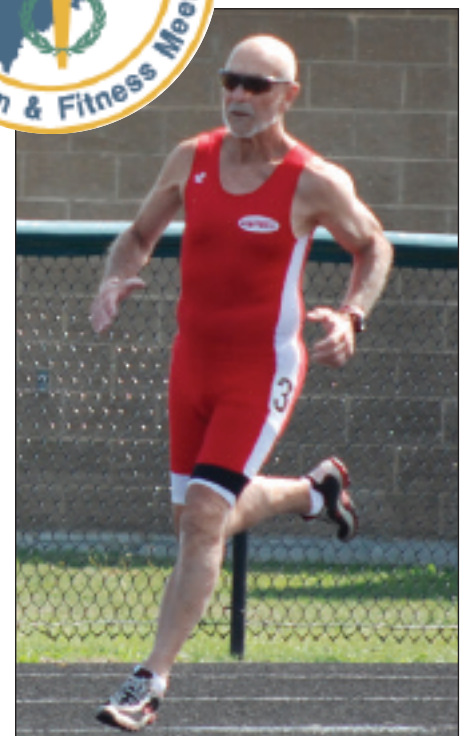




Country Music Hall of Fame Vocalist Gloria Jean sings for the Chili Cook-Off crowd with "Bruce the Moose" of the Mainers baseball team.

Maine Senior Games are off and running... now thru September 26.

See page 17 for early results and more photos.



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From the Director's Desk Maine Senior Games

This year Senator Susan Collins joined more than 100 athletes for our opening ceremonies at Hadlock Field with Sea Dogs fans in the stands. Senator Collins carried the torch as announcer Dean Rogers introduced the different sports and athletes held signs naming the sports of Maine Senior Games. Joining the parade of athletes were women's basketball players from Maine, Connecticut and Massachusetts, most part of Deb Smith's annual "Not Too Late Basketball Camp."



The Men's Softball tournament was the first 2010 event held August 7 at Wainwright Fields in South Portland. We had a great profile in the "Maine Sunday Telegram" on August 22 featuring our Track & Field events. Among this year's com-

petitors was a member of the 1956 U.S. Olympic team! Games continue through September 26. Visit www.smaa.org for a schedule and directions to the venues or to contact Jo Dill to volunteer.

Chili Cook-Off Benefits Meals on Wheels

One-third of the cost of every meal that we deliver is made possible through charitable gifts. (It cost SMAA about \$6.50 cents per person served for food and delivery costs.) Our goal this year was to raise \$150,000 in gifts to support Meals on Wheels and last year we received \$155,322. Due to the economy gifts from foundations and corporations have been down, so the recent Chili Cook-Off helped to make up for some of the difference.

Not only did it net \$5,500 for Meals on Wheels, the event's publicity helped increase the visibility of all of our services. We also collected 506 pounds of food for the Good Shepherd Food Bank. Of course, we are very grateful to our sponsors,

those who attended and the cooks who prepared 35 different kinds of dynamite chili to taste. The International Chili Society sanctioned cook-off was a very successful first year event for us, and it was so much fun that we are already planning for next year!

Medicare

Our Medicare insurance counseling program continues to grow by leaps and bounds. SMAA Staff and volunteers have seen 4,562 people this year, a 17% increase from this time last year! Medicare counseling sessions answer questions about all aspects of Medicare. Demand has grown so rapidly that we are now conducting six seminars each month, up from twice per month last year. Seminars are held each month in Scarborough, Windham and Springvale. In addition, SMAA Board member Stan Cohen is available every Tuesday at Bridgton Hospital from 8:30 and 11:00.

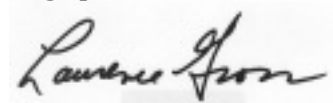
We welcome your Medicare inquiries and encourage you to spread

the word that SMAA is the place to get objective information about your Medicare choices.

Looking Ahead to 2011

Like most non-profits across the state, SMAA has faced a challenging year fundraising in 2010. Yet, we are pleased to welcome 464 new donors to a loyal corps of nearly 1,500 donors. Your donations are an extremely important source of support that SMAA uses to match and draw down state and federal funding, and to provide needed services not covered by other funding sources. Any donations received before September 30th will help us meet our \$535,000 Annual Fund goal.

Enjoy the brilliant changing colors of the season and remember to plan ahead for an appointment to review your Medicare options during open enrollment.



Laurence Gross
Executive Director, SMAA

Chili Cooks Give Their All for Meals on Wheels

Cook-Off Nets \$5,500

By Eileen Whynot
Senior News Editor

Thanks to Bill Noonan, long-time chili cook and Meals on Wheels employee, the Southern Maine Regional Chili Cook-Off raised \$5,500 enough to provide more than 1,000 meals to older adults. The Cook-Off was pulled together by Noonan and a team of community volunteers and businesses and Southern Maine Agency on Aging (SMAA) employees and volunteers. SMAA is the local provider of Meals on Wheels for York and Cumberland counties.

Local food pantries will also benefit from the 506 pounds of non-perishable food that was collected at the event and given to the Good Shepherd Food Bank.

At the end of the day, Paul Williams of Scarborough, his son and daughter and friends, took 1st Place in the People's Choice chili contest and won "Best Showmanship." The Williamses Chili Shack was also awarded "Best Booth." The

family pocketed \$250 in prize money and three trophies.

Despite a day with air temperature in the 90s more than 400 people sampled chili at the event, which offered non-stop entertainment with live music, mascots "Crusher" of the Red Claws and "Bruce the Moose" from the Sanford Mainers baseball team, hula hooping, face painting and Birdie Giggins a/k/a The Marden's Lady. There were 35 different chilies for attendees to sample donated by 17 local chili cooks and 18 International Chili Society cooks all vying for cash prizes.

Congratulations to People's Choice Winners:

- 1st Place: Paul Williams, Scarborough, \$250
 2nd Place: Brian Lovering, North Yarmouth, \$100
 3rd Place: Jesse Ridgeway, III, USCG, Windham, \$50
 4th Place: Norman Sprague, Chicago Dogs, Scarborough
 5th Place: Texas Roadhouse, Scarborough



The First Place People's Choice Chili Cooking family, Paul Williams, center with Cameron and Taylor. The Williamses also won "Best Showmanship" and "Best Booth." Paul says he's working from a recipe dated 1948 that was found in his grandfather's hat.

Thanks to all of our supporters!

We couldn't have done it without all of you!

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 The Ocean Sol Jazz Trio
 Rockin' George Leh and His Band

In-Kind Contributors

Scarborough Downs, Texas Roadhouse, Poland Spring, Creative

Awards, Rockin' George Leh and his Band, Gloria Jean and Bobby Lee, The Ocean Sol Jazz Trio featuring Jeff Smith, Jack Kazenski and the Sixty Plus Band, Hannaford, Oak Hill Ace Hardware, Fox Property Management, HandyMan Rental South Portland, The Portland Red Claws, The Sanford Mainers, The Portland Sea Dogs, the Boston Red Sox, the New England Patriots, the Boston Bruins, Trey Allen, Tyler Camire, Phoebe Chandler, Larry Smith from Al's of Scarborough, The Scarborough Public Safety Explorers and VIPs, Banacom Signs, Troiano Waste Services, Royal Flush, and Party Rental of Scarborough.

The International Chili Society (ICS) selected salsa and red and green chili award winners submitted by the 18 cooks who made their chilies on site. (Chili cookers from Maine where are you?)

Red Chili

1st Place: Mary Alice Kropp, NH
 2nd Place: Wes Carlson, Illinois
 3rd Place: Mike Merola, Conn.

Chili Verde

1st Place: Mike Merola, Conn.
 2nd Place: Mary Alice Kropp, NH
 3rd Place: Don Ouellette, NH

Salsa

1st Place: Alison Saccoccio, Conn.
 2nd Place: Wendy Hennesy, NH
 3rd Place: Amy Ouellette, NH

First Place winners qualify to compete in the World's Champion Chili Cook-Off in Manchester, NH from October 1-3, 2010. See www.chilicookoff.com for more information.

This first-time event was such a success plans are in the works for a 2nd annual Chili Cook-Off to benefit Meals on Wheels. Start tweaking those chili recipes for the 2011 Chili Cook-Off and stay tuned through "Senior News" and the Chili Hotline 396-6534.



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Lunching and Living!

By Becki Thomas



Most of us in our lives up to now have taken a first aid course or two. I have taken several for various reasons and have always found them helpful. Sometimes we get to use the information in real life...

The other day I was having a simply wonderful lunch with five of my best girlfriends. We were chatting happily catching up on our kids and our busy lives when our food was delivered to the table. I had ordered an iron steak, which I learned was a piece of steak that is flattened with an iron...go figure! Anyway, it was delicious! Upon taking my third bite, I realized that I had been a little too generous with my portion. I felt the piece of steak slowly but surely fall out of place within my mouth and ease into my wind pipe. My girlfriend Nancy to my left saw the expression on my face and asked if I was all right. That was at the same moment that the steak found its home blocking my airway—I shook my head back and forth indicating “NO.” I then looked at Terry who was on my right. Our eyes locked, and we both stood up. She came behind me and put her arms around my chest and gave a quick

tug. Now, I had heard about the Heimlich Maneuver, but of course like most of us, I had never had a personal experience with it. To my amazement, out popped the steak and thank goodness it did not “fly across the room” as is often reported. The steak just plopped on my plate! I gave Terry a hug and we sat down. I have to admit that I felt a little embarrassed.

What amazes me about the whole thing is that because we were knowledgeable about the procedure, we both acted so quickly that I didn’t even have time to get panicked!

After this experience, I would suggest to everyone that it is a great idea to take a first aid course or even take a refresher course. You just never know when you just might need this skill or other common first aid tips!

In order to register for a first aid course, the local American Red Cross advises on their website to call 207-874-1192 x 294. The Adult CPR/AED; the Adult CPR/AED & First Aid; the Adult, Child and Infant CPR and the Adult, Child, and Infant CPR & First Aid courses all list “conscious choking” in the course descriptions.

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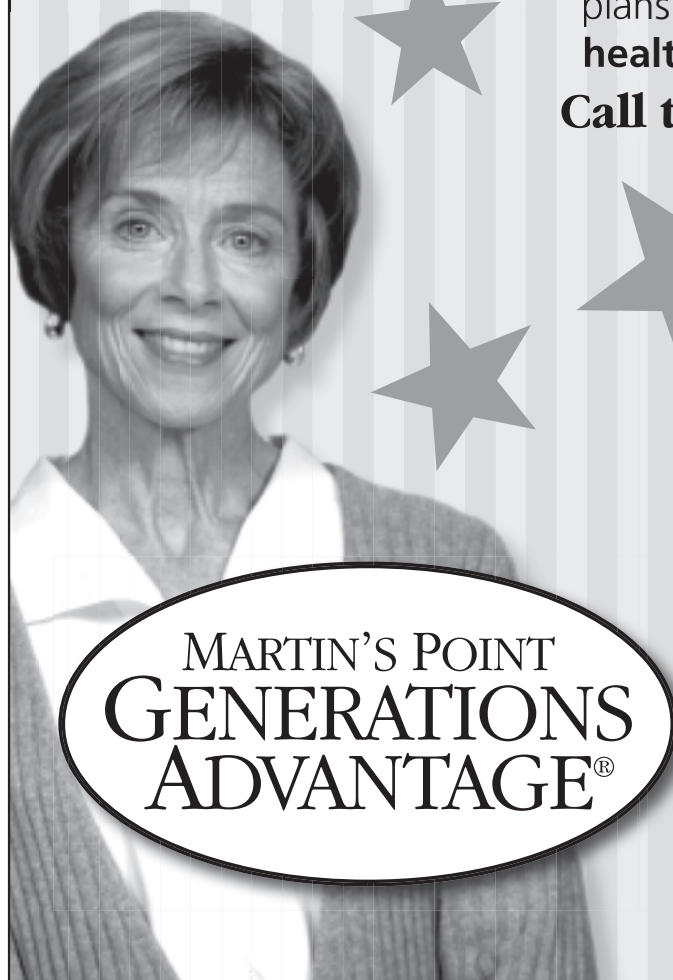
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*Medicare.gov, 2010 Plan Quality and Performance Ratings. Applies to Prime (HMOPOS) and Value (HMO) plans only. The Select (PPO) plan is too new to have current Medicare ratings. Serving all of Maine except Washington County. Martin’s Point Generations Advantage is a Medicare Advantage organization with a Medicare contract.

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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 brcraig@smaa.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!



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Telephone: (207) 396-6500
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Editor: Eileen Whynot
ewhynot@smaa.org or
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Improve the physical, social, emotional and economic well being of older adults living in southern Maine (Cumberland and York counties).

The Southern Maine Agency on Aging (SMAA) is a non-profit, charitable organization. Services of SMAA are supported in part by state and federal funds from the Maine Office of Elder Services. Learn more at www.smaa.org or by calling 207-396-6500 or 1-800-427-7411.



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Mary Brandes Keeps it All in Perspective

Gold Medal in 2009 National Senior Games for women age 50-54

By Hunter Howe

Doctor, runner, biker, hiker, wife, mother, kayaker, field hockey coach and golfer. Of all of these roles in life, most people who don't really know her associate Mary Brandes with golf. You see, she's one of the premier women golfers in Maine.

"But, I don't want my golfing success to highlight my obituary," she said with a half serious smile. Her competitors might disagree. This summer, Mary placed second in the Southern Maine Women's Golf Association championship, which she's won four times, and third in the Women's Maine State Golf Association championship. Her other accomplishments on the links are long, like her staggering five hole-in-ones.

Mary grew up in suburban Detroit. "My father, a good golfer himself, exposed me to the game. Like most kids, I think sneaking on the local public course to hit a few shots was a motivating factor." Yet, it wasn't until much later that she'd begin playing golf seriously.

She attended the University of Michigan where, as a member of the field hockey team, "I learned to whack another ball around." From there her journey in the field of medicine took her to Johns Hopkins and then brought her to Maine Medical Center in 1984. Today Mary works for Maine Medical Partners Women's Health specializing in urogynecology. She lives in Falmouth with her husband Hans, son Peter, daughter Eileen and her two precious doggies.

Mary is quick to point out that she considers herself a competitive athlete first. "Yes, golf comes naturally to me—I love it. But, I embrace endurance athletics as much. Actually, I'd be more devastated if I couldn't run and keep in good shape." By the end of August, she will have competed in five triathlons this year. And, on the morning of this interview, Hans, Mary and Eileen ran the Beach to Beacon race in Cape Elizabeth.

It doesn't take long to grasp a Mary Brandes philosophy. "I don't like to focus on one thing. I'd find that tedious—I like to be well-versed in many facets of life like the theater, running, wine, hiking, biking, and of course, golf. My favorite sports personality is Babe Zaharais who not only played professional golf but participated in many other sports as well (Zaharais was named women athlete of the year six times by the Associated Press). It's important to enjoy a well-rounded life."

Of note, Mary points out that "field hockey is really the sport with which I identify. My best athletic experiences and accomplishments

were at the University of Michigan playing field hockey" (she was inducted into U of M's Hall of Fame for Athletics). Currently, she's a coach with the Katahdin U19 field hockey club.

It wasn't until age 30 that Mary took up golf for good. For the last 22 years, she's played out of The Woodlands Country Club. Mary maintains a six handicap, no small feat considering 90 percent of golfers shoot over 90 on a par 72 layout. During tournament season, she's on the course four to five times a week. Over the years, Mary has only purchased two sets of new clubs and taken just four lessons, and then, "only when I start 'shanking' the ball." She prefers playing early in the day. "At sunrise and you won't catch me riding in a golf cart."

Mary believes that her "even temperament" helps her golf game. "I'll take this attribute over the emotional player—it works for me." Those of you who watch professional golf will notice that the better golfers generally are the ones who keep their wits about them. She admits that it can be nerve-racking to arrive at a tournament, feeling she

has a chance to win, and see the high quality of players. Nevertheless, she tries to follow the advice of Joe Paterno, Penn State's famous football coach, who said, "Act like you've been there before."

Although Mary relishes the social aspect of the game, she's bothered by slow play and by those possessing a bad temper. "Excuses like a bird flying over ruined my shot have no place on the course."

Spoken like a winner.

"I witnessed 80 year olds compete in swimming. It felt real. It was exhilarating. I can't wait for this year's Maine Senior Games golf tournament..."



Mary Brandes with her daughter Eileen.

In July 2005 Mary shot a three under par 69 to set the women's course record at The Woodlands. "I regard this as another of my significant highlights." Last year, she narrowly missed qualifying for the U.S.G.A. Senior Women's Amateur championship. "I was disappointed, but I intend to tee up at the Concord Country Club in Massachusetts in September and try again."

Mary believes golf is difficult to start playing after age 50. "It's all about expectations—be patient! It's what you get out of it. You can play for a long time, compete if you wish, it's social and best of all, you're outdoors. Most important, you'll play better if you're in good health; stay flexible, work on your balance, and pay attention to strength conditioning. Two things that I really like are that golf gives me TIME OFF and I meet really nice people."

Two years ago, Mary participated in her first Maine Senior Games, a program of the Southern Maine Agency on Aging. She

qualified for Nationals. The tournament was held in California on Stanford University's golf course, rated one of the top college courses and where Tiger Woods played. Mary says, "I felt like I was at the Olympics. I witnessed 80 year olds compete in swimming. It felt real. It was exhilarating. I can't wait for this year's Maine Senior Games golf tournament to be held September 20 at Toddy Brook in North Falmouth." By the way, Mary took the Gold Medal in the 2009 Nationals in the 50-55 age group. Surprised?

The great Bobby Jones once said, "Golf is the closest game to the game we call life. You get bad breaks from good shots; you get good breaks from bad shots—but you have to play the ball where it lies." Mary pondered this for a moment. "It's true. But, golf's still a game; keep it in perspective."

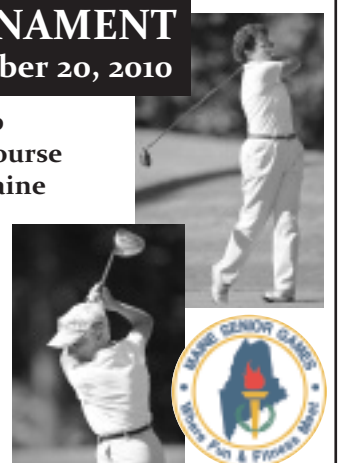
It's refreshing to talk with Mary. Her easy smile, energy and infectious attitude towards a meaningful life tell it all. Taking a golf lesson from her would be swell, but perhaps taking a lesson from her on life would be better, that is, "Keep it in perspective."

GOLF TOURNAMENT Monday, September 20, 2010

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Is caring for an older loved one leaving you feeling tired, isolated, sad, guilty, stressed? Caregiving may be the most difficult and rewarding thing you'll ever do. The Family Caregiver Support Program can help.

Helping Someone who is Grieving

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

Loss, and the grief that goes with it, is part of all of our lives at some point. Even so, when someone experiences a loss, we may find ourselves wanting to be helpful, but not quite sure what to do. Sometimes, if we're uncomfortable, it seems like the easiest thing to do is to avoid mentioning the loss. However, research shows that this doesn't help, but can leave grieving people feeling abandoned and angry. So what can we do?

Here are some ideas that may be useful to help someone who is grieving. It is important to find something that will feel comfortable to you and suit your personal style.

- Send a card. If you don't know what words to use, use a sympa-

thy card to help express your thoughts. Many people say that they never realized how much a simple card can mean, until they themselves lost someone and received these caring acknowledgements.

- Offer to help. Rather than saying "let me know if you need anything," try making a concrete offer of transportation, a meal, cleaning—whatever you feel comfortable committing to.
- Invite the bereaved person for coffee, a visit, a walk.
- Share any pictures you have of the person who died.
- Offer a place for relatives to stay, or transportation for them.
- Bring a meal that can be frozen for a later date.
- Provide child care.
- Call. This is especially impor-

tant as time passes and other people tend to move on with their lives.

- Offer a listening ear (but don't insist on it).
- Acknowledge the person who has died; share memories; speak their name.
- Honor meaningful holidays and anniversaries, like Mother's Day, a birthday, family occasions.
- If the person who died was caregiver for someone else, offer to help with some of these responsibilities (transportation, a meal, a phone call or visit).

Feeling sadness and grief is an appropriate response to a loss. Bear in mind that there is no "normal" grieving period. We don't get over loss; we learn to live with it. Grief can be sparked unexpectedly, sometimes years later. Counseling and support groups are helpful for many people, but there is no magic cure for grief.

Family Caregiver Support Program

Support/Discussion Groups

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

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

Bridgton: Caring for Your Aging Family Members; 2nd Wednesday of the month, 1-2:30PM, at the Bridgton 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, 5:30-7PM 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 1PM at SMAA. Contact Kate Dulac at 1-800-427-7411 x 558.

Windham: Caring for Your Aging Family Members, 1st Wednesday of the month, from 6-7PM at the Windham United Church of Christ, 140 Windham Center Road. 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 351-3700.

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

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Loss of a spouse is one of life's most stressful events. While grieving the loss of a partner and sorting out the many feelings involved, the surviving spouse is also faced with a long list of legal, logistical, and financial tasks to contend with.

When Maisie Stevenson's husband died, she found that she had little guidance on what she needed to do. Determined to help future widows avoid this experience, she worked with Kate Dulac at SMAA to develop worksheets to make the process clearer. They created three "What to Do When Your Spouse Dies" worksheets, covering paperwork, finance, and well-being.

Paper copies of the worksheets have been available for several years, through the Family Caregiver Support Program. We're pleased to announce that they are now also available to read or print from the Family Caregiver Support program page on the SMAA website (www.smaaa.org). Some people have told us they have used them with their spouses or other family members to help get papers organized while everyone is healthy. If you are not a computer user, paper copies continue to be available from Kate Dulac at 1-800-427-7411 x 558.

dren. 2nd Wednesday of the month, 5:30-7 PM. 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.

Come connect with other family caregivers. If you are caring for an aging family member or friend, and you have Internet access, please join us! Contact Kate at SMAA, 1-800-427-7411 or online@smaa.org.

Helpful Tools about Caregiving at www.smaa.org

We've been adding lots of useful tools for older adults and family caregivers to the SMAA website. The schedules and flyers for caregiver classes and support groups are on the home page, or you can go to the Family Caregiver Support Program page for these and a variety of other options, including:

- Information about our online caregiver discussion group;
- An overview of the Savvy Caregiver Program, for family caregivers of people with dementia;
- The statewide schedule of Savvy Caregiver trainings;
- A downloadable copy of the "Connections for Family Caregivers in Maine" book;
- A link to the Older Adult Resource (OAR) Toolkit;
- A downloadable copy of Coach Broyles' Playbook for Alzheimer's Caregivers; and,
- An interview with Ann O'Sullivan, Family Caregiver Specialist at SMAA, which was aired on WHOM FM radio.

Thanks to the efforts of Kate Dulac, Family Caregiver Advocate, we have a variety of tip sheets now available to read and print as well.

Partnership for Healthy Aging kindly gave us permission to post their check sheets for comparing assisted living facilities, home care providers, and nursing facilities, and their sheets for considering home safety, hiring care privately and making choices about living together.

Smilie Gregg Rogers, Esq., has generously allowed us to post the "Day After Guide," to assist those you leave behind after your death with the process of dealing with your financial affairs. We have added a link to the Legal Services for the Elderly information on advance directives, including a printable Maine form. Our tip sheets for surviving spouses are also on the site.

We've added a link to Medicare's new guide about hospital discharge planning and a list of websites we've checked out and found useful. You can also access the "Handbook for Long Distance Caregivers," put out by the Family Caregiver Alliance. Our check sheet for comparing adult day programs, and an article about summer heat and the elderly complete the current resources. We plan to continue to identify and develop tools that we hope will make caregiving easier and make them available to you and on our web site. Please feel free to contact either Kate or Ann, through the website or at 1-800-427-7411, if you have questions or suggestions for things that might be helpful to you.

Savvy Caregiver Classes Ongoing

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 through a grant from the Administration on Aging.

This program helps family caregivers develop knowledge, skills, and attitudes to make taking care of a person with dementia easier. As part of the 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 have classes scheduled for fall in Yarmouth, South Portland, Bar Mills, and Sanford, and we will be scheduling more to begin after January 1. You can find details in the caregiver class schedule in "Senior News," on the SMAA website (www.smaa.org) or you can contact Ann O'Sullivan or Kate Dulac at SMAA (1-800-427-7411).

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

September 14, 21, 28 and October 5, 12 and 19, 1-3 -PM: **Savvy Caregiver.** St. Bartholomew's Church, Yarmouth. Trainer: Darlene Field. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

September 14, 21, 28 and October 5, 12 and 19, 6:30-8:30PM: **Savvy Caregiver.** First Congregational Church, South Portland. Trainer: Liz Weaver. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

September 23, 30 and October 7, 14, 21 and 28, 6-8PM: **Savvy Caregiver.** Bonny Eagle Adult Education, Bar Mills. Contact Kate Dulac at 1-

800-427-7411 x 558 to pre-register (required).

October 26, November 2, 9, 16, 23, and 30, 3:30-5:30PM: **Savvy Caregiver.** Crossroads United Methodist Church, Sanford. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

November 4, 6-7:30PM: **Beginning Planning for Eldercare.** Windham Adult Education. Call 892-1819 to register.

November 17, 6:30-8PM: **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, 3-4:30PM: **Handling Visits and Holidays for Caregivers.** Massebesic Center for Adult Learning, Waterboro. Call 247-2022 to register.

December 14, 6-7:30PM: **Caregiving from a Distance.** Kittery Adult Education, Kittery. Call 439-5896 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.

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Annual Income Payment	\$550	\$640	\$810	\$950

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

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

To discuss charitable gift annuities, please contact Peg Brown, Director of Development at 207 396-6590 or mbrown@smaaa.org.

Charitable Gift Annuities

Support the Southern Maine Agency on Aging's mission and receive a guaranteed income for you and a loved one.

Annuities are simple gift arrangements that provide you with a fixed income for life. With low bank interest rates and an uncertain stock market, a charitable gift annuity may be an excellent option for you gift planning. You will receive:

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- Membership in our planned giving society

Short-Term Bereavement Support Groups

Hospice of Southern Maine is offering bereavement support groups for adults in Falmouth and Saco, Maine. Participants will have the opportunity to share with a skilled group facilitator and other group members. Attendance at each session is encouraged.

Daytime Group in Falmouth

This group will meet on eight consecutive Tuesdays from September 21 through November 9 from 2:00 to 3:30PM at Maine Health's Learning Resource Center, 5 Bucknam Road in Falmouth. Group will be co-facilitated by Carol Schoneberg and Rose Mary Muir, experienced support group facilitators.

After Work Group in Saco

This group will meet on eight consecutive Mondays from 5:30 to 7:00 from October 4 through November 22 at HomeHealth Visiting Nurse Service at 15 Industrial Park Road in Saco. Group will be facilitated by Katharina Hartman, an experienced support group facilitator.

Both support groups are designed to help individuals deal with feelings of sadness, grief, depression, and anger, as well as other issues of self-growth and is not a therapy group.

Please contact Carol Schoneberg at 289-3651, or cschoneberg@hospiceofsouthernmaine.org to register.

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Planning Matters: Speaking with Your Adult Children About Finances

by Susan Veligor, CFP®
Certified Financial Planner

When I was young—maybe 10 or 11 years old—I once asked my father how much money he earned.

Granted this was impertinent of me, but the intensely angry response I received (“don’t ever ask me that again”) instilled a fear around money conversations that remained with me for years. In fact, it was only when my dad became really ill that he even then reluctantly shared any information about his finances.



Discussing money and money-related issues is just plain difficult for many people; in addition to cultural taboos, a fear of loss of control may be a reason to remain tightlipped about one’s money. Nonetheless it is imperative that your adult children know something about your situation before an unanticipated incapacity or premature death should occur. Among the basics your child should be aware of are: Where important papers are, how household expenses are paid, who doctors and specialists are, what medicines are being

taken and whether there’s a will, an advanced directive and a funeral plan (and money or insurance proceeds to pay for it). Contact information for any professionals you work with (accountant, attorney, and financial advisor) should ideally be shared as well.

There may be other information your child requires in order to serve your best interests and these will be based on your family’s personal circumstances. So ask yourself, “What does my child need to know if I suddenly become sick or die?” You may feel you can depend on your spouse to act on your behalf in such a situation, but the spouse may be overwhelmed or distraught and generally not able to fully function at that point.

No doubt financial and other personal discussions make for sensitive topics, so start slowly, perhaps take one thing at a time beginning with an area you feel most comfortable. Sometimes a third party can bring ease to a conversation, so you might consider speaking with a financial planner, an elder care worker or social worker, or someone else you think you can trust. In any event, being open with your children about your “private affairs” and long-term wishes will only help keep you in the driver’s seat.

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Consumers Save with Maine's Long Term Care Partnership Program

By Kerry Peabody, CSA, CLTC
Long Term Care Insurance
Specialist

Recently, Maine joined approximately 30 other states in offering a Long Term Care Partnership program. This program offers an incentive for consumers to plan ahead for their long term care needs using private, tax-qualified long term care insurance. Basically, it doubles the protection offered by an eligible long term care insurance policy, and lets people qualify for MaineCare (Medicaid) while keeping more of their own assets. Consumers are getting twice the protection, for the same price.

For instance, a single person has to "spend down" their assets to roughly \$10,000 before he or she can qualify *financially* for MaineCare. Let's say Jane, a widow, has \$110,000 in savings. She would have to "spend down" \$100,000 of that before she could meet the MaineCare financial guidelines. But, let's say Jane has a partnership-eligible long term care insurance policy, and it pays her \$100,000 in benefits before she applies for MaineCare. Now, the state would let her *keep an additional \$100,000 of her own money*—the amount paid out by the policy—and *still qualify for MaineCare*. The Partnership Program offers dollar-for-dollar asset protection to the client after the policy is exhausted. Now, she can keep her life's savings to use as she sees fit.

The countable asset limit for couples when one partner applies for MaineCare is approximately \$110,000. The Partnership policy would work the same for them, for assets above that maximum amount.

There are some specific guidelines that policies must meet to qualify for Partnership eligibility. Agents who sell long term care insurance are required to undergo training on the Partnership program, so be sure you're working with an agent who is thoroughly qualified to explain the program to you.

If you already have long term care insurance, your company may let you upgrade or exchange your policy for a Partnership-eligible plan. In many cases, this will be as simple as reissuing the policy with an administrative letter. For questions on this, you should contact the company, or the agent who sold you the policy. If your company isn't going to offer upgrades, you may want to consider supplementing your existing policy with a new one, if the enhanced asset protection is important to you. If an insurance agent suggests that you replace your existing policy with a new one to get Partnership protection, **be sure you review the proposal closely. If your policy has been in place for more than a couple of years, it's rare that the benefits of switching to a new plan will actually outweigh the costs.**

We all recognize the importance of planning ahead. Long term care insurance isn't for everyone, but for many families, it can be a very useful and affordable part of a retirement plan. Now, the addition of the Long Term Care Partnership program provides consumers a significantly better benefit and helps protect their assets even more effectively.

AARP Driver Safety Classes Announced

WINDHAM
Windham Public Library,
217 Windham Center Rd.
October 9 9AM - 1:30PM
To register, call instructor
John Hammon, 655-4943

PORTLAND
AARP State Office,
1685 Congress St.
October 28 9AM - Noon
To register, call instructor
Phil Chin, 846-0858

The registration fee is \$12 per person for AARP members, \$14 per person for non-members, and advance registration is required. Class size is limited and registrations will be accepted first-come, first-served as long as space is available.

Insurance companies in Maine are required by law to give discounts to drivers 55 years of age and older who complete this course at least once every three years.

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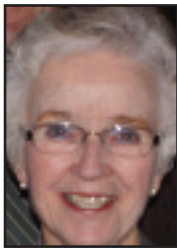
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On Being Prepared

by Carole O. Welch, RN, MSN



Have you ever thought about what your life would be like without your partner or spouse? Unfortunately, ready or not, a day may come when your closest companion will no longer be with you. Of course this is a very sensitive topic to think about, but becoming a widow or a widower might well be one of the hardest challenges a person ever has to face. We all know of others who have already lost their partners or spouses, but we rarely hear of what they did to help prepare for this huge change. Difficult though it may be, thinking ahead can help us be a bit better prepared for such a loss.

Losing a spouse or partner can be expected if there have been serious long-standing health issues, but the loss can also come as a complete surprise due to an accident or a fatal heart attack, for example. However it happens, though, the loss is always difficult, painful, and confusing. Being prepared ahead of time does not take away any of these feelings. You may be helped by knowing now that you will be able to go on with your life, into another stage of your life, even though life as you once knew it will never be the same.

In my own experience of losing my husband, I knew that my time with him was limited. However, the five to seven year life expectancy given for his diagnosis of Parkinson's disease did not prove to be true. In reality, it was only two years from the time of diagnosis until the time of his death.

It Happened So Fast

As the disease progressed, there were more and more things that he couldn't do for himself, and the day-to-day happenings needed more and more of my attention. For example, when his handwriting became too difficult to read, I slowly began taking over the check-writing, but doing this helped me start to have a picture of our overall finances.

Also, Jack had always been there for me as my protector and my provider, as well as my best friend for 38 years, but those days were slowly fading away, and questions kept coming to my mind that I formerly hadn't had to think about. What about our tax preparation? (He was an I.R.S. Agent.) What about his pension? Would it be enough to cover our monthly expenses? What about retirement investments? (Of these I understood very little.) How could I get some cash if

I needed it? (I had never used an ATM.) Is our will up to date? Should we discuss organ donation now? (This was suggested at a Parkinson's Support Group meeting.)

And then the questions about various smaller and practical routines came. How will I manage the maintenance of the house, especially the trash and recycling process? How will I handle the lawn care and the shoveling? And the very big question: How long will Jack be able to drive?

When one is facing loss, these are the kinds of questions that arise. Whether a man is losing his wife or partner, or a woman is losing her husband or partner, considering these and other questions in advance can help one begin to be prepared for what may eventually become reality. Those who choose to avoid preparing for life as a widow or widower may only add to the grief

and difficulty experienced when the loss occurs.

Some more practical suggestions will be presented in an upcoming

issue of "Senior News".

Should you wish to contact Carole, she can be reached via e-mail at carolewelch5@gmail.com.



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New Program for Veterans Independence

The program gives Veterans the opportunity to hire somebody who may really understand their needs and can provide the services when and where needed. Veterans are the employers and receive a budget from

the VA to pay their workers. They will be assisted in this role by a contracted Financial Management Company and may name a family member or friend to act on their behalf.

To qualify, a Veteran must be enrolled in the VA Health System and meet the eligibility requirements set by the VA for a nursing home level of care. The Togus VAMC will refer the Veterans to Southern Maine Agency on Aging, or the Agency on Aging in their area, for information and assessment. The SMAA Care Advisor will then assist the Veteran in planning for services, budgeting for care and ongoing support and education for Veterans and their family caregivers.

For more information on the Veteran's Independence Program, contact your VA Primary Care Provider or the Southern Maine Agency on Aging at 1-800-427-7411 or 396-6500 locally.

Maine's Area Agencies on Aging have teamed up with the U.S. Department of Veterans Affairs and the Togus VA Medical Center to make it easier for Veterans to stay comfortably at home. The Veterans Independence Program (VIP) will give Veterans the opportunity to select and direct the services that will help them continue to live independently at home while maintaining their optimum health and safety. Enrolled Veterans will manage their own flexible budgets, decide what mix of goods and services best meet their needs, and hire and supervise their own workers.

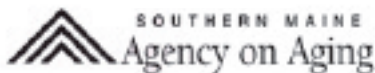


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Contact Debra Thomas at 283-0166 or dthomas@smaaa.org for a complementary visit. Transportation provided or arranged. Maine licensed provider for VA, Office of Elder Services, MaineCare and Elder Independence of Maine.

FYI Families of Veterans:

The payment for daily care of Veterans is covered by VA benefits. Hourly fee for non-Veterans may be covered by third-party payment.



Chili Cook-Off Benefits Meals on Wheels



Brian Lovering took 2nd Place in his first ever chili cook-off. His special ingredient — chocolate!



SMAA Living Well Trainer Liz Weaver whipped up a batch of tasty chili. Her slogan, "Come hungry. Leave hot!"

Veterans and Survivors: Check the Status of Benefits

Changes could be in your favor

by Sandy Taylor,
Gold Star Widow

Are you a 100% VA disabled married (male) veteran? Do you and your wife understand what her benefits will be if she is widowed? Are you a woman who was married to a 100% VA disabled veteran when he died? Laws have changed over the years so veterans and their widows should get current on their benefits.

The gold star symbolizes that a family member has died of service connection, while the blue star symbolizes that a family member is currently serving. Women who are gold star wives were married to someone when he died of a service connected cause—meaning he had a 100% disability rating with the VA and died from that cause, was killed in action or died while on active duty. If he had a 100% disability rating but died of another cause, his widow may still qualify for benefits if they were married for the specified number of years. Sometimes the rating is awarded posthumously.

Those whose husbands died while on active duty or had retired from the military will receive medical coverage under Tricare, paid for by the Department of Defense. Other widows would receive coverage under ChampVA paid from the budget of the Veterans Administration.

Once a gold star wife goes on Medicare her military health benefits will become secondary. She may not need to purchase a Medicare supplement or drug plan. The law used to say that if a widow receiving VA compensation remarried she would never regain her benefits. The law now says that if a woman is over 57 years of age she can remarry and keep (some) benefits. Another change says that if a remarried gold star widow is alone again due to death or divorce, the widow may qualify to be reinstated on Dependent's Indemnity Compensation and health care. If she was on Tricare, she would be switched to ChampVA health coverage.

Because additional illnesses have been added to the Agent Orange related list, I advise Vietnam veterans and women whose husbands served in Vietnam to get a determination of their status.

If you were once married to someone who died while service connected, please contact a benefits advisor. **Many widows are going without benefits because they didn't ask or were given incorrect information.** Make sure you turn to someone fully aware of survivor benefits. There is a new Survivor Outreach Service that helps survivors of all ages. Coordinator Mary O'Mara can be reached in Augusta at 207-626-4401 or by e-mail mary.omara@us.army.mil.

Note: Sandy welcomes an e-mail drummin@maine.rr.com or a call 207-284-8147, if you would like to talk with her personally.



Sandy Taylor, left and Rena Wynn both survivors of the service-connected deaths of their husbands shown here in their Gold Star uniforms.

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The documentary film, "The Way We Get By" about Troop Greeters at the Bangor Airport, will be shown. Event is for military service members, veterans, and their families and organized by the Maine Military Community Network.

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Urgent Need for Volunteers to Deliver Meals on Wheels

Periodically it becomes necessary to recruit new volunteers to deliver Meals on Wheels in the southern Maine area. Meals are delivered Monday through Friday beginning about 10:30 AM and most routes are finished by noon. Volunteers receive mileage reimbursement of 42 cents per mile. A few hours a day for as many days as you can donate each month would go a long ways toward insuring that older adults who are no longer able to shop and prepare healthy meals get a fresh, ready to heat meal.

Here are the towns where the need for volunteers is most critical: Windham, Standish, Gorham, South Portland, Cape Elizabeth, North Berwick, South Berwick, Kittery, Eliot, Biddeford, Saco, Lyman, Dayton,



Old Orchard Beach, York and Scarborough. Even if your town isn't listed, chances are we can use your help. In South Portland we also need help in the kitchen.

Contact Meals on Wheels at 1-800-400-MEAL [6325] to volunteer.



The Southern Maine Agency on Aging delivers meals to any qualifying resident of Cumberland or York counties. There are no income guidelines. Qualifications include:

- Age 60 or older (there are a limited number of spots available for people under age 60 and disabled);
- Primarily homebound (get out with difficulty);
- Unable to regularly prepare nutritious meals;
- Without consistent daytime help to prepare meals; and,
- Able to accept meals during the delivery time frame.

To make a referral to Meals on Wheels, call 1-800-400-6325 or referrals can be sent electronically through the Southern Maine Agency on Aging website: www.smaaa.org.

Meals on Wheels & Community Cafe Updates

By the time you read this, several changes will have occurred and more are scheduled to happen in the next few weeks. The staff and volunteers are busy!

The **Alfred** Community Café began serving breakfast on August 23. The Café is located with the York County Shelter Programs on Shaker Hill Road.

The **Kittery** meal site moved on August 30th to 120 Rogers Road, also the new location of the Kittery Community Center.

On September 17th the **Westbrook** meal site will move from Pride's Corner to Larrabee Village at 30 Liza Harmon Drive in Westbrook. The Westbrook site also serves parts of Gorham, Windham and Falmouth.

On October 1st the **Sanford** meal site and SMAA service center is moving to the Nasson Community Center in Springvale.

Free to be

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

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

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

I'll take the time to:

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

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



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Local: 207-272-0127

Hours: Monday – Friday, 8 a.m. to 6 p.m.

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M0013_10Adv_048 FandU 09/22/2009

confident in your Medicare choices



Now that school is in session the **Oceanview Dining Hall** at Southern Maine Community College in South Portland and the **Bon Appetite Cafeteria** at St. Joseph's College in Standish are open for As You Like It dining.

Bonanza Steakhouse in Sanford continues to be a popular spot for great menu choices for a suggested donation of \$4 for either lunch or dinner.

Other sites include the **Brighton Cafeteria** and **Impressions Café** and the two cafes on Route One in Scarborough all belonging to Maine Medical Center. Each location serves breakfast and lunch and the Portland locations also serve evening meals.

To become an As You Like It patron, call 1-800-400-3625 or 396-6583 or visit the smaaa.org website for more information.

SUNDAY NIGHT JAZZ DINNER 5-8 PM Events on Broadway, South Portland

Get a \$2 discount through the Agency on Aging. Call 396-6538 or stop by M-F from 8:30 to 4:30 to get tickets for \$11 all inclusive. Adults under 62, \$15.50. Walk-in or for reservations, call Events on Broadway at 699-5855.

- September 19: Don Doane
- September 26: Mel Tukey
- October 3: Sally Davis
- October 10: Saxophone Project

Medicare: One of the best things to come out of the 60s

July 30, 2010 marked 45 years since President Johnson witnessed President Truman's application for Medicare and presented him with the first Medicare card in United States history. Medicare was America's first form of universal health care and continues to be of immense value to people who reach 65 years old or otherwise become eligible for benefits, providing worry-free protection when health issues arise. No matter what happens, Medicare stays with beneficiaries as long as they live.

The monthly cost for President Truman's Medicare plan was \$3. In 1965 the annual rate of inflation was 1.59%, gas cost 31 cents per gallon, the average cost of a new car was \$2,650 and a loaf of bread cost 21 cents. Today President Truman's monthly premium would be \$110.50, "sticker shock" for some new enrollees who have not realized they will pay a premium for Medicare's Part B medical coverage plus 20% of costs out of their own pocket. The premium for Part A is prepaid during our working years. It pays for inpatient hospital care with a \$1,100 deductible.

Now 45 years later, we are on the crest of a wave of people aging into Medicare. While coverage has improved, Medicare plans are complex, requiring beneficiaries to

make decisions that require use of the Internet or a meeting with a trained professional or volunteer at an Agency on Aging to explore their options. Decisions must be made for supplemental plans; prescription drug plans; and health care plans that offer private Medicare coverage and may save some beneficiaries premium costs. Clearly these are not decisions that can wait until several days before retirement.

Since 2005 when prescription drug coverage became law, insurance companies have flooded the market with options and benefits that can change from year to year. During the last five years more than 50 plans have been available for purchase just in the state of Maine. For most beneficiaries, this is the first time they have had to make long-range decisions about health insurance. These important choices should be made with help from an unbiased resource, such as an Agency on Aging.

Maine's Agencies on Aging welcome all current beneficiaries to call for an appointment to review their Medicare and health insurance options annually.

For those who will become eligible for Medicare in the next year, I urge you to call this statewide, toll-free number, 1-877-353-3771, for an appointment to learn more about

one of the best things that happened in the 1960s.

Here in Scarborough we offer "Welcome to Medicare" seminars for up to 20 people each week, and satellite locations serve people closer to Bridgton, Windham or Springvale. During open enrollment (November 15 to December 31, 2010) additional sites throughout York and Cumberland counties will serve thousands of older people.

In spite of the fact that federal funding does not cover our costs, Southern Maine Agency on Aging has responded by training 12 of our social workers and more than 50 volunteers to help guide older people and those with a disability make their best individual decisions. We have also partnered with hospitals, nursing homes and other providers to train their employees on Medicare and health insurance benefits for their older patients and residents. We don't charge a fee but tax-deductible donations are always welcome.

Laurence Gross
Executive Director
Southern Maine
Agency on Aging
136 U.S. Route One
Scarborough, ME 04074
Main Phone Number: 396-6500
or 1-800-427-7411



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Summer in Maine

By Elaine Cross

Summer in Maine,
What a pleasant surprise.
Each turn in the road
Brings a feast to your eyes.

We have mountains and valleys
And cool lakes galore
Beaches and parks
And a long rocky shore.

Tour buses will take you
On tours of our City.
You only have one week?
Oh, what a pity.

Be sure to go out
To Fort Williams Park
To see Portland Head Light
Lit up in the dark.

And to sit near the ocean
On the fourth of July
While hundreds of fireworks
Light up the sky

Many islands to view
In our great Casco Bay.
Tour boats will take you
To see them each day.

Drive on to Freeport
It would be wicked keen
To buy a new outfit
From our own LL Bean.

To add to your trip
What could be finer?
Than a Four Berry Pie
From the famed Moody's Diner

Then go to Lisbon Falls
To make you feel foxy
While you refresh yourself
With an icy cold Moxie

We have hiking and biking
And ski trails so neat
But don't lose your footing
You'll go down on your seat.

Don't learn about Maine
From a book on the shelf
Pack a bag, catch a plane,
And come see for yourself.

Elaine retired from SMAA in 1994 where she worked at Smith House as a cook and caretaker. She says, "Meals on Wheels is a fantastic program. Great people. I really feel comfortable with them." Elaine began writing poetry at age 78.



Affordable Senior Housing in Maine and New Hampshire

- 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 Hazelton House
Saco, ME
- Rocky Coast House
Thomaston, ME
- Edward Reynolds House
Belfast, ME
- Richard Brown House
Loudon, NH

Apartments and Facilities Include:

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- 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





HEALTHY AGING CALENDAR

Living Well for Better Health Workshops

Fall 2010 Schedule

SMAA, 136 US Route One, Scarborough
Thursdays, 2-4:30PM
October 7 - November 11

MaineHealth Learning Resource Center, 5 Bucknam Rd., Falmouth
Call 885-8570
Fridays, 10AM-12:30PM
September 17 - October 22

Portland Family Medicine (MMC)
272 Congress St., Portland
Wednesdays, 9:30AM-12NOON
September 22 - October 27

Falmouth Family Medicine (MMC)
5 Bucknam Rd., Falmouth
Tuesdays, 4-6:30PM
September 21 - October 26

Cancer Community Center
778 Main St. (Route One)
Sourth Portland
Info meeting: September 29
Workshop: Wednesdays, 6-8PM
October 6 - November 10

Portland YMCA
70 Forest Ave., Portland
To register: 874-1111
Mondays, 5:30-8PM
November 1 - December 13

Pineland YMCA
25 Campus Dr., Ste. 100
New Gloucester
To register: 688-2255
Saturdays, 9-11:30AM
November 6 - December 18

Casco Bay YMCA
14 Old S. Freeport Rd., Freeport
To register: 865-9600
Thursdays, 1-3:30PM
November 4 - December 16

Call Anne Murray at 1-800-427-7411, Ext. 529 or 396-6529 for more information or to register.

A Matter of Balance Classes

Fall 2010 Schedule

Nasson Community Center
457 Main St., Springvale
Mondays, 10AM-12NOON
September 27 - November 15

Falmouth Learning Resource Center
5 Bucknam Rd., Falmouth
Call 885-8570
Wednesdays, 1-3PM
September 22 - November 10

The Pines (Baggs Room)
Manor Rd., Ocean Park
Wednesdays, 9:30-11:30AM
September 29 - November 17

Southern Maine Medical Center
1 Medical Center Dr., Biddeford
Wednesdays, 10AM-12NOON
October 4 - November 22

Call Anne Murray at 1-800-427-7411, Ext. 529 or 396-6529 to register or for more information.

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Sam Ladd, President of the southern division of People's United Bank, presents a \$4,000 check to Laurence Gross for Money Minders from the People's United Community Foundation. Money Minders is a SMAA program that helps older people



manage their monthly finances and remain independent. Money Minders is funded entirely by charitable gifts from individuals and area banks. If you would like to help by becoming a Money Minders volunteer, call Priscilla Greene at 207-396-6521.

KEEPING OUR COMMUNITIES HEALTHY



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



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*— Deering Pavilion —
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2010 Schedule for the Maine Senior Games

SWIMMING	Thursday & Friday	September 16 & 17	4:30PM	Greely HS, Cumberland
TABLE TENNIS	Friday	September 17	9:00AM	Pineland YMCA
RACQUETBALL	Saturday	September 18	9:00AM	Racquet & Fitness Center, Portland
10K ROAD RACE	Sunday	September 19	9:00AM	Portland Trails
HORSESHOES	Sunday	September 19	9:00AM	Deering Oaks, Portland (Rain: Sunday, September 26, 9AM)
GOLF	Monday	September 20	8:30AM	Toddy Brook, No Yarmouth (Rain: Monday, September 21, 8:30AM)
BOWLING CANDLEPIN SINGLES/DOUBLES	Thursday	September 23	10AM/1PM	Big 20, Scarborough
BOWLING 10 PIN SINGLES & DOUBLES	Sunday	September 26	10AM	Yankee Lanes, Portland

*September 16-26. Games began with Men's Softball on August 7, 2010. For more information visit www.MaineSRGames.org or call Jo Dill 396-6519 or e-mail jdill@smaaa.org

Track & Field Summary

More than 115 athletes participated in the 2010 Track & Field events at Scarborough High School on August 21. Athletes came from as far away as Alaska, Utah, South Carolina, Quebec and the rest of the Northeast including, of course, many from Maine. The ages ranged from 50-92. There were many highlights of the day and the amazing athletes including an 86-year-old woman who drove from Rhode Island to compete in seven events, a 90-year-old man who did the high jump, a world record holder from Vermont, and our own John from Maine who is 92 and did the 200 meter run.

Several track and field athletes competing in Maine hold American Track and Field records and many will qualify to compete in the National Senior Games to be held in Houston, Texas June 16-30, 2011.

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Maine Senior Games is a program of
SOUTHERN MAINE
Agency on Aging



From the Mail



Post 2010 Track & Field Event
August 21
Scarborough High School
Messages sent to Jo Dill, Maine Senior Games Coordinator

"I wanted to thank you for coordinating one of the best run track meets I have ever gone to. Everything went so smoothly. I've never had water offered to me at the finish of all of my races. What a wonderful thing! I definitely plan on being there next year! Thank you again!"

"I am not sure if we have ever met but I would also like to thank and congratulate you for organizing a great meet. This is coming from a former 20-year High school (as well as some college) coaching background including two years as Director of the eastern Maine indoor track league back in the early 80s. Also, the javelin area was just fine (except it has been slow and steady progress for me getting back to top form). Ron Kelly and of course Mr. Al Harvie also deserve praise for their efforts as well as all of the Javelin officials. Looking forward to next year!"

"Bottles of cold water at the finish line — a very nice touch. Thanks so much. Again, thanks to your hard work the Maine Senior Games is now a class act."

Men's Softball Tournament August 7, 2010

Gold Medal: Foshay's Discount Tire
Silver Medal: Wahlco Metroflex
Bronze Medal: Atlantic Coast Title
All three teams qualify to compete in the National Senior Games in Houston, Texas in 2011. Next year several teams from Rochester, NY plan to come back to Maine to compete, so Maine get ready! For more information on men's softball in Maine, contact Bill Nickerson at 883-4267 or spareman7@yahoo.com.

Women's Softball League Forming

Looking ahead to the 2011 season, Maine Senior Games will be forming a Women's Softball League. We have a coach and a few women are already on the list to play. There will be an initial meeting of interested women age 48 or older. Practice will be in the greater Portland area. Call Jo Dill at 396-6519 or send an e-mail to jdill@smaaa.org.

Volunteer Photographers Needed!

Maine Senior Games is looking for a few volunteer photographers to shoot some of our events. If you have a digital camera, take good action photos and can help us out, it would be so appreciated! Contact Jo Dill at 396-6519 or jdill@smaaa.org.



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At The Park Danforth, we invite you to replace the cares of home maintenance with the freedom to pursue your current interests, develop new ones and enjoy the comfort and security of a warm and friendly environment. We offer more than 16 floor plans, plus a variety of Social and Personal services, allowing you to design a living environment fitting of your lifestyle, your budget and your needs. From Assisted Living at Clark's Terrace to our Residential Apartments, nobody in Portland offers you the freedom of choice like The Park Danforth.

For more information or to schedule a personal tour, call Judith Miller, Director of Marketing & Admissions.



We are proud to be a not-for-profit organization.

New Parkinson's Disease Support Group in the Lakes Region

The Parkinson's Information & Referral Center has announced a new support group serving Bridgton and the Lakes Region community. This support group is

for individuals with Parkinson's disease and their families. The meetings will take place the third Friday of each month from 10:00 to 11:30AM at the Bridgton Community Center, 15 Depot Street in Bridg-

ton. This is a free meeting and all are welcomed. For more information, please contact the support group facilitator Nelson Gouterman (207) 452-2491 or the Information & Referral Center at (207) 781-1735.

VISIT OUR WEBSITE www.smaa.org

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.

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



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 EVA TRUNNELL, AGE 84 AND DOROTHY VINCENT, AGE 70
 FROM KINDRED'S ART AND POETRY CONTEST KALEIDOSCOPE

THE LIFE I SHOULD HAVE LED

By Elaine Cross

If you want to live to a ripe old age,
 You have to start young, you know.

Begin eating right at an early stage.
 Don't wait 'til you're sixty or so.

Start walking to work,
 go out for a swim.
 If it gets too cold, go to the gym.

Don't smoke, don't drink,
 get lots of fresh air.
 Don't sit on your behind in a
 big easy chair.

Eat right, exercise, get plenty of rest.
 You may not make it to ninety, but you
 gave it your best.

Elaine retired from SMAA in 1994 where she worked at Smith House as a cook and caretaker. She says, "Meals on Wheels is a fantastic program. Great people. I really feel comfortable with them." Elaine began writing poetry at age 78.

You Be the Judge

Susan Gay, Registered Dietician
 Nutrition Coordinator, Hannaford

We are lucky to have elaborate grocery stores packed with an abundance of food items. Yet, too many choices can sometimes make shopping a challenge. Take



the cereal aisle for example, made up of four rows of 50. With 200 different kinds of cereal, how do we know

which is the best choice for a nutritious breakfast? If filling your grocery cart with healthy choices seems overwhelming at times, here are two suggestions.

First, look for the Guiding Stars! "Guiding Stars" is a navigational tool to help shoppers find healthier choices faster and easier. Starred items are identified on the shelf tag next to the price. If the product earns one star, that indicates a good nutritional choice. Two stars for a better nutritional profile, and earning three stars is considered the best rating. Items with no stars simply do not meet the criteria of having more vitamins, minerals, whole grains, and fiber and less sugar, salt, saturated fat, trans fat and cholesterol. So which items earn the most stars? Fruits, vegetables, nuts, seeds, whole grains, skim and low-fat milk, plain yogurt, fish, lean meat, tofu and beans.

Second, getting familiar with food labels is important, especially with your specific health concerns. For example, finding more dietary fiber for digestive wellness or reducing sodium for blood pressure control. A recent report on food labels discovered 61% of consumers use the nutrition facts on labels. This same report found a significant difference in the intake (less) of saturated fat, sodium, sugar, and (more) fiber of the diets of people who look more closely at the nutritional value of what they are buying.

The percent daily value (%DV) is a number not everyone is familiar with; however, it can contribute to your success as a savvy label reader! It's found on the right hand side of the Nutrient Facts list. If the specific nutrient is 5%DV or less, that indicates the product contains a low amount. Therefore if it's 5% or less of saturated fat or sodium, that's a good thing! If a product contains 20% or more of a nutrient that exemplifies a high amount, which is good if it's fiber, Calcium, or Vitamin C!

Each food item can't always be everything we'd like it to be so take advantage of the Guiding Star system, and check the food labels, too, because when it comes to your health, it's ok to judge a book by its cover! For more personal label reading assistance please contact Susan

Gay at sgay@hannaford.com
 or call 761-5965.



This advertorial is paid for by Hannaford for the benefit of "Senior News" and its readers.

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- elegant restaurant-style dining
- beauty salon and barber shop
- activity, craft and games rooms
- complimentary washers and dryers on each floor
- beautifully landscaped courtyards and patios
- wellness and exercise center
- library and computer center

The Grandparent Scam

Seniors are often the target of scam artists and unscrupulous companies who are looking to make quick, easy money. Knowledge and staying calm are the best defense to protect you from falling prey to such unethical businesses and individuals.

Well-meaning grandparents who think they are helping a grandchild in distress are becoming victims of the so-called "Grandparent Scam," warns the Better Business Bureau. So far, the scam has targeted grandparents in more than a dozen states and Canadian provinces and stolen as much as \$19,000 from one victim alone. Typically, the grandparent receives a frantic phone call from someone they are led to believe is their grandchild. A scammer, posing as their grandchild, explains that he or she has gotten into trouble and needs their help. The "grandchild" pleads to the grandparents to not tell his or her parents and asks that they wire thousands of dollars for reasons including posting bail, returning to the United States, repairing the grandchild's car, covering lawyer's fees or even paying hospital bills for a person the grandchild injured in a car accident.

If you receive a call from someone claiming to be your grandchild in distress, don't disclose any information before you

have confirmed it really is your grandchild. If a caller says "It's me, grandma!" don't respond with a name but instead let the caller explain who he or she is. One easy way to confirm their identity is to ask a simple question that your grandchild would know such as what school he or she goes to or their middle name.

If you have fallen victim to the scam, report the incident immediately to local police and the

Maine Attorney General's office.

For more information about this scam, call the Better Business Bureau at 800-4-BBB-811. You can also get more information online at <http://boston.bbb.org>.

The Better Business Bureau also provides speakers and will come to your community to give a presentation. For the list of topics, or for more information, visit boston.bbb.org/speakers_bureau or call the toll-free number above.

The Prize Money Scam

Vermont State Police have issued a warning following multiple reports of letters sent to older people stating that the recipient has won a large sum of money. In order to collect the prize, the recipient is told he or she must contact an agent who asks the recipient for personal information and tells the recipient he or she must wire money to cover fees associated with the winnings. Police recommend not responding to these letters.



Larrabee Heights—20 Liza Harmon Drive, Westbrook



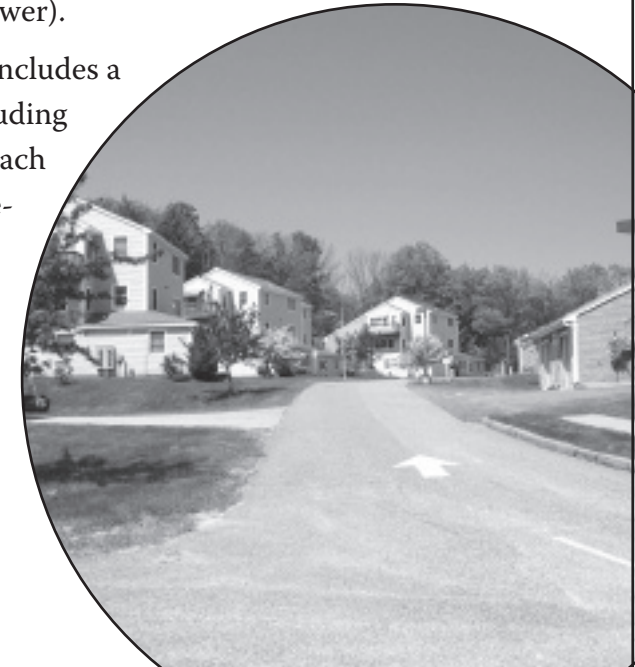
Sign up now and you could soon be living at Larrabee Heights, a retirement destination for many Westbrook seniors. Join old friends—and make new ones— at this 62-plus community, conveniently located near shopping and restaurants.

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."



EQUAL HOUSING OPPORTUNITY



Download an application at www.westbrookhousing.org

Call Mike Freysinger at 854-6819 for an application!

30 Liza Harmon Drive • Westbrook, Maine 04092
info@westbrookhousing.org • www.westbrookhousing.org

Why Not Enjoy the Healing Power of Music

Besides, it's good for the brain

By Janice Major

Music can make you happy, sad, sentimental, relaxed, excited or energetic. It depends. Who does not enjoy the sound of music? Whether it is symphonic, jazz, country, Broadway, opera, piano, or vocal, nearly everyone has a favorite style or kind of music. But did you realize music has a value far beyond simple enjoyment? Veterans Hospitals in both WWI and WWII used music as a tool in healing, and history indicates that Egyptians, Indians and Chinese all used music in healing rituals. Modern technology allows researchers to watch the reaction of the brain to musical stimulation and, as a result of this research, most universities and teaching hospitals offer courses in Music

Therapy.

People with progressive illness such as Parkinson's or Alzheimer's, or who have suffered a stroke or have speech deficits, are found to improve with music as part of their care. The rhythm of music will also help people with gait difficulties to improve their steps and "remember" to put one foot in front of the other, and stroke victims who need to strengthen affected limbs begin to gain more control with music therapy. Also, people who stutter often can sing a whole song without missing a beat, and if the brain can be trained to think in rhythm, words will come more fluidly when they talk. Withdrawn people can be observed tapping fingers and feet, even getting up and dancing, and many will begin to sing to an old familiar song.

An observation at a Portland area nursing home is a good exam-



The EZ-Play Organ Group "Playing for Friends" meets Thursday mornings at ten o'clock at the Starbird Concert Hall on Forest Avenue in Portland.

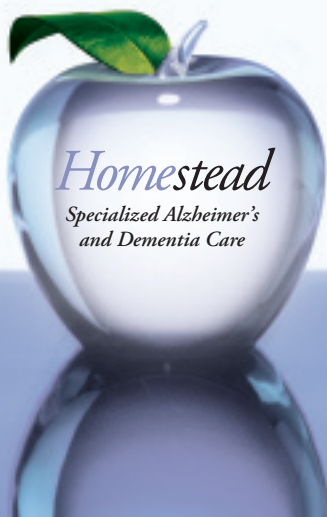
ple of what music can do. A woman who had once been a performer, but who rarely spoke, got to her feet and approached a person playing the organ, sang every word of the song being played and did little dance steps as she sang. Yes, she sat down afterwards and retreated into that world of her own, but for a few minutes

she was again the star. Similarly, after listening to some "big band" tunes, people at an adult day care center responded with smiles, and began discussing seeing Sinatra, Goodman, and James. A WWII Veteran related a story about Bob Hope making an appearance when he was in Japan, the memory prompted by his hearing, "Thanks for the Memories." People who visit residential facilities for older adults to "make music" consider such instances "victories" in their efforts not only to entertain, but to encourage and stimulate the minds, and cheer the hearts of these folks who welcome the shared connection with music. Music, according to its style, can soothe and calm the restless, uplift the depressed, stimulate the lethargic, and encourage creativity. And, as said at the beginning, who doesn't enjoy music?

Music can also help people cope with changes that happen during aging, whether or not they are as catastrophic as an illness or accident. For example, children grow up and leave parents with time on their hands; spouses pass away, leaving an empty place in the home and heart. Sometimes isolation happens simply because close friends move into retirement communities or where their children live, and those left behind lack the energy to seek new social connections. At this time in a person's life music may be the one thing that puts people into a better place. Participating in a senior band, a group of hobby musicians, or a senior chorus, or volunteering in a music class at an elementary school, may afford someone the many benefits of friendship, a sense of purpose and of course, the enjoyment of music.

If you played tuba in the high school band, or once played guitar in a garage band, or were the gal or guy who had the lead in the high school musical, you will find the fun surfaces swiftly when you explore the possibilities available today! Although you may be the person who was just too busy in the past to take up music, be assured that you are not too old, and it is not too late, to do so at any time in your life. There are senior bands and senior choruses at the University of Southern Maine, and there are hobby music groups who welcome everyone, whether to participate, or be part of

Life Transitions Require Skilled Individuals You Can Count On.



"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



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the audience, or both. Overall health of mind and body can improve with music.

**EZ-Play Organ Group:
Playing for Friends**

In the Portland area a group of seniors gather every Thursday morning to participate in an EZ-Play Organ program created specifically for seniors by the Lowrey Organ Company. The seniors in this group enjoy the friendship that has developed through their common interest in music. Participants also support one another in their musical progress, share joys and sorrows, and celebrate the births of grandkids and all will attest that music improves their lives immeasurably.

Now if you think organ music means Bach or religious music, please understand that today's organs do not resemble that old organ in your parents' or grandparents' parlor, nor are they the complicated organs traditionally heard in church. Instead, modern organs are an "orchestra in a box" with nearly limitless possibilities for all styles, including, if that is your choice, those of pipe and theatre organs. Incidentally, the Starbird LIFE Players do not sell organs. They do, however, entertain and enjoy and wel-

come visitors at their weekly Thursday morning "Playing for Friends" at ten o'clock, at the Starbird Concert Hall on Forest Avenue in Portland. For more information, please contact Janice Major at jmajor2@maine.rr.com or (207) 510-1065.

NOTE: Starbird Players entertain at the Truslow Adult Day Health Center in Saco. For more information on the Truslow Center, contact Debra Thomas at 283-0166.

Men's Health

Are you struggling with urinary or bowel incontinence from cancer treatment or in general? Come learn how to take steps on your own to dramatically improve or possibly cure the problem. Janet Hulme, Physical Therapist, international speaker

and author of many books including, *Beyond Kegels* and recently released *Men After 50: Now What?* will present a live webinar to address these issues on Monday, October 25 from 6:00-8:30 pm at the UNUM conference center in Portland. Refreshments will be available. Pre-registration is required by calling 774-2200.







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SLOWING DOWN

By Connie Goldman

No need for multi-tasking,
A single home calendar suffices.
There is time to join a book club,
Take leisurely morning walks,
Tackle that backlog of magazines.

Chatty visits, long telephone calls,
Shared knitting projects
Deepen connections to family and friends.

Of course, this time presents new challenges —
The walk becomes shorter,
Cooking for one requires discipline,
Travel seems less enticing.

Medical tests I didn't know existed,
Stairs I begin to avoid.
I don't feel any older but my body
seems To have a different idea.

What I love about this time
Is the chance to look at little things
closely,
To savor each morning, grateful I am
still going.

There is such beauty in everyday life.
SLOWING DOWN...



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RSVP

Retired and Senior Volunteer Program

"Sharing the Experiences of a Lifetime through Volunteering"

Harvest Your Skills

Share your bounty of skills and interests with others through volunteering

Cumberland County

- Are you a theater buff? A brand new arts center is about to open in Portland. They will need all kinds of help, i.e. computer and telephone work, planning events and general office help. Enjoy being in on the excitement of a new venture.
- School is opening and assistance is needed working with elementary through high school ages. Think about mentoring a high school student, assisting in an after-school program or perhaps in a multi-national program.
- There are lots of opportunities to use your special skills to serve the needs of residents in long term care facilities. If you like to read, visit, play an instrument, call Bingo or arrange flowers, there is a place for you.
- If your expertise is with figures, consider becoming a tax aide.

You would be trained and kept up to date on the latest rulings.

- Nonprofit organizations are seeking volunteers with professional skills in project management, events management, grant writing, planned giving, marketing and community outreach to help them with special projects.

For in depth information on the above and many additional ideas, call Priscilla Greene at 396-6521 or 1-800-427-7411, Ext. 521, or you may email her at pgreene@smaaa.org.

York County

- There are lots of opportunities to use your special skills to serve the needs of residents in long term care facilities. If you like to read, visit, play an instrument, call Bingo or arrange flowers, there is a place for you.
- If your expertise is with figures, consider becoming a tax aide. You would be trained and kept up to date on the latest rulings.
- The York County domestic violence program seeks volunteers to help in many capacities.

- Goodall Hospital in Sanford has volunteer opportunities at the hospital and at their satellite facilities in Waterboro and Kennebunk.

- You can support the independence of older people by delivering Meals on Wheels, helping in an adult day health center or becoming a Money Minders check-writing assistance volunteer.

- Nonprofit organizations are seeking volunteers with professional skills in marketing and web design to help them with special projects.

- Be a Station Host at the Saco Train Station. Greet patrons, answer questions, provide directions and help make the traveling experience a pleasant one.

To learn more about these and many other volunteer opportunities, contact Ken Murray, at 1-800-427-7411, Extension 520 or by e-mailing kmurray@smaaa.org. If you live in southern York County, you may also call Deborah Levine at (603) 205-4073.

ans returning from recent conflicts to help them live independently.

RSVP Recruiters will be people who like to meet others and make presentations. They will work with their local United Way to identify nonprofit organizations that would like help recruiting volunteers and locating venues for presentations.

Independent Living Volunteers will be people who would like to help older adults and returning veterans by providing them with services like grocery shopping, transportation, meals delivery, benefit screening, health insurance counseling, companionship or check-writing assistance. These RSVP volunteers will be placed with organizations that serve older adults and organizations that serve veterans and will work under their direction.

Volunteers for either program need to be at least age 55 and mileage while volunteering will be reimbursed up to \$42 per month. We are ready to start recruiting NOW! For more information, please call RSVP Director Ken Murray at 396-6520 or 1-800-427-7411, Ext. 520. Or, you may email Ken at kmurray@smaaa.org.

RSVP Launches Two New Programs

RSVP has exciting new opportunities to serve our communities and you are invited to join in! RSVP of Southern Maine is one of 48 programs out of more than 700 RSVP's nationwide to be selected by the federal Corporation for National and Community Service to receive additional funding to help support two new special programs:

- "RSVP Recruiters" will focus on recruiting volunteers to work with nonprofits; and
- "RSVP Independent Living Volunteers" will provide assistance to older adults and veter-

New Volunteers

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

Patricia Anania
 Patricia Applebaum
 Frederick Gifford
 Robert E. Howe, Jr.
 Joan Lausier
 Brian Mackie
 James McCabe
 Susan Pendleton
 Ann Reardon



When you've made the right decision, you know.

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

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

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York County Shelter, Shaker Hill Rd., Alfred, 8:30-10:30

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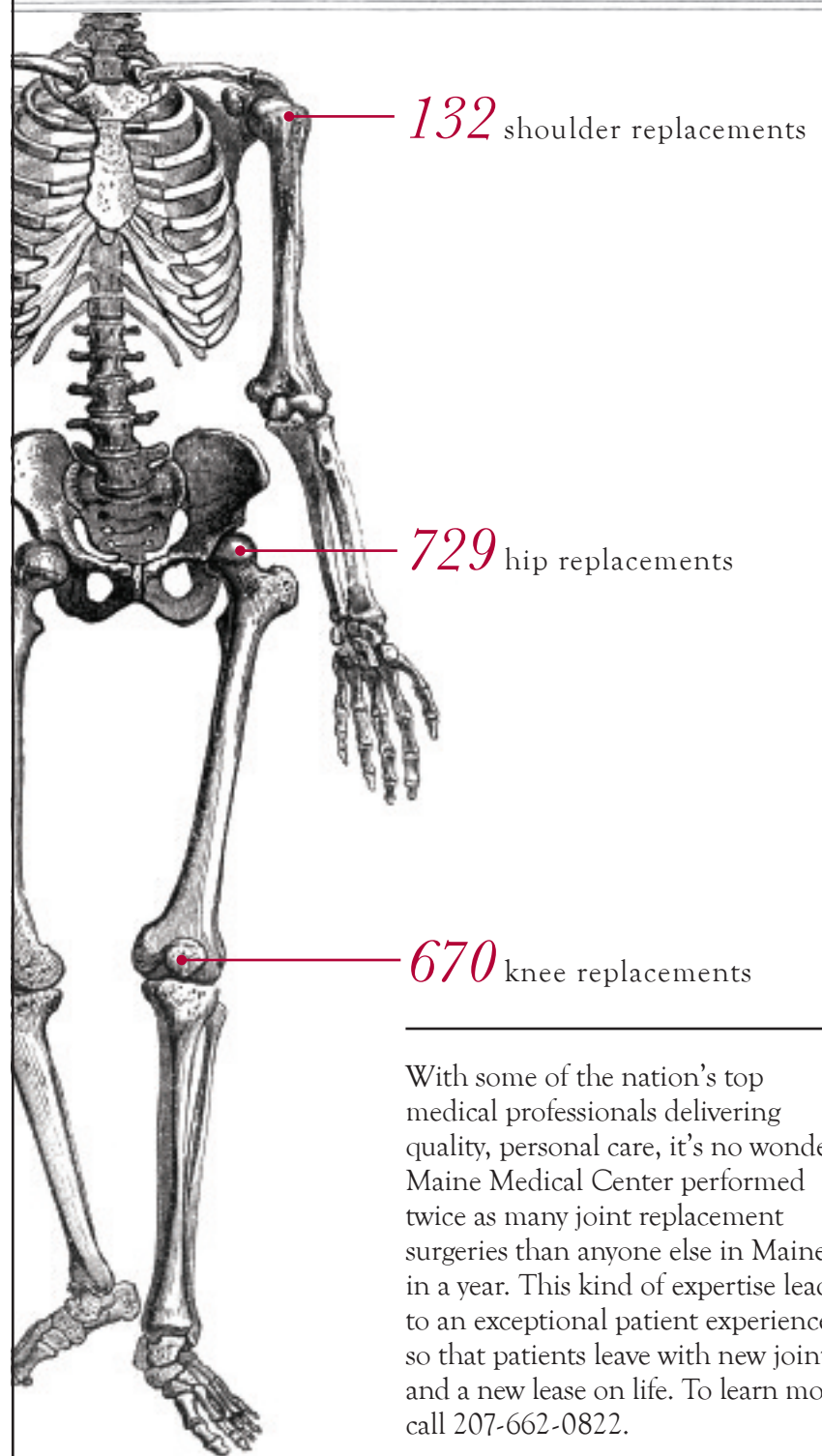


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