



## From the Director's Desk

I always look forward to the official start of spring, not only because we can say good-bye to another cold winter, but because I celebrate my birthday right around the same time. This year I'm celebrating A BIG ONE—a milestone year marking my eligibility for Medicare, taking time to reflect on other age-related "Rites of Passage" and... senior discounts! Thankfully, guidance on the intricacies of Medicare and all its component parts is right outside my office door. I, like hundreds of others who are turning 65 this year, will be attending a *Welcome to Medicare* seminar at SMAA. As CEO I've sat in on sessions before, but this time I'll be taking notes and signing up for a one-on-one follow-up to examine my choices. I'm looking forward to working with one of SMAA's highly trained to help me sort through my options and find a plan that is the best fit for my circumstances.

This birthday also feels like the right time to revisit my Advanced Care Directive. It was 13 years ago when my wife and I initiated our first ones and many life changes have happened since then. Most importantly, my children are now old enough to understand and carry out my wishes. Now seems like a good time to open that conversation with them so they know exactly what medical interventions I would like done or not done in the event I can't make those decisions for myself. SMAA has a wonderful corps of highly trained facilitators who provide tips for initiating conversations with loved ones and advise on the various documents that need to be prepared and help clarify who should have a copy on file—family, physician, attorney, etc.

There is one other task that turning 65 has prompted me to do and that's to update my will. I want to make sure that I have taken care of my loved ones to the best of my ability and I want to spend some time contemplating how I might honor organizations and causes that are important to me. As the Chief Executive Officer of a non-profit organization, I've seen firsthand the impact that a bequest can have. Lorraine Merrill's generous bequest to SMAA has provided perpetual support for Meals on Wheels recipients since 2003. There are many ways to "leave a legacy" through your estate. Celebrating a milestone birthday is a good time to reflect and take charge.

These days, 65 is the new 40— or is it 45? Whatever the case, we are not automatically eased into

*continued on page 7*

## The End of an Era

SMAA is saying goodbye to Stan Cohen, a longtime Medicare State Health Insurance Assistance Program (SHIP) volunteer. Stan is ending his service with SMAA after over a decade of helping almost two thousand older Mainers manage their Medicare coverage.

In 2000, Stan retired from a multifaceted career that began at Polaroid Corporation in the 1950's and ended at Bridgton Academy. Stan, a voracious learner, educated himself on Medicare after a hiccup with his retirement health coverage triggered a Medicare fine. His wife, Barbara, suggested that he use his experience to help others. He saw an article in *The Bridgton News* about SMAA's SHIP Medicare Counseling program needing volunteers.

Stan contacted SMAA and met Carol Rancourt who at the time was running the Medicare Counseling program. It didn't take long for Stan to become a valued volunteer. Stan worked primarily in the Bridgton area. Until two years ago, he held regular hours at the Bridgton Hospital meeting people on a first-come, first-served basis. The large volume of clients stretched to the point that



Stan moved to the Bridgton Community Center, seeing people by appointment. Many times over the years, Stan has made house calls for those with special needs.

Carol Rancourt, SMAA's Director of Volunteer Services commented, "I met Stan Cohen in 2004 when he approached me about volunteer-

ing in Bridgton to help out with Medicare in that area of Cumberland County. He had already done a self-study of Medicare and knew almost as much as we could teach him. In fact, sometimes it was hard to keep ahead of him!! Stan provided a human face to Medicare to the people he

has helped. But he did even more—he was our go-to-guy for deciphering complex situations and providing actual comparisons between them in a way others could understand. He also began, and continues to write, the Medicare Nuggets column in the *Bridgton News* which he still shares with me. My favorite memory of Stan is seeing him in his flannel shirt on national television in a Medicare fraud commercial he flew to Washington, DC to film. He spoke with calm assurance on film as he does in person, to help others avoid Medicare fraud traps. Stan Cohen is the real deal."

*continued on page 5*

## Commodity Supplemental Food Program Expansion in Southern Maine

Southern Maine Agency on Aging is excited to announce that our Commodity Supplemental Food Program (CSFP) is being expanded in York and Oxford Counties! We were notified by the Maine Department of Agriculture that we now have the opportunity to serve more people which will help alleviate our waitlist.

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

To qualify: Individuals must be 60 yrs. or older; Must have a monthly income less than \$1,287 per month for one person or \$1,736 for a two person household (at or below 130% below the Federal Poverty Income Guidelines) and be a Maine resident; You must be able to pick up the food monthly at your assigned pick up location

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

*continued on page 11*

## Lorraine Merrill's Valentine Legacy

Valentine's Day 2017 was a mid-winter Tuesday wedged between two snow storms. The snow stopped just long enough for our army of volunteers and staff to make their regular deliveries of a delicious and nutritious meal to 700 seniors in southern Maine. But Valentine's Day means a special delivery—again this year, every Meals on Wheels client received a long stem red rose with a message: ***This special rose is given to you by the late Lorraine Merrill.***

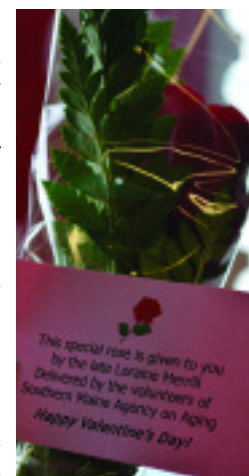
Mrs. Merrill was a generous woman and a Meals on Wheels recipient. In 1995, she began anonymously giving each Meals on Wheels recipient a rose. She knew well how challenging it was to be homebound. She welcomed the meals but valued the visit from the volunteers who delivered her meals. She found a way to brighten the gloom of the deep winter for hundreds of Meals on Wheels clients.

When Mrs. Merrill realized how much her fellow clients liked receiving the roses, she decided to ensure that this tradition would continue. Working with her attorney and the staff at SMAA, she crafted a planned gift from her estate to provide for the purchase of the single stem roses to be delivered every year for Valentine's Day.

SMAA is fortunate to receive estate gifts of all sizes from our donors. Maybe you have a favorite program at SMAA that you'd like to support. Consider some of the programs we offer and how they might benefit from a gift from your estate:

- Adult Day Centers—a \$10,000 gift could provide for an art or music therapy program for our day center members with dementia. \$75,000 could provide scholarships for members to attend

*continued on page 7*



If you no longer want to receive the paper, please contact Jessica at 396-6520 or 1-800-427-7411 x520 or jleblanc@smaa.org.

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## Turning 65? It's Time For Medicare!

If you're turning 65 and have a Marketplace plan, call your local area agency on aging at 1-877-353-3771 to find out how to enroll in Medicare and what can happen if you don't.

### Just the facts:

- When you turn 65, since you are eligible for Medicare, you will lose any Marketplace subsidies or tax credits you receive.
- It is your responsibility to make the switch from your Marketplace plan to Medicare—this does **NOT** happen automatically.
- Although Medicare may cost more than your Marketplace plan, Medicare gives you better coverage at a time you'll need it more.
- If you wait to enroll in Medicare, you will pay a 10% penalty for life on your Part B Medicare premium for every year you delay enrollment.
- On average, people who wait to enroll in Medicare are paying 30% more in premiums than those who enrolled at age 65.

### Protect Your Health and Finances—When You Turn 65, Do the Two-Step!

#### Step One: Enroll in Medicare

You can sign up online at [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213. If you need more information about the Medicare choices that work best for you, before you enroll, call your local area agency on aging at 1-877-353-3771 for free, unbiased assistance.

#### Step Two: Dis-enroll from the Marketplace

You can dis-enroll online at [www.healthcare.gov](http://www.healthcare.gov) or call Consumers for Affordable Healthcare at 1-800-965-7476 for assistance in dis-enrolling from your Marketplace plan.

### You Don't Have to Navigate this Alone!

- This process can be complicated.
  - Every person's situation is different.
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## Five Things Never to Post Online

Here are five tips on what to avoid posting on social media sites, such as Facebook and Twitter:

1. Never post personal information, including your Social Security number (not even the last four digits), birthday, place of birth, home address, phone numbers, or personal account information. Any of these can be used to open bank or credit card accounts—or even loans—in your name.
2. Avoid posting a full frontal picture of yourself on social media sites. A con-artist can copy the image and use it to create a photo ID that can be used to steal your identity.
3. Review and set privacy options for each of your social media accounts. Go to privacy settings and restrict your information so it can only be viewed by people you select. Check your privacy settings regularly.

4. Don't post things you may want to delete later. Nothing you post online is ever truly gone if you delete it. So think twice about the pictures or comments you share before you share them.
5. View your profile as others see it at least once a month. On Twitter, log on, click your picture, and select "View Profile." On Facebook, simply click on your name to view your profile as others see it.

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

**March 15, 1-2:30pm**  
SMAA Main Office, Scarborough

**April 20, 1-2:30pm**  
Sam L. Cohen Center, Biddeford

**May 16, 1-2:30pm**  
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## Tax Planning through Charitable Giving

If you're a regular reader of Senior News, you may know that SMAA receives funding from a variety of sources including federal and state funding for programs such as Meals on Wheels. This funding has remained flat for many years. SMAA relies heavily on donations from individuals and foundations to sustain our programs. In recent years, we've received an increasing number of donations from our donors' retirement accounts. For them it's a win/win situation.

If you've reached the age of 70½ and have a retirement account, you

know you need to take the required minimum distribution (RMD) whether or not the income is needed. Generally speaking, when you take the RMD it's treated as taxable income which can cause real sticker shock when it comes to tax time! However, if you use the RMD for charitable purposes, it's not considered taxable as long as it's gifted directly from the retirement plan custodian. By donating your RMD or a portion of it, you can enjoy the satisfaction of know that you're supporting a great cause and effectively lowering your tax bill.

If you'd like help in directing a gift from your retirement account to support a SMAA program, contact Kate Putnam, 207-396-6590 or via email at [kputnam@smaa.org](mailto:kputnam@smaa.org).

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### Mission Statement

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

### Commitment to Reasonable Accommodation:

The Southern Maine Agency on Aging will, with adequate notice and upon request, provide appropriate auxiliary aids and services to persons with disabilities, to assist in effective communication and to participate equally in programs, services and activities. Call 1-800-427-7411 x503 or from the Portland calling area call 207-396-6503 to make your request.

The Southern Maine Agency on Aging (SMAA) is a non-profit, charitable organization. Services of SMAA are supported in part by state and federal funds provided through the Office of Aging and Disability Services of the Maine Department of Human Services. Learn more at [www.smaa.org](http://www.smaa.org) or by calling 207-396-6500 or 1-800-427-7411.

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

### Senior News

is a publication of



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Design: Becky Delaney

Printing: Sun Press, Lewiston

Senior News is published six times per year in January, March, May, July, September and November.

"Senior News" is mailed free for the asking. If you would like to receive "Senior News," call Jessica LeBlanc at 207-396-6520 or send your name and mailing address to [jleblanc@smaa.org](mailto:jleblanc@smaa.org).

Circulation: Mailed directly to 15,000 households and 7,500 are delivered to public places from Kittery to Bridgton and Brunswick. Another 500 are distributed through Agency on Aging events and locations. Total: 23,000

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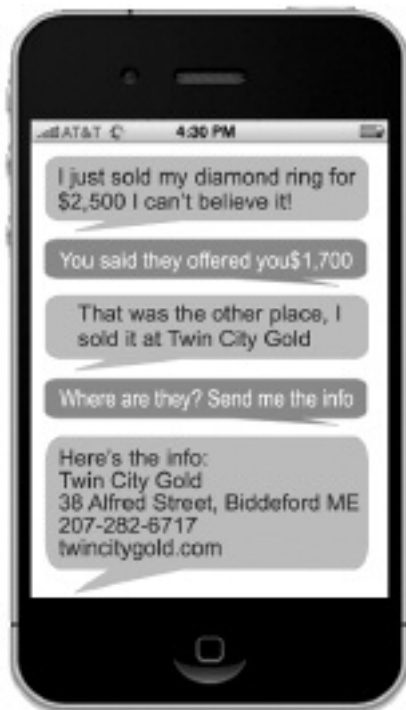


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## The End of an Era continued from page 1

Stan estimates that he's had over 4,000 interactions with individuals seeking Medicare help. In addition to volunteering as a Medicare counselor, Stan was elected to the SMAA Board of Directors from 2004-2010, serving as Vice President and President of the Board from 2009 to 2010. Late in 2016, Stan decided to retire from his volunteer position with SMAA. To say that he will be missed is an enormous understatement.

Laurence W. Gross, SMAA's CEO described Stan's impact to the Agency, "Stan was one of the most dedicated Board members I've ever worked with at SMAA. He came to my attention due to his work as a Medicare volunteer, and agreed to join the SMAA Board. He generously shared his time, business skills, astute strategic thinking with me and others on the Board to advance SMAA's mission."

"Stan Cohen was critical to the early and continuous success of the SHIP program at SMAA. Early on he helped spread the word about the changes to the Federal Medicare program and assisted our SHIP counselors by providing additional information related to what was happening in our own state. His annual charts of the insurance plans in Maine along with their associated costs were very helpful to our counselors as was his research into the Medicare Advantage plans. Stan appeared in local public service announcements in an effort to get the word out to beneficiaries about what they needed to do in order to make informed decisions about their health-


care coverage. SMAA's Medicare counseling program has benefitted greatly from Stan's expertise and his willingness to share the knowledge. We will miss him." stated Katlyn Blackstone, Chief Program Officer, SMAA.

Stan has received many awards for his volunteer work. In May 2008, he was one of a handful of national recipients to receive the Older Volunteers Enrich America award presented by the MetLife Foundation and the National Association of Agencies on Aging (n4a). In 2009, he received the Governor's Ser-


vice Award from Governor John Baldacci. In 2013, the Molina Health Care Foundation selected him to receive one of 3 Community Champion Awards granted in Maine. In 2016, he received the Lake Region Rotary Club's Community Service award.

Mary Hadlock, SMAA's Medicare Volunteer Supervisor, sums up Stan's contribution to SMAA, "Stan Cohen's legendary status has been well known among staff and volunteers at SMAA. In his capacity as a SHIP/SMP Certified Medicare Counselor, Stan has

counseled hundreds of clients, guiding them through the complexities of Medicare. However, it is Stan's unwavering support of staff and volunteers that I came to appreciate the most. Stan was always ready and willing to mentor new volunteers or to share his invaluable Medicare expertise with staff and volunteers through trainings or via his carefully prepared resources. Thank you Stan for ALL of the time, effort, and dedication you provided to our agency, staff, fellow volunteers, but most importantly to our clients!"



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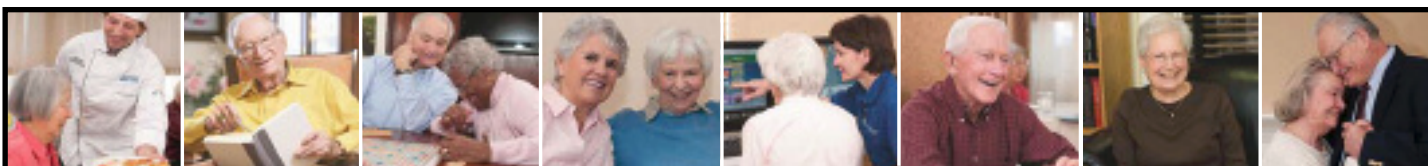
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## The Dangers of... **SITTING?**

**A**re you sitting down? Chances are, you are! These days, it seems like our whole world is designed to keep us in a seated position, usually in front of a screen, whether it's a TV, computer, or smart phone.

A 2015 article from the *Annals of Internal Medicine* found that this overwhelmingly sedentary behavior increases our risk of getting preventable conditions, even if we exercise. The studies showed that physical inactivity (the fourth-leading risk factor for death for people all around the world, according to the World Health Organization) can lead to premature death from cardiovascular issues and cancer, as well as cause chronic conditions such as Type 2 diabetes.

Too much sitting can also increase the risk of getting varicose veins—and if you already have vein issues, you may notice that symptoms get worse after sitting for prolonged periods of time.

Why? The heart pumps oxygen-rich blood throughout the body through the arteries. Veins then carry blood from all the extremities back up to the heart. The blood in the legs travels up against gravity, so when the valves in the veins become damaged, blood flows back into the legs which leads to a “pooling” of blood in the veins that can manifest as varicose veins or spider veins.

When you sit (or stand) in the same position for a long time, the blood doesn't circulate properly and, over time, this can lead to varicose veins and other circulatory problems.

There are a several ways to help reduce the risk of getting varicose veins from sitting for too long:

- **Sit properly.** Focus on good posture, and avoid crossing your legs or sitting in ways that can compress veins for prolonged periods.
- **Elevate.** Occasionally, rest your legs above your heart—for as long as 30 minutes or as briefly as three minutes.
- **Take a break.** Take frequent walking breaks to avoid sitting or standing for periods of more than two hours.
- **Pump it.** If you must sit for an extended period (because you are traveling or at a long event, for example) try flexing and pointing your foot to get the blood moving in your legs.

Of course, the best way to reduce your risk of getting varicose veins from sitting all day is to get moving—and be aware of just how much time you spend sitting down.

*Dr. Cindy Asbjornsen is the founder of the Vein Healthcare Center in South Portland, Maine. Certified by the American Board of Venous and Lymphatic Medicine, she cares for all levels of venous disease, including spider veins, varicose veins and venous ulcers. Contact Dr. Asbjornsen at 207-221-7799 or [info@veinhealthcare.com](mailto:info@veinhealthcare.com).*

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Jordan Sterrer, MD



Jackie Nguyen, MD



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Adam Sisa, MD



Elizabeth Serrage, MD  
Emeritus



William Holt, MD  
Emeritus



Katherine Hill, OD, FFAO



Clement Berry, CEO

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From Jo Dill's Notebook

**Never Too Late**

Have you always wanted to try something new but were afraid? Thought you were too old? Patrick McCaffery has always wanted to swim but was afraid of the water! As a young boy he had no opportunities to even try swimming; no YMCA, no local pool or bodies of water. Years later, at the age of 56, much to his apprehension, he joined a water arthritis aerobics class with his wife Johnneen. He went to every class but stayed clinging to the side of the pool and in the shallow end. Things got better, he relaxed a bit and got a swimming coach, Katherine Poirier. Katherine says: "He was very nervous around water, and we spent his first lesson just putting his lips on the water and blowing bubbles". He took it one step and a time and finally began to relax. At the age of 59 he decided to compete in the 50 yard backstroke at the Maine Senior Games. He was awarded a gold medal to the delight of those who were with him. He now swims 2-3 times a week and watches swimming videos on YouTube. Patrick says. "It is never too late to try something new".



**Cornhole:** August 16, (rain 17th) Sanford/Springvale YMCA, 4PM, Wednesday

**Archery:** August 20 (rain 27th) Lakeside Archery, 9AM, Sunday

**Tennis:** September 9, Women's Singles/Men's Dbls/Mixed Dbls, A-Copi Sports Center, Saturday

**Tennis:** September 10, Men's Singles, Women's Dbls, A-Copi Sports Center, Augusta, Sunday

**Racquetball:** TBD

**Cycling:** TBD

**Bowling** **Candlepin:** Singles/Doubles: September 21, Big 20, Scarborough, 10AM/1PM, Thursday

**Basketball (Men's):** September 23, Cape Elizabeth HS, Cape Elizabeth, 10AM, Saturday

**Hot Shot/Foul Shoot:** September 23, Cape Elizabeth HS, Cape Elizabeth, 8:30AM Saturday

**Basketball (Women's):** September 24, Cape Elizabeth HS, Cape Elizabeth, 8:30AM, Sunday

**Swimming:** September 30, Waterville YMCA, 10AM, Saturday

**Table Tennis:** October 14, 2017, Lewiston Armory, Lewiston, Saturday

**Bowling 10 Pin:** October 15, Singles/Doubles, Sparetime Bowling, Augusta, 10AM, Sunday

**Sponsorships**

Welcome to our newest sponsor Back in Motion and a returning sponsor Bangor Savings Bank. Thanks so much for your support.



**2017 Schedule**

The 2017 schedule is not complete but what we have is listed below:

**Maine Senior Games/Martin's Point Celebration of Athletes/Opening Ceremonies:** May 19, Fireside Inn, 4:30PM, Friday

**5K Road Race:** July 16, Scarborough HS, Sunday

**Golf:** TBD

**10K Road Race:** TBD

**Horseshoes:** July 19, (rain 20th) 3PM, TBD, Wednesday

**Track & Field:** July 29, Scarborough HS, 10AM, Saturday

**Pickleball:** August 12, Men's/Women's Doubles, A-Copi Sports Center, Augusta, Saturday

**Pickleball:** August 13, Mixed/Singles, A-Copi Sports Center, Augusta, Sunday

**Wellness Activities**

Mondays at the Portland YMCA! Join us for Cornhole at 10 and/or Short Court Tennis at 11. No previous skills necessary. Contact John Turrell at the Y at 207-874-1111 ext. 108 for more information or Jo Dill at Maine Senior Games at 396-6519.

Thursday night at the Big 20 Bowling Center there are six teams of ladies who are trying their luck at candlepin bowling. We have a great time, cheer each other on, laugh a lot and have made some new friends!! We range in age from 50-80 and our averages are 55-92!

**Lorraine Merrill's Valentine Legacy**  
continued from page 1

our day centers, giving their caregivers a much needed break.

- Family Caregiver—a \$7,500 gift could provide scholarships for caregivers to attend our valuable classes on navigating when a loved one has a chronic illness or dementia.
- Healthy Aging—a \$20,000 gift could support training to teach volunteers how to run Matter of Balance or Tai Chi classes enabling more seniors to benefit from this outcome-based program.
- Best Friend Fund—\$1,000 could help many seniors ensure that their pets have necessary vaccines.

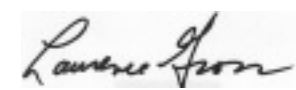
Retirement assets may be a good choice to fund a charitable bequest because they are among the highest taxed asset for any estate. It can decrease the estate tax burden for heirs because the funds pass directly to SMAA. Your estate would be eligible for a federal estate tax charitable deduction on the account's value.

If you have a vision of how you'd like to support a SMAA program like Loraine Merrill, contact Kate Putnam, Chief Advancement Officer at SMAA, 207-396-6590 or via email at kputnam@smaaa.org.

**From the Director's Desk**  
continued from page 1

retirement if we are still motivated and interested in continuing our careers. Personally, I plan to keep working for several more years and then will stay actively involved as a volunteer. I applaud the many retirees, like Stan Cohen, who is profiled in this issue of the Senior News, who have sought out ways to create "encore" careers with purpose and meaning through volunteering. As I have mentioned in this column many times, the work that our volunteers perform at SMAA advances our capacity enormously. We could never accomplish so much important work without their valuable contributions of time and intellectual prowess. April is National Volunteer Appreciation Month, where we celebrate the contributions of volunteers. SMAA would sincerely welcome you into our volunteer corps if you are searching for opportunities to give back to your community and keep yourself engaged in new or old areas of interest.

So, after I register for Medicare, rewrite my advanced care directive and update my will, I'll be heading to the ski slopes, enjoying my new senior citizen discount—celebrating one of the many perks of reaching age 65! Happy spring—get out and enjoy it!



**Laurence W. Gross**  
Chief Executive Officer

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- Assist with grief support groups
- Helping with health fairs/community education



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Nicole Dixon at  
nicole.dixon@compassus.com

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# Family Caregiver Support Program



Are you helping an older adult manage bills, prepare meals, manage medical services? Do you help with bathing or dressing, household chores, transportation to appointments, or companionship? Are you a senior who is raising someone else's child? **Then you are a Caregiver.**

Is caring for a family member or friend leaving you feeling tired, isolated, sad, guilty, stressed? Caregiving may be the most difficult and rewarding thing you'll ever do. The Family Caregiver Support Program can help.

## Moving Closer to Family

Families are often scattered around the country, which can pose a challenge when an older relative requires more assistance with everyday activities. A time may come to consider moving closer to family members. This might occur when the person is living independently, experiences a change in health status, or even when living in an assisted living or nursing facility.

There are challenges in making this decision, including figuring out which family member(s) are willing and able to assist if the person moves closer to them. It is also important to think through the financial and medical implications of a move.

Let's look at some possible scenarios to see what might be involved. Situations can change rapidly, so it is important to consider the following, even if they do not yet apply.

### Scenario One: The Preemptive Move

Families may consider the option of living in the same area, even when everyone is healthy, because they want more time together. There are benefits to such an arrangement, but there are factors to think about.

- What is the availability of primary care physicians in the new area? Do they accept the person's health insurance or can they change insurers?
- Are there particular specialists that the family member must access? Even people living independently may have chronic conditions that need specialized attention.
- Does the person drive? If not, or if they lose this ability, how will they get transportation?

- What are the expectations about caregiver involvement in the older person's health care? Do they want someone to accompany them to physician visits or do they prefer to go alone? Family who see this move as a way to limit the time devoted to long-distance travel may not want to take on new responsibilities. Conversely, what hopes do family members have about the help the person might offer them (such as child care)?
- Talk about boundaries. Will there be regular family gatherings, or a "live and let live" approach? There are worksheets on the Family Caregiver pages on the SMAA website ([www.smaaa.org](http://www.smaaa.org)) that can help all family members sort out their expectations.
- If families move in together, will they share expenses?
- Does the person have belongings that they will have to move? Are they open to downsizing? How will they move their things and what will this cost?

### Scenario Two: The Reality Check

If someone experiences a significant change in health, family members may think more seriously about living closer together. This can allow family to offer more support and make it easier to monitor the situation. Depending on the person's current status, there are a number of possibilities to take into account.

- If the person has been living independently, is assisted living an option? Are there facilities in the area to choose from? Is the quality acceptable? What are the costs? Are there waiting lists? Checklists for comparing facilities and a worksheet for comparing costs of different options are available on the

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Family Caregiver pages on the SMAA website.

- Could the person live with family and go to an adult day program?
- Does the person have a long-term care insurance policy or veteran's benefits that can help with the cost of care?
- If they have a limited income, does the community have subsidized housing for which they might be eligible? What is the waiting time? Should applications be submitted now even if a move is more than a year away?
- What are the of home care services in the area? Rates and availability of services can vary greatly. A person who was eligible for Medicaid in one state may not qualify in another.
- What kind of health insurance do they have? Will it be the best choice in a new location or with new diagnoses? Resource Specialists at SMAA can give unbiased information about available options and projected costs.

### Scenario Three: The Facility Move

Many people find themselves juggling home and work life and helping a family member in assisted living or a nursing home. Distance can complicate this further. When thinking about a move to a facility so that family can be more easily in-

involved in care, also consider the following factors.

- If the person lives in a nursing facility in another state and they are accessing Medicaid (called "MaineCare" in Maine), check with the Maine Department of Health and Human Services about eligibility for coverage. SMAA can help explain this process and can provide you with a list of elder law attorneys who can advise you as you sort this out.
- If the person is moving out of an assisted living or continuing care community, are there non-refundable deposits or contracts that might impact a move?
- If the person has dementia or another serious condition, will they be able to mentally, physically and emotionally handle a move? Will they require specialized transportation? How much will it cost?

There can be many advantages to a person who needs more help moving closer to family, but it is important to talk it over and research the financial, medical and legal factors when making a decision. This will help ensure that the transition goes as smoothly as possible and minimize surprises. The Family Caregiver Support Program at SMAA can help you evaluate options and help guide you through the process.

*Adapted from [www.agingcare.com](http://www.agingcare.com)*

## Family Caregiver Support Groups

coordinated by SMAA or the community providers listed

**Biddeford** – Community Partners: caregivers of a person with dementia

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

**Bridgton** – caregivers of an older adult or person with dementia. On-site respite (reserve at 647-2826)

- Second Wednesday of month, 1-2:30PM. Contact Ann O'Sullivan at 396-6541

**Scarborough** – caregivers of an older adult or person with dementia.

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

**York** – Living Well Center: caregivers of an older adult with a chronic condition

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

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*Savvy Caregiver* is a 12-hour training for family caregivers of people with dementia and offers:

- Valuable Knowledge
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### Upcoming Classes

Mar 21 - Apr 25, Tue, 4-6pm  
University of New England, Portland

Apr 25 - May 30, Tue, 1-3pm  
Naples Public Library

Apr 26 - May 31, Wed, 5:15-7:15pm  
SMAA Main Office, Scarborough

Preregistration required:  
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**8**

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**MARCH**

**18**

9 a.m.–1 p.m.

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Merrimack, NH

**MARCH**

**29**

9 a.m.–1 p.m.

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**APRIL**

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**AGEWELL SCHEDULE**

**Living Well for Better Health Workshops**

March 21 – May 2, Tuesdays, 9-11:30AM, Cape Elizabeth Community Center

April 7 – May 12, Fridays, 1:30-4PM, Martin’s Point, Scarborough

April 14 – May 19, Fridays, 1-3:30pm, The Cedars, Portland

May 4 – June 8, Thursdays, 9:30AM-12PM, Kittery Community Center

**A Matter of Balance**

March 5 – May 1, Mondays, 10AM-12PM, Kittery Community Center

March 9 – April 27, Thursdays, 2-4PM, Bayview Heights, Portland

April 4 – May 22, Tuesdays, 1-3PM, Elwell Farms, Buxton

April 5 – May 31, Wednesdays, 1:30-3:30PM, Noble Adult Education

May 2 – June 20, Tuesdays, 1-3PM, The Center at Lower Village, Kennebunk

May 3 – June 21, Wednesdays, 10AM-12PM, Focal Point Physical Therapy, Scarborough

May 3 – June 21, Wednesdays, 12:30-2:30PM, Sacopee Valley Health Center, Porter

**Tai Chi for Health and Balance**

April 3 – May 24, Mondays & Wednesdays, 2-3PM, United Medical Gym, South Portland

April 4 – May 25, Tuesdays & Thursdays, 10-11AM, JR Martin Community Center, Biddeford

April 4 – May 25, Tuesdays & Thursdays, 9-10AM, Woodfords Church, Portland

April 4 – May 25, Tuesdays & Thursdays, 9-10AM, Martin’s Point, Scarborough

April 4 – May 25, Tuesdays & Thursdays, 1:30-2:30PM, SMAA Main Office, Scarborough

April 10 – June 6, Mondays & Wednesdays, 1-2PM, Baxter Memorial Library, Gorham

**Pre-registration is required for all Agewell workshops and classes.**

**Please call 1-800-427-7411 to register. To learn more about Agewell workshops please visit [www.smaaa.org](http://www.smaaa.org)**

**Volunteer Needed**

**D**o you have strong office and computer skills you’d like to put to use for a good cause? The Agewell programs seeks a dedicated volunteer for Administrative Support of our community workshops and grant work. This is an on-going position for 2-4 hours per week assisting with preparing

materials for workshops, data entry, and reminder calling for classes. Call Joanne Webber at 207-396-6595 or email [volunteer@smaaa.org](mailto:volunteer@smaaa.org)

**Upcoming Agewell Trainings**

**April 10 & 11 in Wells:**

**A** Matter of Balance Coach – Help us expand this class throughout York County! Did you know that falls are the leading cause of injury for people 65 and older? You should also know that **MOST FALLS ARE PREVENTABLE!** Give back to your community by helping older adults stay active, independent, and prevent falls. Please contact Anna Guest 396-6529 or [aguest@smaaa.org](mailto:aguest@smaaa.org)

June Training in Southern York County (Dates TBD): Living Well for Better Health (chronic disease self-management) Leader – Help us bring this program to York County! Looking for a gratifying and interesting way to embrace spring this year (assuming it’s in spring)? Consider learning new skills to help others learn valuable skills to not only keep up with the challenges of living with an ongoing medical condition, but to thrive. We have gotten great feedback from both workshop participants and leaders about the program. Please contact Nicole Petit to learn more – 396-6513 or [npetit@smaaa.org](mailto:npetit@smaaa.org)

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



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

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**Do You Know Where Your Money Goes Each Month?**

**I**f so, would you like to help someone else manage their budget and make sure that bills are paid in a timely manner? The Money Minders (MM) Program matches trained, bonded volunteers with clients who need assistance with check-writing and balancing their checkbooks.

Providing help to adults who are over 55 with such tasks means that overdraft fees, foreclosures, and loss of services can be avoided. Older adults can continue to live independently. And families worry less, knowing that someone is helping their loved ones.

The MM Program has 60 volunteers who cover many parts of York and Cumberland counties, but we are currently without volunteers in the Berwicks, York, and Sanford. If you live in or near one of these areas and would like to find out more about the MM Program, we would love to talk with you! Please call Volunteer Services at 396-6595 or 1-800-427-7411 ext. 585.

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[www.smaaa.org](http://www.smaaa.org)

## Commodity Supplemental continued from page 1

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

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

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

This Program expansion also provides us with the opportunity to partner with new organizations to provide more pick up locations!

Currently participants can pick up food at the following locations:

- Crossroads Methodist Church: Sanford
- Oxford County Cooperative Ext.: 9 Olsen Rd. South Paris
- River Valley Healthy Communities Coalition: 94 River St. Rumford

### Our newest locations include:

#### York County:

- Eliot Methodist Church: 238 Harold L. Dow Hwy (Rte. 236) Eliot
- United Baptist Church, 318 Main St. Saco
- York County Community Action: 6 Spruce St. Sanford,

#### Oxford County:

- Riverside United Methodist Church: 5 School St. Porter

Please contact our office for the dates and times of pick up.

We are currently working on additional partnerships in York and Oxford County for distribution sites. If your organization would like to be a partnering distribution site please contact our office at 396-6583.

**We need volunteers** to help distribute the commodity food boxes. If you would be interested in volunteering a few hours in the morning once or twice a month to help serve the boxes in one of our locations, please contact the office at 396-6583.

## Best Friend Fund—Helping Seniors Care for their Pets

Since 2010, SMAA has been helping low-income older adults in southern Maine pay for unexpected pet-related expenses so that they may remain living with their pet companion. The Fund assists older adults who are faced with losing their beloved pets because of unusual or expensive pet care costs. We see an increased number of requests during the winter when limited resources need to cover heating and other winter related expenses. For many seniors, their pets are a constant source of affection and socialization. Unfortunately, caring for them can often take a back seat when money is tight.

Our Best Friend Fund is there to help. Vetted by our Information and Referral Team, requests for funds are considered with priority given to helping cover the costs of vaccines like rabies, emergency medication and often cremation services. The Best Friend Fund does not cover the costs associated with acquiring a pet.

The Best Friend Fund is supported by donations from individuals and foundations. Barbara Rich, a donor and retired professor from USM gives in memory of past and present pets who have provided a lifetime of companionship and laughter. She said, "I can't imagine what it must be like to have a pet in need of medical care and have to watch the animal suffer because you can't afford the vet bills. I give so other elders can have the dignity of taking care of their responsibilities to their pet without that anguish."

Recently a senior contacted us with a concern that her dog needed to see the vet for a rabies shot but had also developed a rash that was making the dog very uncomfortable. The Best Friend Fund team met and determined that they would cover the office visit, the vaccine and the one time prescription for the rash. The rash cleared up quickly and our client had the peace of mind knowing her dog was up to date on her rabies vaccine. She could put her limited resources toward her own medications and basic expenses.

Nancy Connelly, a donor and SMAA's Manager of Business Development, said, "Pets bring such joy into our lives yet the expense of caring for them can be quite challenging to manage. This is most especially the case in the winter with the additional cost of heating our homes, which is why I felt compelled to donate to the Best Friend Fund. I feel good knowing I am helping the beloved pets in our community stay healthy, happy and well-fed ultimately helping our seniors continue to receive the joy their best friends bring."

Due to increased requests in the winter months, the Best Friend Fund is running low. If you'd like to join Barbara and Nancy to support the Best Friend Fund, you can donate on line at <http://www.smaa.org/giving.html> or by mailing a check to the Southern Maine Agency on Aging, 136 US Route 1, Scarborough, ME, 04074.

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# HEALTHY EATING WITH HOLLY:

## Nutrition Facts Label. Have you ever read it?

By Holly Bresnahan RD, LDN

Ever check out the Nutrition label on a particular food but not really know what you are looking for—or at? Many of us have had the same problem. I will try and “shed some light” on the basics of the food label. Starting with the **Serving Size**. Look on the label for both the Serving Size **AND** the Number of Servings in the Package. This will vary depending on the food

you are looking at. Not all serving sizes are the same. The nutritional information on the label is based on this Serving Size. So for the sample label given, 2/3 of a cup is the serving size. If you eat twice that much you need to double the calories, fat and other nutrients listed.

Next, the **% Daily Value (DV)**. This can be used to help evaluate how a particular food fits into your daily meal plan. The Daily Value percentages are based on a 2000 calorie diet. You may need more or less than 2,000 calories a day however the percentages can be used for general nutrition guidance. The % daily value is based on an entire day, not just one meal or snack. So for the label given, a 10% daily value of fat provides 10% of your fat needs based on a person eating

2,000 calories a day.

(In general, Calorie needs for a sedentary woman 60+ years is 1600 calories/day, moderately active 60+ woman is 1800 calories/day. Calorie needs for a sedentary man of 60+ years is 2000 calories, moderately active 60+ man is 2200-2400 calories. Sedentary is defined as only performing activities associated with typical day to day life. Moderately active is defined as walking the equivalent to 1.5-3 miles a day.)

Look for a **low daily value (5% or less)** of:

- **Saturated and Trans fat** – linked to an increase in heart disease by raising the cholesterol levels in the blood stream.
- **Sodium** – increases your risk of high blood pressure. Sodium attracts water and draws it into the blood stream. With the more sodium you consume your volume of blood and your blood pressure rises.
- **Cholesterol**

Look for a **high daily value (20% or more)** of:

- **Fiber** – aids in your digestive health. As we age our digestion becomes less efficient, fiber can help.
  - **Calcium, Vitamin D** – helps improve bone health
  - **Potassium** – can help lower blood pressure by balancing out some of the harmful effects sodium has on your blood pressure
- Other nutrients listed on the label: **Protein** – with age the body has a greater need for protein to maintain muscle and strength. Protein needs for a 65+ years is 1-1.2g/kg. For example: a person of 150 pounds, protein needs = 60-70 grams of protein per day. **Carbohydrates and Sugar** – choose whole grain breads, cereals and pasta for a healthier source of carbohydrates. Limit your total sugars: eating too much sugar can make it difficult to meet nutrient needs within your calorie requirement. Added sugars will be included on the Nutrition

Nutrition Facts	
<b>8 servings per container</b>	
Serving size	2/3 cup (55g)
Amount per 2/3 cup	
<b>Calories</b>	<b>230</b>
% DV*	
<b>12%</b>	<b>Total Fat</b> 8g
<b>5%</b>	<b>Saturated Fat</b> 1g
	<b>Trans Fat</b> 0g
<b>0%</b>	<b>Cholesterol</b> 0mg
<b>7%</b>	<b>Sodium</b> 160mg
<b>12%</b>	<b>Total Carbs</b> 37g
<b>14%</b>	<b>Dietary Fiber</b> 4g
	<b>Sugars</b> 1g
	<b>Added Sugars</b> 0g
	<b>Protein</b> 3g
<b>10%</b>	<b>Vitamin D</b> 2mcg
<b>20%</b>	<b>Calcium</b> 260mg
<b>45%</b>	<b>Iron</b> 8mg
<b>5%</b>	<b>Potassium</b> 235mg

\* Footnote on Daily Values (DV) and calories reference to be inserted here.

Facts label in 2018, 10% or less of calories should come from added sugars.

Lastly, Check the **Ingredient List**. Ingredients are listed in descending weight. Therefore, ingredients in the largest amounts are listed first. Avoid foods where sugar, sucrose or high fructose corn syrup are within the first 4 ingredients.

References: *Academy of Nutrition and Dietetics 2017 (www.eatright.org)* and *Institute of Medicine (IOM) DRI Macronutrient Report 2002*

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### Kale Salad with Meyer Lemon Vinaigrette

Here is a power packed salad! With Kale, Quinoa and Pomegranate providing a great fiber content AND Avocados and Pecans giving us the “good” monounsaturated fats it can't be beat. It even tastes great the next day as the kale softens as it sits in the dressing. Try it for a light lunch or a meatless Monday dinner option.

- 4 cups chopped Kale
- 1 avocado, diced
- 1/2 cup cooked quinoa
- 1/2 cup pomegranate arils
- 1/2 cup chopped pecans
- 1/4 cup crumbled goat cheese

FOR THE MEYER LEMON VINAIGRETTE:

- 1/4 cup olive oil
- 1/4 cup apple cider vinegar
- 3 tblsp freshly squeezed meyer lemon juice
- 1 tblsp sugar

1. Whisk together the above dressing ingredients and set aside.
2. To assemble the salad. Place kale in a large bowl; top with avocado, quinoa, pomegranate pecans and goat cheese. Pour dressing on top of the salad and gently toss.
3. Serve immediately

Recipe from <http://damndelicious.net>

## In It Together: Achieving Excellence in Patient and Provider Experience

**Erik Steele, Interim Executive Director, Maine Quality Counts**

Was there ever a better time for Don Berwick, M.D. to come to Maine and talk with us? National physician-thought-leader, former head of the Centers for Medicaid and Medicare Services, and author of the *Triple Aim*—if there is anyone who can help us make sense of what might happen in an Obama to Trump transition in Washington, it would be Dr. Berwick. So when we put together this year’s Maine Quality Counts for April 5, 2017, annual statewide healthcare conference on healthcare delivery improvement – **QC 2017 - In It Together: Achieving Excellence in Patient and Provider Experience** — we figured that Dr. Berwick should be there with us. And he will be, as our keynote speaker.

Improving patients’ experience in their care is one of Dr. Berwick’s Triple Aims. The case for doing that has always been strong, but in the last several years it has become compelling. For some caregivers it feels not just like a pressing priority, but an oppressive priority designed to keep patients satisfied even when that takes doing the wrong thing in their care (prescribing opioids or antibiotics against better judgment, for example). Patient advocacy groups, commercial insurers, employers, and the federal government are all pushing healthcare providers harder than ever to provide the best possible experience for patients getting something none of them wants to have to get: healthcare because they are sick.

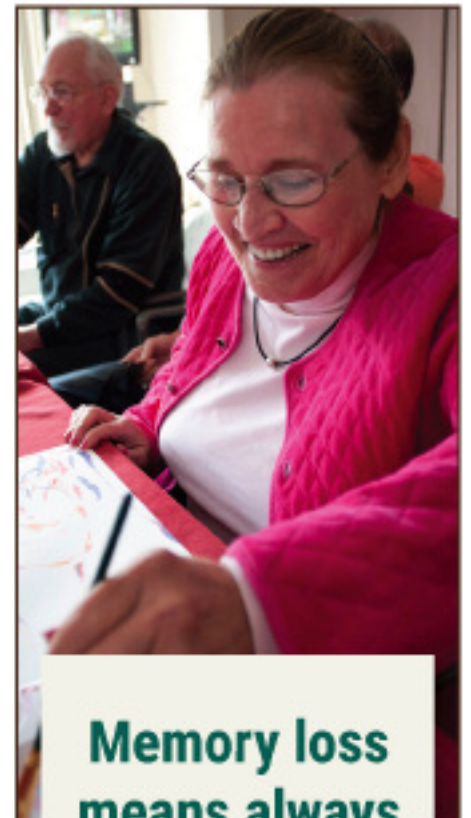
On April 5, Maine Quality Counts will once again bring together caregivers from across Maine to learn from national and state healthcare thought leaders about

“Achieving Excellence in Patient and Provider Experience.” We will not only hear from Dr. Berwick, but from caregivers and patients about their work and experiences improving patient and provider experience in patient care across 18 breakout sessions that will include presentations about collaborative projects between patients and caregivers to improve the experience of both, and about the implicit biases we all have as silent participants in many patient-caregiver interactions.

You may be asking yourself, should I attend? We think so. We believe in the QC2017 title, that we are “In It Together” and that the dialog is stronger when as many voic-

es as possible come together to share their questions and concerns, successes and struggles. When you come to the conference you will be joined by clinicians, employers, payers, consumers, leaders of hospitals and health systems, students, public health professionals, policymakers, community leaders, health advocates, educators, and community partners throughout Maine and New England. Registration is open through March 27. We hope to see you there.

*Maine Quality Counts is a member-driven nonprofit organization working to improve the health of all Maine people (and beyond) by transforming the way health care is delivered. To learn more, visit [mainequalitycounts.org](http://mainequalitycounts.org) or send your conference questions to [QC2017@mainequalitycounts.org](mailto:QC2017@mainequalitycounts.org)*



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## Vet to Vet Highlighted on “Maine Things Considered”

**P**atty Wight of Maine Public Radio interviewed Vet to Vet volunteer Floyd Hastings for a report broadcast on “Maine Things Considered” in February.

The story, “If It’s All About You, There’s No Reward”: Coping with Grief by Helping Others,” focused on Hastings’ visits with another veteran in his volunteer work with SMAA’s Vet to Vet program.

During the five-minute segment, Hastings talks about his visits with Charlie Busch, who has Parkinson’s disease and lives in a rehabilitation center in Biddeford. He reads his own poetry to Busch, jokes with him, and sometimes gets a smile in return. The two men have been sharing time with each other for about a year. Before that, Hastings made weekly visits to another Vet to Vet participant, helping him compose his autobiography until that veteran’s death. Hastings also visits with veterans who attend the

Sam Cohen Adult Day Center in Biddeford.

“He is 86,” Hastings said of Busch, “just one year older than I am. That’s what makes me count my blessings.” He said visiting another veteran brings him happiness. “If it’s all about you, there’s no reward,” he told Wight.

“There’s no good feeling inside, as far as I’m concerned, if it’s about yourself”

Hastings was honored in June 2016 as a Myra Kraft Community MVP Award recipient and won \$10,000 for the Vet to Vet program from the New England Patriots Charitable Foundation.

To view the interview online, visit <http://mainepublic.org/post/if-its-all-about-you-theres-no-reward-coping-grief-helping-others>

## Grants Awarded to Vet to Vet

**S**MMA’s Vet to Vet has received two very generous donations to help with costs and open the peer-to-peer visitation program

to more veterans in the community.

- The Harold Dudley Charitable Fund of the Maine Community Foundation awarded Vet to Vet a \$4,000 grant.
- The Portland Rotary Club presented Vet to Vet with a check for \$250. The money was raised from the Rotary’s annual Veterans Day luncheon for local veterans and their supporters.

Thank you both for your support. These funds are crucial in allowing us to reach more veterans in York and Cumberland Counties and enabling Vet to Vet volunteers to help these veterans in their struggle with social isolation, depression, disabilities, and aging.

## Welcome New Volunteers

James Weaver  
Rebecca Thomen  
Jeffrey Ham  
Elizabeth Boynton

## Interested in Volunteering?

**T**oday’s volunteers are serving in new ways, setting their own hours, leading their own projects, and applying the experience they’ve developed over a lifetime to help make the world a better place. While putting their professional, technical, and personal skills to work to benefit others, SMAA’s volunteers enrich their own lives as well. Tutoring a young child, renovating a park, delivering a meal to a homebound elder, or visiting a veteran can change lives - including those of the volunteers whose efforts bring comfort and joy to others.

Call Joanne Webber at 207-396-6595 or email [volunteer@smaaa.org](mailto:volunteer@smaaa.org) to learn more about volunteering.

## Vet to Vet Participant’s Wish Granted—With Help from a Friend

**F**ranklin Stover finally got his wish to see his wife’s grave, thanks to his Vet to Vet buddy, Jeff Reinold. Grace Stover died in June 2016. She is buried at the Southern Maine Veterans Cemetery in Springvale.

Stover, an Army veteran who served in Germany in the late 1960s, trained dogs and champion race horses in his younger days. In recent years, his health has deteriorated. Since the death of his wife, he lives alone in a Portland apartment. He jumped at the chance to talk with another veteran when members of his caregiver team referred him to Southern Maine Agency on Aging’s Vet to Vet program.

Jeff Reinold, an Army combat veteran who served in Vietnam during the late 1960’s, volunteered with the Vet to Vet program a year ago because he wanted to help other veterans and make a difference in their lives. That’s exactly what he has done since being matched with Stover.

Because of Stover’s medical is-



**Franklin Stover reads the inscription on his wife’s grave at the Southern Maine Veterans Cemetery in Springvale.**

*Photo credit: Jeff Reinold*



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sues, he has to cart a large quantity of medical devices with him when he travels. Reinold set about learning what equipment Stover needed to take and how to operate it.

When Reinold discovered that Stover had never been able to travel to his wife's grave, he decided to take him. After packing his truck with the necessary medical equipment, he drove Stover 35 miles to Springvale.

Once at the cemetery, Reinold delivered Stover to his wife's grave, then walked away, telling his Vet to Vet friend to raise his hand when he wanted him to return. "I thought I should give him some privacy to visit with his wife," Reinold said.

Stover rose from his wheelchair and walked around the grave, inspecting the site and talking softly to his wife. After a time, he raised his hand, and he and Reinold got into the truck for the trip home.

For Stover, the pilgrimage was a precious gift from a man who has become a close friend. For his part, Reinold said, "I feel blessed that I am able to visit with and help my friend Franklin."

To apply for a Vet to Vet visitor or to enroll as a Vet to Vet volunteer, please contact Susan Gold at [sgold@smaaa.org](mailto:sgold@smaaa.org) or call 207-396-6521. For more information about the program, visit SMAA's website at [smaaa.org/veterans.html](http://smaaa.org/veterans.html).



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