Casino for dancing, a merry-go-round, Ferris-wheel, roller rink, bandstand, bowling alley and an off-Broadway playhouse at the Gem Theater. The population of the island swelled during the summer months and then subsided leaving the true islanders to live their lives among the everyday places like Hadlock Cove, Sandy Beach, Battery Steele, the Cockeyed Gull restaurant, and other frequently visited places.

A common theme that runs through these stories is people finding personal fulfillment in their lives and a good feeling gained from supporting and looking out for one another. Most people volunteered in some way to help the community. Jane and Dave Adams pointed out, “I know our ancestors and family mean an awful lot to us. They really have inspired us.” Normand Provost said the island succeeded “to let you know again who you are within yourself... to be as the tide, ever changing, as our lives.” And George Rosol mentioned the feeling of “being surrounded by a moat that squeezes out the creative juices in islanders.”

In reading these remarkable stories, it becomes clear that each inhabitant of Peaks Island becomes a part of it. The island “is a place of escape, a place of freedom,” a uniquely pleasant home to live away from the outside world.

Review submitted by Don Caouette of South Portland
Souther Maine Agency on Aging teamed up with the 911 Cell Phone Bank a few years ago to collect old cell phones and distribute reconditioned phones to older adults and adults aged 18+ with disabilities who need easy access to dial 911 in case of emergency. S.O.S. Phones are cell phones equipped with 911 dialing capabilities for use in emergencies providing a Sense Of Security (S.O.S.).

Under the on-going agreement, SMAA continues to collect used cell phones, sends the phones for reconditioning, and gives the phones to those in need.

Contact Southern Maine Agency on Aging at 1-800-427-7411 or (207) 396-6500 to sign up for a phone. If you have old cell phones to donate, please drop them at the SMAA office at 136 U.S. Route One in Scarborough or at the Gorham or Westbrook public safety buildings.
Create a Legacy
Join SMAA’s Legacy Society

What happens when you bring past and current Southern Maine Agency on Aging board members and planned gift donors together for lunch, eliminate speeches, and forego piles of paper? Fun, good food and fellowship!

The first Create a Legacy Luncheon on September 30th was planned by Legacy Society members Nancy Payne and Howsie Stewart to recognize those who have put SMAA in their wills or made other planned gifts or endowments.

Attendees tested their knowledge about SMAA with a game called “So You Think You Know SMAA?” One question that tripped guests up was, “What is the current value of SMAA’s endowment?” (Answer: $130,000).

Weighing their options carefully, guests voted to change the name of SMAA’s planned giving society from the Millennium Society to the Legacy Society. Larry Gross read the names of all Legacy Society members. Former Board President Cliff Ryan briefly discussed gift planning and charitable gift annuities.

Plans are already underway for a Create a Legacy luncheon in fall ’11. If you would like to know more about gift planning and SMAA’s Legacy Society, please contact Peg Brown, Director of Development, at 207 396-6590 mbrown@smaaa.org or visit our planned giving Website at www.smaaa.org/donate.

Veterans honored at Truslow Adult Day Health Center’s annual Veterans Appreciation Day are from left, Raymond Broadhead, Ralph Bouvier, Emile Vachon, Elbert Putney, Lenny Miller, Keith Gerry, Dick Potter, Maurice Corbeil, staff member Linda DeLapp and her father, Charlie Busch.
Highlights from 2010 Maine Senior Games

By Jo Dill, Program Manager and Athlete

There were 511 participants (exceeding the goal of 500!) with notable increases in the younger age groups. Nearly 20% of athletes were under 54 years of age for the first time ever and an equal number each from the 55-59 and 60-64 age groups. Sixty-one percent of athletes came from Maine and 39% from the rest of the New England states and New York with a few from as far away as Utah and Alaska.

Most all of the events were up in numbers. Archery went from eight in 2009, its inaugural year, to 18 and golf went from 15 last year to 52 this year! The golfers gave Toddy Brook in North Yarmouth rave reviews, so that means we’ll be back. Mary Harada from West Newbury, Massachusetts broke the American Track and Field record for the 3000M Run in the women’s 75-79 age group during Maine Senior Games! Mary’s time was 15:38.98. Congratulations, Mary!

The individual and corporate support of Maine Senior Games surpassed its goal of $27,000 by $2,390 for a total of $29,390 from 33 different donors or sponsors. This money is essential to pay for the costs of managing the program, paying for venues, signage, medals and t-shirts for athletes and volunteers.

If you are interested in becoming a sponsor in exchange for marketing your business, please contact Jo Dill at 396-6519 or Peg Brown, Director of Development for the Southern Maine Agency on Aging at 396-6590. We were fortunate to have photography donated by Warren Heaps, Jerry LeVasseur and Joe Hooper. The pictures are awesome and so important. Thanks! There are too many volunteers to list individually but please know I could not run the games without your help. Thank you so much to each and every one of you, who took time to help fold tee shirts, stuff bags, register athletes, enter data and to the many of you who helped at an event. I got many compliments from the athletes on how great the volunteers were!

All 2010 results can be viewed at www.MaineSRGames.org.

MetLife Bank

Now, there’s a lower cost HECM reverse mortgage.

Available from MetLife Bank, it’s a new Home Equity Conversion Mortgage (HECM) that may save the average homeowner age 62 or older thousands of dollars. It significantly reduces your up-front costs as compared to our other HECM reverse mortgages. Contact me to get the facts.

Steve Eastman
MetLife Bank Reverse Mortgage Consultant
Local: 207-657-2459
Toll Free: 800-416-4748

2010 Athletes: 511
up from 365 in 2009

93 Athletes participated for the first time
363 Men – 148 Women
A Caregiver’s Chronicle—People Who Need People

By Arthur Anderson

Caregiver is a professional sounding term for a role in which most of us are complete amateurs, (I for one). It is apt to descend upon us like a blow from fate, stunning and unforeseen. I think I was needing to live with the illusion that we and those we love are somehow immune to mortality, but inevitably somewhere along the line, even if we (meaning me, to a certain extent) are spared from illness, something cracks open—a father gets cancer (mine did) a mother succumbs to Alzheimer’s (mine did) and so on.

One of my favorite writers Virginia Woolf once said, “Extreme reality” floods in, and we are tested to the limits of our endurance. I can’t believe the endurance that somehow was given to me. That “endurance” made it possible for me to be the “caregiver” that my wife Ruth needed. While our bodies did not connect our hearts did. Ruth died a few months ago.

I have just finished a series of radiation treatments for bone cancer at the Maine Medical Center’s Oncology Center in Scarborough. People helped us through all these tribulations.

In the Broadway musical “Funny Girl” Barbra Streisand sang “People” with lyrics that encapsulated everything that happened to us in our home. “People, people who need people, are the luckiest (and blessed) people in the world.” The song asserts that “people who need people,” that is; people who need people, are the luckiest (and blessed) people in the world.” The people’s names seem endless...

Meals on Wheels Volunteer Takes Top Honors

continued from page 1

nize outstanding volunteers who report to the South Portland Meals on Wheels location.

On October 15 Fred was honored again—this time with a “We Who Care” Award from WCSH6 television, one of the most prestigious awards in the greater Portland community. Maxine Beecher, a city councilor and a former mayor of South Portland, met Fred delivering Meals on Wheels on “Mayors for Meals” day. When she thought who might be deserving of a “We Who Care” Award, she decided to get to know more about Fred. As a long-time hairdresser, Maxine has connections. One of her customers is Annalin, South Portland site coordinator for Meals on Wheels. With some kernels of praise for Fred’s volunteer work, Maxine took the time to put a “We Who Care” nomination together.

Maxine says, “Now I know who Fred is—the quiet guy with a sense of humor who makes other people’s lives better.” Thank you, Maxine for saying what so many more people now know about Fred Howard.

Dr. Sarah Holland at York Hospital skillfully removed the tumor on top of my head in June. At the Oncology Radiation Treatment Center in Scarborough “mapping” (getting prepared to wear a tennis racket-like mask during radiation) began in earnest in early August and ended 22 treatments later.

Helping me through these treatments were “people.” Kristen, the lobby receptionist was the first in a long line of caring people. Guiding me through my opening preparations with a smile, she introduced me to “people” who set me on my journey. Dr. R.M. Pryzant was the first of these, laying out the “mapping” session and treatments afterward. The conductors on my journey were Amanda, Carol, Ginny, Julia, Laurie, Lee Anne, Kirsten, Paula, Rachel, Roxie, Stephanie and the lone male nurse Elias.

These then are the “people” who were, and in many cases still are, the “caregivers” who have sustained me during this last hectic year. God Bless them all!

Sheila Emple, a licensed social worker at Southern Maine Agency on Aging, was the first of these “people.” This engaging lady was magnetic in her work with me and my wife Ruth. We certainly needed Mr. Emple and she came through. And still does...

With Sheila’s recommendations, other caregivers came into our lives. Stacey Raymond, a home health aide was the first of these. Stacey was an outstanding “caregiver.”

Later came Kathy Stiling, CNA, a certified nursing assistant who entered our lives at a critical time. When I had to go to the hospital I lost my job as caregiver. Kathy Stiling was coming into our house for a few hours a day, saw what was happening to me, called 911 and emergency medical technicians took me to the hospital. Kathy picked up Ruth and took her to her home, which was prepared for just such an emergency as this. Ruth stayed in Kathy’s excellent home with superb care until she passed away.

At the Southern Maine Medical Center (SMMC) I was cared for by nurses Jane, Michelle, Barbara, Wendy, Evelyn, Clair, Lisa, Renee, Darlene, Jen, Roxanne, Siobhan, Meyong and Patrick. One of the nurses, also an artist, created a birthday card for me. Yes, I turned 86 in the hospital.

Other caregivers were Dr. Webster in the Emergency Room, Drs. Carroll and Hussein Raef were outstanding in their work on my head and stomach. Social Worker Lauren Gurecki and Patrice Tripp, a registered nurse, made my stay more than pleasant. The chaplain Ralph Joyce gave me inspiration.

To say that the SMMC is an outstanding institution is an understatement. It is much more, due to all of the caregiving people who gave such superior service.

Specialty Care Clinics

Close to Home Specialty Care...

In the Lakes Region of Maine

“Bridgton Hospital cancer care - it’s world class treatment close to home. Not having to travel for my care has eased the financial and stress burden for me. A small hospital with ‘big’ hospital care.”

If you’d like more information about any of our clinics, please call 207-647-6120.

Quality Care... Isn’t it convenient to have it Close to Home!

Bridgton Hospital Specialty Clinics

10 Hospital Drive

Bridgton, ME 04009
Women’s Softball
New League Forming

On a Saturday morning in late October, the wind was blowing with the temperature hovering around 45 degrees but that didn’t deter 12 women who want to play softball. Ranging in age from 49-73, they all played together, cheered each other on and were there for one purpose—to get a women’s softball team/league started. The “Women’s Softball Pioneers” is what Coach Deb Smith called us!

Some of us played 40 years ago, some had never played and some are currently playing on a team. Some of the gloves worn were as old as the women wearing them, some players had no glove, some had spikes, most had sneakers, there were wooden bats, aluminum bats, and old bats but no matter, everyone came to play!

We ran, jogged, stretched, fielded balls, played a base, did some hitting, played pass and catch and we all had fun! I’m sure there were sore muscles on Sunday morning, and I’m also sure that all of these women will be back for more!

There are about 20 women interested in playing, and we plan to meet again before the new year at an inside facility. Are you interested in joining us? If you are at least 48 years old, come play ball! Email Jo Dill at jdill@smaaa.org or call 396-6519.

Preview of 2011
25th year of Maine Senior Games

The 2011 National Senior Games will be held in Houston, Texas from June 16th-30th. All medal winners in Maine qualify to compete. Maine athletes brought home 42 medals from the 2009 National Games!

Mark your 2011 Calendar for Opening Ceremonies for Maine Senior Games at Hadlock Field preceding the 1:00 o’clock Sea Dogs game on Sunday, July 31. The ceremonies are open to anyone who wants to support the 25th year of Maine Senior Games. For tickets to the ball park, contact Jo Dill at jdill@smaaa.org or call 396-6519.

William S. Holt, MD
TREAT YOUR EYES TO
THE CARE THEY DESERVE.
You don’t want to trust your eyes to just anyone. The latest advancements in eyecare are everyday practice at EMG.

Our highly experienced ophthalmologists offer a full range of eyecare services
Cataract surgery
Vitreoretinal care and surgery
Glaucoma evaluation, treatment and surgery
LASIK vision correction

MEG
Eyecare Medical Group
Tomorrow’s eyecare today.
53 Sewall Street Portland, Maine 04102
HAVE QUESTIONS?
Just call our friendly staff at:
828-2020 • 888-374-2020
For a free email subscription to our Eye Health Updates, visit us at www.eyecaremed.com.

Women’s Softball
New League Forming

On a Saturday morning in late October, the wind was blowing with the temperature hovering around 45 degrees but that didn’t deter 12 women who want to play softball. Ranging in age from 49-73, they all played together, cheered each other on and were there for one purpose—to get a women’s softball team/league started. The “Women’s Softball Pioneers” is what Coach Deb Smith called us!

Some of us played 40 years ago, some had never played and some are currently playing on a team. Some of the gloves worn were as old as the women wearing them, some players had no glove, some had spikes, most had sneakers, there were wooden bats, aluminum bats, and old bats but no matter, everyone came to play!

We ran, jogged, stretched, fielded balls, played a base, did some hitting, played pass and catch and we all had fun! I’m sure there were sore muscles on Sunday morning, and I’m also sure that all of these women will be back for more!

There are about 20 women interested in playing, and we plan to meet again before the new year at an inside facility. Are you interested in joining us? If you are at least 48 years old, come play ball! Email Jo Dill at jdill@smaaa.org or call 396-6519.

Preview of 2011
25th year of Maine Senior Games

The 2011 National Senior Games will be held in Houston, Texas from June 16th-30th. All medal winners in Maine qualify to compete. Maine athletes brought home 42 medals from the 2009 National Games!

Mark your 2011 Calendar for Opening Ceremonies for Maine Senior Games at Hadlock Field preceding the 1:00 o’clock Sea Dogs game on Sunday, July 31. The ceremonies are open to anyone who wants to support the 25th year of Maine Senior Games. For tickets to the ball park, contact Jo Dill at jdill@smaaa.org or call 396-6519.

All 2011 basketball games will be held at Southern Maine Community College and tennis will be held indoors at The Racket and Fitness Center in Portland.

“Sedgewood Commons offers a wonderful outreach program for families. You’re not just placing a loved one in their care, you’re being educated, kept involved and supported. Sedgewood offers my aunt a safe, caring community that feels more like home than any institution.”

- Susan, family member of resident
Senior Moments
by Hunter Howe

Medicare Migraine

life’s list of unpleasant experiences is long—scary root canals, fancy medical procedures performed somewhere between your belly button and knees, plunging portfolios, dastardly hemorrhoids, and nasty mosquitoes. There’s another, “Aging into Medicare.”


But, Boomers are Aging into Medicare. Many will turn 65 next year and face the daunting task of journeying through the Medicare Maze. Tourists beware, it’s easy to lose your way.

Remember the television show The Life of Riley starring William Bendix. He’d scowl and say “What a revolting development this is.” Those approaching 65 might echo Riley’s thoughts. Well Boomers, fear not. There’s help. Hold the Medicare hangover.

Our own Agency on Aging has a Medicare chamber of commerce of sorts, chock full of information for the wary Medicare traveler. Carol Rancourt is the lady in the know. She calls herself a Medicare specialist. Her official title is Medicare Health Insurance Coordinator for York and Cumberland counties. Carol, carving a wide grin, calls learning about Medicare a “PhD in old age.”

After years of navigating the Medicare waters, she holds a PhD in Humor. She’d be the first to agree that the 2010 Medicare and You handbook is not on the bestseller list.

Her prescription to alleviate Medicare Mania is this: Throw away the aspirin, relax, pick up the phone, call SMAA, and begin your Medicare journey. Lao-tzu once said: “A journey of a thousand miles begins with the first step.”

Sorting through your benefits and deciding what to do can be overwhelming. Carol and Southern Maine Agency on Aging’s able staff and volunteers will throw you a life line. For one, there’s a free two hour introductory session. After that, individual counseling is available. Good luck trying to rile up Rancourt, she’ll just smile and give you the patient “caring Carol” look. Still got questions—that’s ok, give her another ring. This is a wonderful opportunity. Take it!

In addition, the Senior Medicare Patrol recruits and trains volunteers to become Medicare Advocates to help people understand Medicare. In August, approximately 14 potential volunteers attended a basic Medicare Training seminar on three successive Wednesdays. Interested participants will undergo further training. There are many options available like assisting people in one on one sessions, manning information booths, conducting community presentations, and leading “Medicare Bingo.”

Get the point. Make it easy on yourself. When you were a kid, you’d visit the penny candy store—there were so many choices—the worst thing that could happen was a satisfying tummy ache. Times change. Traveling through Medicare offers many choices too, but challenges abound. Avoid a Medicare Migraine. Get help.

Oh, if you see an energetic lady directing wayward travelers in the halls of the Agency on Aging, that’d be Carol, Medicare cruise director extraordinaire.

Last year, more than 23,000 children, adults and elders benefited from the services of HomeHealth Visiting Nurses:

• 7,500 people were vaccinated as a step toward seasonal and H1N1 flu prevention at public and private clinics and area schools
• 3,200 clients improved their health with foot care, screenings and tests at community clinics
• 9,800 patients maintained independence and health with 117,000 home visits from registered nurses, rehabilitative therapists, social workers and home health aides
• 2,472 newborns and mothers got a healthy start with nursing visits, offered at no charge, through our collaborative Women and Children’s Health Promotion Grant

HomeHealth Visiting Nurses
MaineHealth
SERVING SOUTHERN MAINE • 1-800-660-4867 • WWW.HOMEHEALTH.ORG

Keeping Our Communities Healthy

A Medicare Migraine...
There was pride, praise and a lot of memories on October 25th when the Truslow Adult Day Health Center held its annual Veterans Appreciation Day. There were roses for 10 veterans; nine Truslow participants and Linda DeLapp, who served in the Coast Guard and has been a staff member in the Saco-based program for the past ten years. Military uniforms, plaques, medals and photographs were on display. Director Debra Thomas mentioned each veteran’s memorabilia in her presentation of a deep red rose with a thank you and a hug for each person.

Emile Vachon held a photo of he with his seven brothers all in uniform, all veterans. Eight young men’s lives captured in one photo. Maurice Corbeil held a certificate he received on August 25, 2010 for 50 years of continuous support to disabled veterans and their families. Dick Potvin held his Purple Heart. Wounded in Korea in 1952 and told he would be paralyzed, Dick learned to walk again through pure will and determination. Bronze Stars and wounded in Japan lay on the “memories” table.

Dr. Lenny Miller’s Bronze Star Medals and photographs show a young Aircraft Maintenance Officer recruit and ten years later a reenlisted officer and captain. Elbert Putney participated in battles in Algeria, French Morocco, Sicily, Naples, Foggia, Normandy, Northwestern France D-day, and Salerno, Italy. He healed in a hospital in Japan lay on the “memories” table.

For more information about this special place for veterans and adults with cognitive or developmental challenges, call Debra Thomas at 283-0166. Adult day services are a veteran benefit. The Truslow Adult Day Health Center’s Veterans Appreciation Day. In true Truslow style, the honoring of these brave men was followed by singing and dancing with Susan Reid, an accomplished singer and musician, in her red, white and blue flag dress.

Ellen Stone Benson of Maine

Penny Pollard MSc CCC-SLP

info@speechtherapymaine.com

phone 207-899-0383 • fax 207-518-9563

JC Mobility Solutions LLC

Judy Conley, RN, BSN

Let US Help YOU Get Mobile!

Sales Service & Rental of Mobility Products

New and Pre-Owned

51B Main St, Rte 121, Raymond, ME

207-655-2000

Phone Open 7am-7pm, 7 days a week

Showroom Hours 8am-2pm Mon-Fri

email: jcmobility@hotmail.com

www.jcmobility.com

Personal Service is Our Goal!
Refocusing Grief No Matter the Cause

By Cynthia Fraser Graves

The truth is that grief is a very common experience in life. We watch with sympathy when those around us enter that dark time, be it caused by the loss of a loved one, debilitating illness, children who leave the family’s heart in one of the many ways possible or a person’s loss of independence in this unpredictable world.

We may not expect grief to encompass us but, inevitably, some event brings us to the isolating experience, the hopelessness, the dullness and weight of hours that pass with no salvation in sight. And suddenly we know what it means to be in transition, defining your life or your story, as is happening now.

It is vital to honor these endings but it is as vital for us to realize that our going on in a new way is our responsibility to ourselves and to those who are now gone.

Certainly, the cycle of sadness runs its course, and we need to honor and allow the time necessary. This may mean you need to tell the story of what happened to those who will listen, permitting its painful impact to dissipate and leave your body. At the same time, it is equally important not to let the story of that event become “your” story, defining your life or your identity in the future. You may feel disengaged from your previous life and disoriented for a time as you adjust to the new life, but this is a temporary condition.

At some point, you will begin to feel that you can look to the future with more hope. When this happens, you might ask some questions, such as the following, to discover what comes next. What is it that I have always enjoyed doing? What would I do with my life if I were not concerned with money? What would I do if I knew I could not fail? If I were to die today, what would feel unfinished in my life? These questions can pull you forward and turn your gaze from the past to the present as a means to a future with hope and in time, fulfillment.

Surely those who go before us would wish to see us in full possession of our lives, creating our lives with our talents and gifts. We will not honor them by dying ourselves in the midst of our living, but will instead honor them by going forward with our life until we meet again!

Note: Cynthia Fraser Graves spent twenty-seven years as an educator in Maine, her native state. She is the author of *Never Count Curse; Love and Loss in Kennebunk, Maine*. Ms. Graves can be reached at cfrasergraves@yahoo.com or by called 207-216-3438.

FALMOUTH COLONIAL

Wide doors/hallways and 3-story elevator.
House set-up for ramps.
4 bedrooms, 2 1/2 baths
Custom gourmet kitchen with stainless appliances.
2 fireplaces, 2-car garage on a corner lot

Price $419,000
Bob McLellan
office 207-892-2214
cell 207-232-5926

FEELING AT HOME.

Just one of the reasons you’ll want to join our community.

At Scarborough Terrace, our five-star amenities provide all the comforts of home with added benefits that allow our residents to live active and engaged lives. No Cooking, No Laundry, No Worries…

Medication Management • 24-Hour Assistance • Transportation Deluxious Menu Options • Housekeeping and Laundry Services Memory Care Apartments • Short-Term Stays Available

We’d love to meet you! Call Elizabeth Simonds today or visit www.TerraceCommunities.com.

SCARBOOROUGH TERRACE

Assisted Living
600 Commerce Drive • Scarborough, ME 04074
(207) 885-5568
**MEDICARE**

An Update on New Health Laws

Remember the rumors about “death panels” last year? There never was any provision in the health care reform legislation that would “pull the plug on Grandma,” but the opposition was relentless and even today about 36% of seniors still believe that the Affordable Care Act created death panels (according to a poll by the Kaiser Family Foundation, July 2010).• Suspending payments to a provider as soon as there’s been a “credible allegation” of fraud. Too bad. Medicare patients are the losers because of these lies. On the other hand, the new health care law does address a peculiar deficiency in coverage for those who need hospice care. Hospice benefits can provide crucial support for both the patient’s life—and surely the quality at the end of their life.

Under current rules, beneficiaries whose doctors determine that they have less than six months to live can choose hospice care—but get nothing until they forgo any further life-prolonging treatment! The new health care reform legislation that will change the hospice rules accordingly. Let’s hope so.

Medicare Fraud in Maine?

It is not uncommon to hear stories from seniors in other states that they see fraud all the time in the form of items on their bills that were never ordered, supplies never received and services never rendered. “There is an estimated $55 billion in improper payments made each year in the Medicare and Medicaid programs,” said Peter Budetti, Director of the new anti-fraud office at the federal Centers for Medicare and Medicaid Services. Proposed regulations unveiled in September are part of the nation’s new health law, which plans to expand coverage to millions of Americans in part by saving money on waste and fraud in its systems. These are some of the steps planned:

- Suspending payments to a provider as soon as there’s been a “credible allegation” of fraud.
- Requiring state Medicaid programs to stop using medical providers that have been kicked out of Medicare.
- Visiting more medical firms to ensure they are legitimate.
- Rating all types of medical providers by their risk for engaging in fraud. Those at highest risk will undergo fingerprinting and criminal background checks.
- Our Maine medical providers must be a “cut above” the rest of the country, because I rarely encounter evidence of Medicare fraud here. Seniors should be aware, however, that fraud is possible everywhere. Always make sure that your Medicare Summary Notices reflect the services actually rendered and the medical supplies that you received.
- Together we can all fight Medicare fraud.

Stan Cohen, Bridgton, Maine Volunteer Medicare Advocate

Outgoing Board Chair Southern Maine Agency on Aging

Stan is available for one-on-one assistance through the Bridgton Community Center at 647-3116 for an appointment—or show up at Bridgton Hospital on Tuesday mornings between 8:30 and 11:00.

It’s Time to Review your Medicare Prescription Drug Plans

Call the Southern Maine Agency on Aging to make an appointment for one of our clinics. We provide unbiased help with making decisions about your Medicare options. Open enrollment begins on November 15 and ends on December 31, 2010. Due to the high volume of people needing help at each clinic, an appointment is required except in Bridgton.

Call: 1-800-427-7411 x524 or (207) 396-6524.

Biddeford, McArthur Library

Call: Linda Sprague-Lambert at 776-4759

Mondays: 11:30AM-2:30PM, Tuesdays & Wednesdays: 9:30AM-12:30PM

Bridgton Hospital

Tuesdays: November 16, 23, 30; December 7, 14, 21, 28

8-11:30AM No appointment needed

Freeport Community Library

Thursdays: November 18; December 2, 9, 16, 23, 30

10AM-1PM

For retirees, investment fraud hits too close to home

BY JOHN GANNON, PRESIDENT OF THE FINRA INVESTOR EDUCATION FOUNDATION

Ruth and Len Mitchell were defrauded out of their retirement savings by their accountant—someone they socialized with and trusted to handle their finances. Barry Korcan was their neighbor, kept the books for Len’s business and did the Mitchells’ personal taxes. So when Korcan—who also ran an investment company—offered to invest their $100,000 in real estate bonds, the Mitchells wrote him a check.

Over time, many of their friends and business associates began investing with Korcan, too. Although they received statements from Korcan detailing their earnings, there was no investment company and there were no real estate bonds. And after the IRS uncovered Korcan’s $11 million Ponzi scheme, he was convicted for mail fraud and tax evasion. The Mitchells lost their money. How did Korcan do it? First, he spent time getting to know his victims to understand what motivated them and when they would be most susceptible to the con. Then, he applied several tactics commonly used by fraudsters to gain their trust and use them for their own purposes—a tactic known as “source credibility.” He then used his relationship with the Mitchells to gain access to other friends and acquaintances. This is referred to as “social consensus.” Since the Mitchells were investing, their friends thought it must be a good opportunity. Today, the Mitchells are dedicated to fighting fraud and reminding others about the importance of researching potential investment opportunities—and the sellers—in two easy steps:

First, ask questions. Ask if the person selling the investment is registered with FINRA or your state securities regulator. Ask if the investment is registered with the U.S. Securities and Exchange Commission or your state securities agency.

Second, follow through and check the answers. Don’t just take their word for it. Check the information you receive with the proper authorities. Call (888) 295-7427 or visit SaveAndInvest.org/55Plus for more contact information.

Ruth is one of several investors profiled in Trick$ of the Trade: Outsmarting Investment Fraud, a free documentary offered by the FINRA Investor Education Foundation to help investors understand the persuasion tactics used by fraudsters and defend against fraud. Order your DVD today: SaveAndInvest.org/Trick$OfTheTrade or call (866) 975-4672.

SaveAndInvest.org is a project of the FINRA Investor Education Foundation, in collaboration with AARP, the Maine Office of Securities and the U.S. Securities and Exchange Commission.

We lost our retirement savings. Don’t let it happen to you.

Two years before retiring to Arizona, my husband and I were defrauded out of our retirement savings. Our long-time accountant presented us with what sounded like a promising investment opportunity. We learned the hard way that it was all part of a complex Ponzi scheme. There were no real investments—just empty promises of future wealth. In the end, we lost more than $100,000. If it happened to us, it can happen to you. What are the steps you need to take to protect yourself by checking to see if your financial professional and investments are registered.

For more information, call (888) 295-7427 or visit SaveAndInvest.org/55Plus.


**Medicare**

**Good to Know**

**D**o you have an appointment at the Southern Maine Agency on Aging to go over your Medicare prescription drug plan choices? Here are answers to some frequently asked questions to help you prepare for a comfortable and successful appointment.

**Who will I meet with?**

You will meet with a trained State Health Insurance Program (SHIP) counselor who is either a SMAA staff member or a volunteer. All of our staff and volunteers receive the same training and support to assist Medicare beneficiaries in their plan choices.

**What will the setting be like?**

Because every person with Medicare needs to make choices about their prescription drug plans, SMAA is a very busy place, especially during the six weeks called “Open Enrollment.” The majority of people come in for assistance in choosing the plan that is right for them during these six weeks. You may be working with a SHIP counselor at a workstation in an open-concept environment with other busy workstations nearby.

**What if I need to tell the SHIP counselor something confidential?**

SMAA will make every attempt to preserve your privacy during your visit. Most appointments are one-hour long and the group setting allows us to help as many people as possible as efficiently as possible. If additional information is needed, such as your Medicare or Social Security number, address, phone number or medications, you may write the information down instead of verbally telling the counselor.

You will take this information with you when you leave.

**What if we can’t get everything figured out in one hour?**

We will make every attempt to serve you during your appointment. While one hour appointments are usually sufficient, sometimes it takes longer if the Medicare website is slow to respond or you take medications that are not showing up on formularies, for example. We ask for your patience if there are issues out of our control causing delays. Please know that we will do everything we can to assist you including scheduling an additional appointment.

**What if I am interested in a Medicare Advantage plan?**

Medicare Advantage (MA) plans are available to Medicare beneficiaries in Maine and, depending on your healthcare and prescription needs, may be an option for you. Generally, if you are interested in knowing more about MA plans we will help you look at your options and print out the materials for you from the Medicare website. You may contact the plan directly for more information and/or enrollment assistance.

**Medica Healthcare for Loved Ones**

**In-Home Services for You or Your Loved Ones**

- personal care
- grocery shopping
- companionship
- light housekeeping
- meal preparation and more

**New England family Healthcare**

699-1463

125 Presson St • Portland

www.kennehealthcaremaine.com

**Good Nutrition Today for a Promising Tomorrow**

Susan Gay, Registered Dietician, Nutrition Coordinator, Hannaford

Whether you’ve experienced cancer first hand or have had a friend or family member with cancer, you know it can be a battle of a lifetime. Eating, which was once a simple and pleasurable everyday activity, can become a challenge on many levels. Medication, fatigue, pain, depression or the cancer treatment itself can adversely affect your appetite.

While food may be furthest from your mind, nourishment can be an extremely effective part of recovery. By choosing the appro- priate foods and eating in an open-concept environment, you can help minimize ill feelings such as nausea. Small, frequent meals every three hours, works best for most people. Be sure to have protein rich and healthy choices available, in order to capitalize on each meal and snack. Suggestions for foods that provide a significant nutritional punch include peanut butter, cheese, and homemade shakes made with whole or low-fat milk, fruit, and Greek-style yogurt, which provides more than double the protein of regular yogurt!

Friends and family want to help, so don’t hesitate to ask someone to swing by the grocery store for you. Especially for something you’d like to eat. Take advantage of specific cravings!

Maintaining your weight can help you tolerate the side effects of cancer treatment and promote a faster recovery time. To keep the scale from dipping too low, boost calories while taking full advantage of more nutrients. In other words, capitalize on each opportunity when eating and drinking in order to prevent (or improve) nutritional deficiencies and protect (or improve) muscle mass. For example, get more protein by adding skim milk powder to appropriate foods like cream soups, cream sauce, casseroles and pudding. Eggs are easy to prepare, relatively inexpensive and a good protein source. Avocado is a high-calorie, nutrient-rich food that tastes great on a sandwich or as guac- camao on your favorite cracker. Additional calories can be added to already favorite foods such as butter and maple syrup in oatmeal, melted cheese on roasted potatoes. For more “good fat” and beneficial calories, rather than steaming vegetables, add olive oil and roast or sauté them.

Just as nutrition is vital to our bodies as we mature from a youngster to adulthood, fresh food is essential when we’re ill or recovering from any health challenge. Allow good healthy foods to boost your strength today and help you embrace tomorrow.

---

**Beacon Hospice, Inc.**

and palliative care

When you need the help of hospice... ...look to Beacon.

Care and comfort for terminally ill patients and their families

Largest hospice provider in Maine and New England

Specializations in End Stage Dementia Care with unique Deep Harbors program.

Maine Office Locations

York: 207-351-3020
Portland: 207-772-0929
Lewiston: 207-784-4242
Augusta: 207-621-1212
Bangor: 207-942-2920

1-800-HOSPICE (1-800-467-7423)

www.beaconhospice.com

---

**SOUTHERN MAINE Agency on Aging**

November-December 2010

---

**This advertisement is paid for by Hannaford for the benefit of “Senior News” and its readers.**
In the Hospital: Specializing Care for Older Adults

by Heidi Wierman, MD

When you are hospitalized, there is always a risk of loss of function whether from weakness or from the effects of being away from your normal routine and your own home. If you are sick enough to be in a hospital, you need continuous care. A special unit for Acute Care of Elders (ACE) is designed to prevent decline in people who are acutely ill and hospitalized. Common diagnoses are likely to be congestive heart failure, dehydration, mental status change, gastrointestinal bleeding, pneumonia, stroke, or chronic obstructive pulmonary disease. ACE Units use an interdisciplinary approach to patient care with a philosophy of "prehab" during hospitalization. The term "prehab" describes the focus on maintaining mobility, nutrition, and a positive attitude toward healing in the hospital, prior to leaving for either a rehabilitation stay or returning home. This philosophy is complemented by an environment whose design encourages mobility and prevents physical injury.

The ACE Unit team at Maine Medical Center includes a geriatrician, clinical nurse specialist, physical or occupational therapist, dietitian, social worker, chaplain, care coordinator, psychiatric nurse and a pharmacist that meets daily to review risk factors for decline and make recommendations to minimize or modify these factors. This team may vary at different institutions and meetings are arranged with parts of the team to include the patient or their family. Individual health practitioners will meet with patients related to specific issue raised by the team or expressed by the patient.

A special unit for Acute Care of Elders (ACE) is designed to prevent decline in people who are acutely ill and hospitalized. Common diagnoses are likely to be congestive heart failure, dehydration, mental status change, gastrointestinal bleeding, pneumonia, stroke, or chronic obstructive pulmonary disease. ACE Units use an interdisciplinary approach to patient care with a philosophy of "prehab" during hospitalization. The term "prehab" describes the focus on maintaining mobility, nutrition, and a positive attitude toward healing in the hospital, prior to leaving for either a rehabilitation stay or returning home. This philosophy is complemented by an environment whose design encourages mobility and prevents physical injury.

The ACE Unit team at Maine Medical Center includes a geriatrician, clinical nurse specialist, physical or occupational therapist, dietitian, social worker, chaplain, care coordinator, psychiatric nurse and a pharmacist that meets daily to review risk factors for decline and make recommendations to minimize or modify these factors. This team may vary at different institutions and meetings are arranged with parts of the team to include the patient or their family. Individual health practitioners will meet with patients related to specific issue raised by the team or expressed by the patient.

7. Keep a notebook or paper at your bedside. You can write things to remember (questions, names of tests, names of care providers, phone numbers) and others can write notes for you.

SolAmor Hospice focuses on improving the quality of life for patients diagnosed with a life-limiting illness. Our dedicated staff members help ease pain while providing emotional and spiritual support for patients, families and caregivers.

Our approach to care is as individual as each person we serve.

Celebrating Life

SolAmor Hospice focuses on improving the quality of life for patients diagnosed with a life-limiting illness. Our dedicated staff members help ease pain while providing emotional and spiritual support for patients, families and caregivers.

Our approach to care is as individual as each person we serve.

Call us to find out how we can help! (207) 761-6967

Hunt Family Enterprises

The Shaw House

Geriatric Residential Care
Respite Care
End of Life Care

“Caring For Those You Care About”

275 South Street • Biddeford
(207) 283-1600

SOUTHERN MAINE Agency on Aging

November-December 2010

“Comments from a survey returned to a SMAA Social Worker”

Phil Wasel
G.P.S. TRACKING

NORTHEAST
G.P.S. TRACKING

More than 60% of people with Alzheimer’s wander.
Up to half will suffer serious injury or die.
Global tracking devices help save lives.

Phil Wasel
(508) 259-6006
phil@northeastgpstracking.com
www.northeastgpstracking.com
**EDITOR’S NOTE**

**How About Giving “Senior News” a Boost?**

Since 1997 Maine’s only newspaper devoted to the daily life of older adults and their families has been produced, mailed and distributed throughout southern Maine free of charge. The good news: “Senior News” will continue! A recent public opinion poll of 300 people age 55 or older found that 74% recognize the value of such a newspaper and 35% specifically identified “Senior News.”

This is good news for our faithful advertisers who make the “Senior News” possible. Yet, costs have crept up over the years, especially postage over which we have no control, and we need a financial boost.

If you enjoy the “Senior News” and are able to donate to help keep the paper thriving, please send a suggested donation of $10 per year. By supporting “Senior News” you will help keep the information and resources communicated in our pages available to more than 20,000 households!

If you don’t receive “Senior News” in the mail, call Bonnie Craig at 207-396-6526 or 1-800-427-7411, x526 and leave your name and mailing address. We’re happy to send your way!

*Research conducted by Critical Insights, Portland, Maine.

---

**mPower loans**

**Making Accessibility Affordable**

If money stands between you and the adaptive equipment you need, the mPower program may be the solution.

mPower is more than an ordinary loan program. mPower loans are made at low-interest rates with longer repayment schedules, reducing monthly payments. Loans are available from $250 to $100,000.

(800)640.7220 www.mpowerloans.org

---

**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.

Immediate Availability for Studio Apartments

Many Amenities and Services

We Welcome Your Application!

Call Helen at 797-8777.

— Deering Pavilion —

880 Forest Avenue, Portland, Maine
There Are Lots of Ways for You to Help

Deliver Meals on Wheels
Volunteers support the health of seniors by delivering Meals on Wheels throughout Cumberland and York counties.

Shop for Groceries
Volunteers are needed to help the many older people who are unable to go to the store to shop for their own groceries.

Help Seniors Improve their Balance
Volunteers are trained to present an eight-session workshop program called “A Matter of Balance” to help seniors with their concerns about falling.

Help People Cope with Health Challenges
Volunteers who themselves have a chronic health issue are trained to present a six-session course entitled, “Living Well for Better Health.” This well-researched program helps adults learn ways to cope and live with a more positive outlook.

Organize Senior Games
Volunteers help organize and carry out Maine Senior Games—an annual summer series of competitive events that bring senior athletes together from all over Maine, the U. S. and Canada.

Support Residents of Larrabee Village
Volunteers help with events and activities, provide friendly visiting, and grocery shopping assistance to the 150 residents of Larrabee Village’s assisted living program in Westbrook.

Help with Activities and Events at Truslow Adult Day Center in Saco
Volunteers help with fun and inspiring activities such as arts and crafts, pet therapy, games, storytelling, music and gardening.

Become a Medicare and Health Insurance Advocate
Volunteers interested in helping people sort out their Medicare benefits are trained and certified to provide education and counsel on a range of health insurance topics, including health insurance fraud and the Medicare (D) Prescription Drug benefit.

Help Provide Information to Seniors
Volunteers greet clients, help with benefit screenings, make follow-up calls and help with office tasks and logistics for workshops and events.

Put Your Office Skills to Good Use
There is always a need for help in our Scarborough office and the Truslow Adult Day Center in Saco with tasks like filing and data entry.

“You’ll get more than you give.”
—Fred Howard, Jr., South Portland, Me.

Affordable Senior Housing
in Maine and New Hampshire

Volunteers of America

- Bayview Heights
  Portland, ME
- Margaret Chase Smith House
  Augusta, ME
- Westrum House
  Topsham, ME
- Fay Garman House
  Peaks Island, ME
- Bangor Senior Housing: Opening in Winter of 2011

- Paul Hazleton House
  Saco, ME
- Rocky Coast House
  Thomaston, ME
- Edward Reynolds House
  Belfast, ME
- Richard Brown House
  Louden, NH

Apartments and Facilities Include:
- One bedroom units with fully equipped kitchen, separate living room, and bath
- Handicap accessible with elevators
- On-site laundry
- Community rooms with kitchens
- 24 hour on call staff
- Head of household must be at least 62 years old
- Rent is calculated at 30% of adjusted income
- Heat and water included
- Income limits vary by location

Volunteers of America is one of the nation’s largest nonprofit providers of quality affordable housing for low and moderate income families, people with disabilities, and seniors.

For More Information visit our website, www.voanne.org or call 207-373-1140

Worried about your retirement savings?

- Are you looking for alternatives to low rate CDs?
- Would you like to pay fewer taxes?
- Would you like to have a guaranteed income for life?
- Are you concerned about how you’ll pay for long term care?

We can help with all of this and more.
Call us today to learn how.

At Clark Insurance, we can help make your retirement more secure.

Kerry Peabody, CSA, CLTC 523-2253
Support Therapeutic Riding
Through a therapeutic riding program in York County you can make a difference in the lives of children and adults living with disabilities.

Help Others Share Their Skills
RSVP is looking for volunteers age 55 or over who would like to work with the United Way of Greater Portland or the United Way of York County to recruit volunteers of a variety of ages to help local non-profit organizations. Training and guidance will be provided.

Support the Delivery of Healing
Maine Medical Center and Mercy Hospital in Portland, Goodall Hospital in Sanford and York Hospital all are seeking volunteers to greet patients, help with registration, do office work and perform many other tasks necessary for the healing process to progress.

Share Your Musical Skills
Many programs for seniors look forward to having special musical programs.

Help Prepare Tax Returns
Tax time is fast approaching. Become a tax preparer, appointment scheduler or greeter in your local area. Training for these positions will begin in January, but you may sign up now.

An Example of Service from York County
Recently, Ken Murray, Director of Volunteer Connections and RSVP, had an opportunity to address the International Women’s Club of New England at their monthly meeting in Wells. Ken and Deborah Levine, a member of the Club who is a volunteer recruiter for RSVP, shared some of the many ways in which people age 55 and better can share their gifts with others. Since the International Women’s Club is all about volunteering to help others, this idea struck a chord with many members. Several members of the Club formed a singing group called “Les Chanteuse.” Ellen Farber, Ellen O’Toole, Lynn Gass and Mary L. Pons, with Deborah Levine on flute, are now sharing their musical gifts with residents at Huntington Commons, The Atria, Kennebunk Nursing Home and Sentry Hill.

There are lots of ways to make a difference in the lives of others. Contact us and we will show you how!

Everyone has fun at Truslow Adult Day Health Center!

A program of
Southern Maine Agency on Aging
333 Lincoln St. in Saco
Contact Debra Thomas at 283-0166 or dhm@msaama.org for a complimentary visit. Transportation provided or arranged.

Families of Veterans: Many veterans qualify for a VA benefit that pays for Adult Day Services.

People Age 55 and Better Have Additional Opportunities to Help Through RSVP
Southern Maine Agency on Aging also sponsors the Retired and Senior Volunteer Program (RSVP) in Cumberland and York counties. RSVP is a national program for people age 55 and over who want to serve their communities by volunteering. Through RSVP you can help SMAA in any of the ways listed on this page. Through RSVP you can also choose from many other volunteer opportunities with nonprofit or health-care organizations. A few are listed below, but please contact us to learn about the full range of volunteer opportunities available.

For opportunities in Cumberland County contact Priscilla Greene at 396-6521 or 1-800-427-7411 Ext. 521. Or email her at pgreene@smaaa.org.

For opportunities in southern York County contact Deborah Levine at 603-205-4073 or email her at dlevine12@yahoo.com.

For opportunities in the rest of York County contact Ken Murray at 396-6520 or 1-800-427-7411 Ext. 520. Or email him at kmurray@smaaa.org.

Read to Children
If you enjoy reading, there are opportunities to read to pre-school, elementary school- and middle school-age children.

Be a Kitchen Helper
Two facilities in Cumberland County are looking for help. One is looking for someone to help with cooking, the other for someone to arrange trays in a school setting.

Organize Books
There is an opportunity in a local school system to help maintain a book closet.

Share Your Management or Technical Expertise
Volunteers of the RSVP Capacity Corps Program provide management and/or technical experience to community non-profits.

Support Victims of Domestic Violence
Caring Unlimited and the Sexual Assault Response Service both need volunteers to staff their hotlines and provide other support to victims.
Heartfelt Home Care
Serving all of York County
24 hours a day, 7 days a week

Services include:
- Visiting nurses
- Rehabilitation therapies (physical, occupational, speech)
- 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

Kennebunk
72 Main Street
207-985-1000

Biddeford
235 Main Street
207-283-7680

1-800-794-3546

www.smmcvisitingnurses.org

Medicare certified, state licensed and nationally accredited by The Joint Commission.

An affiliate of Southern Maine Medical Center

Aging...let us help you and your family make the most of it.

We offer evaluations in the following specialties:
- Memory Issues
- Geriatric Assessments
- Fall/Balance Concerns
- Eating/Swallowing Concerns

Call for an appointment and additional information, (207) 662-2847

Quality of Life
It's at the heart of what we do.

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

Amedisys Home Health of Portland
Portland, ME
207-772-7520 • 800-558-0076

www.amedisys.com

Senior Solutions Private Care Management

Senior Solutions is here to offer help and peace of mind. As an established Private Care Management organization, we work with families to find services that meet seniors’ changing needs and enhance the quality of life for everyone concerned.

Our dedicated team of Resource Specialists is here to offer guidance and support.

To learn more about the Senior Solutions Program, call us and ask to speak with a Resource Specialist. We’ll be happy to hear from you.

(207) 396-6500 or 1-800-427-7411

SnPr