

Senior News

TOLL-FREE: 1-800-427-7411 NOVEMBER-DECEMBER 2009

Ethel McMullen Turns 99 on 9.9.09

he East Lebanon Fire Barn was the site of a wonderful celebration for Ethel McMullen on September 9, 2009, her 99th birthday. Surprisingly, Ethel wasn't born at either 9AM or 9PM—but rather 6AM, she tells the

group of 25 or so community friends gathered for lunch with cake and ice cream. The party was organized by planner extraordinaire, Isabelle Coleman of Wells.

One of Ethel's great nephews and his son, both named Dan MacKenzie, stopped by on their lunch break. One of her nephews taps maple sugar trees and Ethel boils the sap down for maple syrup. She reports 32 quarts of syrup in 2008 and 22 quarts in

2009. Ethel mows her own lawn and drives a 1982 Toyota pick up truck. She doesn't drive at night or in the rain and snow, but she gets around otherwise and stays busy. "I don't split wood

very much anymore but
I still carry it to keep
my stove going,"
she says.

Ethel says she "loved" old

people when she trained on the medical floor of a hospital when she was in nursing school. "People say that's because you're old. I wasn't always old," she says in her sweet voice. Ethel worked at a VA hospital in North Hampton, sachusetts until she returned to

Massachusetts until she returned to Maine to help her sister care for their aging parents. She postponed marriage until she was 64.



She was looking forward to baked haddock, "Because that's what I want," for her evening birthday celebration with family.

Ethel shared a poem she wrote in about 1928 when her best friend from nursing school died. Ethel says she still finds comfort in the words.

"But when the trumpet sounds, what joy it will bring. The everlasting flowers will bloom in God's eternal spring."

It's That Time Of Year Again—

Review Your Health Insurance Coverage Before December 31

f you are on Medicare it is time to review your health insurance options and make the choices for coverage to carry you through 2010. This year there are some new challenges facing those who have chosen Medicare Advantage or Medicare C coverage. The Centers for Medicare and Medicaid Services (CMS) have tightened requirements on the insurance products sold. One of those requirements is that all policies sold by a single company must be "substantially different." Some companies have many plans which have very subtle differences. For 2010 the number of similar

continued on page 16

SMAA's Adult Day Health Program, the Truslow Center in Saco, is also a key service for families who need time off to work and safe, social and recreational options for their family member. Truslow Director Debra Thomas offers a complementary visit by calling 283-0166.

Annual Fund Surpasses Goal

Thank you to all of our 1,248 wonderful donors who helped us surge past our 2008-2009 Annual Fund goal and set some new giving records despite a devastating national recession. We were pleased to discover that the number of new donors increased by 24% and gifts from individuals increased by 14%. The \$558,864 received made it possible for the Agency to balance its operating budget and provide vital support for virtually every program and new initiative. We are sincerely grateful for your gifts and philanthropic spirit. Thanks to the people who give, we are truly mission driven and donor supported.

As we look ahead to 2010 and state funding cuts remain a real possibility, your gifts will be ever more critical to enable us to continue improving the physical, emotional, and economic well being of older adults in our region.

I wish all of our readers a healthy and happy holiday season.

Laurence Gross
Executive Director, SMAA

Southern Maine Agency on Aging 136 U.S. Route 1

Scarborough, ME 04074

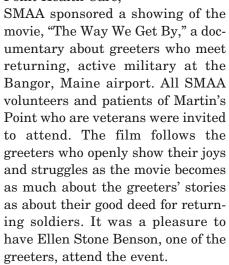
ADDRESS SERVICE REQUESTED TIME-SENSITIVE MATERIAL

NON-PROFIT ORGANIZATION U.S. POSTAGE PAID Lewiston, ME Permit #56

From the Director's Desk

Volunteer and Veteran Appreciation

eteran's Day was celebrated in a special way at SMAA this year. Along with Martin's Point Health Care,



Meals on Wheels: Working Toward Better Health

New Online Referrals

The SMAA website now offers a fill-in-the-blank referral form, which is accessed directly from the home page. Click on "Make a Referral." Usually the first meal can be delivered within 24 hours. Later, one of the SMAA staff will make a home visit. To phone in a referral, call 396-6583 in the Portland area or toll free 1-800-400-6325 24-hours a day. There is no waiting list or income qualification for Meals on Wheels.

Special Diets

Therapeutic or prescription meals can be ordered for delivery by Meals on Wheels volunteers. Menus include entrées and side dishes that are chopped, pureed or suitable for renal diets and prepared by Maine Medical Center. All regular meals are low in sodium and no-sugar desserts are available by request.

All SMAA meals meet one-third of the daily DRI (dietary reference index) using the FDA's 2,000 calorie

menu and are approved by a Maine registered dietician.

November is National Family Caregiver Month

I join my colleagues in honoring family caregivers this month. Every day, in every community caregivers assist friends, relatives, and loved ones with daily tasks, including personal care and homemaking as well as more complex health-related interventions like medication administration and wound care. These dedicated individuals are the backbone of our long term care system.

SMAA's Family Caregiver Support Program is firmly committed to supporting caregivers, who need services and supports to safeguard their own health and emotional well being. Caregivers also need protections against some of the financial burdens often associated with caregiving. By supporting caregivers in their wish to keep family and friends at home, we are all avoiding more costly and confining institutional settings.



From One Generation to the Next—Volunteering at its Best!

During a conversation with dedicated Money Minders volunteer Maureen Allen, I learned of her and her mother and their volunteer work for the Southern Maine Agency on Aging. I'd like to share her story with you in her words.

Maryann McGreehan, Money Minders Coordinator

n 1986 my mother, Mary E. Maguire, became a volunteer knitter for RSVP working closely with Priscilla Greene, the Coordinator. It was a partnership that

kept Mom's arthritic hands moving. Mom looked forward to Priscilla's visits and loved receiving RSVP service pins at the annual volunteer recognition!

Later, Mom moved in with my husband and me due to her failing health. She couldn't walk around, but she was constantly knitting hats and lap robes for Priscilla. Once in awhile she'd manage some dish cloths and dish towels for the family, but she loved knitting for Priscilla. At one point, I believe she was her top knitter!

When I turned 55, Priscilla made sure I had a volunteer application. She knew I loved to knit, and that I had already been making hats and mittens for a few years.

Sadly, my mother passed away January 19, 2006. She was 93 years old and had volunteered for RSVP for 20 years. In lieu of flowers at her funeral, my family asked for donations to be made to the Agency's RSVP Program. Friends and family knew how much the program meant to my mother.

Priscilla knew there was a place for me volunteering with the "Money Minders" program. For years I'd been taking care of my mother's and my uncle's mail and checking accounts, before they both died in 2006. It seemed like a natural thing to do. After an interview and orientation and training with Maryann McGreehan, I was ready to go!

My first Money Minders client was a woman who had no relatives living nearby to help. I visited twice a month to help her sort mail, pay bills, balance her checkbook, and be a trusted friend. We had fun, friendly visits where I knew my time was valued and I felt great satisfaction in sharing my skills.

My second client is also a wonderful woman. I go once a month to help balance her checkbook, but our visits are very rewarding in other ways. For example, she collects, I collect. She embroiders, I embroider. She wants to knit again, I love to knit! To my surprise, my client called Priscilla Greene and is now knitting lap robes and is proud to be an RSVP Volunteer. I foresee shar-

ing many friendly, rewarding visits in the future.

I was involved with accounting my entire working career. Volunteering for the Money Minders Program allows me to help people by using some of that knowledge. It's such a good feeling to know I've helped someone who really appreciates my time and friendship. I love going to help! Sometimes I wonder if I'm being selfish because I love the feeling I have when I leave.

If you're thinking about volunteering as a Money Minder, it's important to know that when you first meet your client, you are introduced by Maryann. This is a get-to-knowyou visit to make sure you are both comfortable and ensures a successful match. Once you start visiting your client on your own, once or twice a month, that's when your visits take on a story of their own.

Interesting in volunteering? Please call Maryann McGreehan the Southern Maine Agency on Aging at 1-800-427-7411 x523 or 396-6523.

What Money Minders Clients Say —

FROM THE 2009 CLIENT SATISFACTION SURVEY

I would be lost without Money Minders—before I got help my bills weren't paid on time.

I was completely overwhelmed before I got a Money Minders volunteer.

I especially appreciate the help when things come in the mail that I can't understand—things that leave me dumbfounded.

I enjoy the support from my volunteer and the confidence he gives me.

If I didn't have Money Minders I'd be in financial trouble.

If I didn't have Money Minders I'd be in jail!

It puts my mind at ease to know my volunteer will find any mistakes. I don't worry as much.

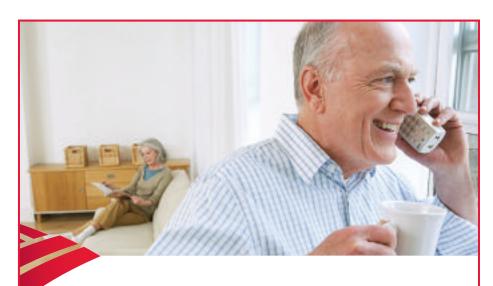
My life is so much less cluttered—and my mind too. I can't tell you how much freer I am. Thank God!

I feel like a new person since I got a Money Minders volunteer.

Money Minders helps me live independently.

Money Minders was created 10 years ago by the Southern Maine Agency on Aging, a private, non-profit organization. Money Minders are trained, bonded volunteers who provide confidential assistance with budgeting and bill paying to older people in York and Cumberland counties.

Questions?: Volunteering: call Maryann McGreehan at 396-6523; Obtaining a Money Minder volunteer: call 1-800-427-7411, ask for an Elder Advocate; Making a donation: call Susan DeWitt Wilder at 207-396-6513: or visit www.smaaa.org



Information about reverse mortgages is just a phone call away.

If you're wondering whether a reverse mortgage is the right solution for you, Bank of America can help.

Reverse mortgages allow homeowners who are age 62 or older to access a portion of the available equity in their homes. There are no income or credit score qualifications, and loan proceeds can be used to pay for healthcare, home repairs or unexpected expenses.

To learn more or to request a free brochure, please contact me today.



Gerard JalbertReverse Mortgage Loan Officer
207.450.4707
gerard.jalbert@bankofamerica.com

Not available in all states. Property insurance is required, flood insurance when necessary. Borrower is still responsible for paying ongoing property taxes. Credit is subject to age and property qualifications. Program, rates, fees, terms and conditions are subject to change. Bank of America, N.A. Member FDIC **©** Equal Housing Lender © 2009 Bank of America Corporation 00-62-0254D 04-2009 AR73232



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



We offer evaluations in the following specialties:

- Memory Issues
- Geriatric Assessments
- Fall/Balance Concerns
- Eating/Swallowing Concerns

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



MMC Geriatric Center 66 Bramball St., Lower Level, G-1 • Portland, ME 04102

Caregiving from Away

Stacey Farrington, MS, RN-BC MMC Division of Geriatrics Hospital Elder Life Nurse Specialist

s I sit to write this article, I reflect on my journey as caregiver to my mother, who is nearing 80 years of age and lives several states away. In just one week I will visit

her and sort out her attic, a task neither of us is looking forward to. These kinds of chores, however, are the stuff of caregiving, as is well-known by the more than 7 million adults in the U.S. who provide some form of caregiving to loved ones who live elsewhere (National Institute on Aging / NIA).

Caregiving takes many forms, of course, and may include telephone support, financial assistance, problem-solving, and shared decisionmaking, or may require more handson assistance with home repairs, for example, and transportation to appointments. Similarly, caregiving may be frequent or more episodic, depending on time, distance, and need. Whatever the form and the need, how can we, who may have jobs and families in our own homes to support, provide the loving care needed by our older family members or friends who are in distant places? Fortunately, many resources are available to help provide us information, support, and guidance.

Among these resources is the National Institute on Aging's free publication, "So Far Away, Twenty Questions for Long Distance Caregiver," available by calling 1-800-222-2225 or from the web at www.nia.nih.gov. This guide suggests several ways to plan and assist loved ones from afar, such as the following:

- Know the community, including neighbors and friends who can help.
- Plan ahead to avoid preventable problems and crises.
- Know what resources are available and contact them for help (obtain a copy of the local phone book for handy reference or try the Eldercare Locator service, which can help in finding local resources (1-800-677-1116 or www.eldercare.gov).
- Assist your loved one in keeping up-to-date lists of medications, appointments, and recent illnesses.
- Survey the home and help maintain a safe environment by minimizing clutter, installing or obtaining assistive equipment, and helping with home repairs.
- Assist in planning for medical and financial decision-making in the event your loved one cannot speak for themselves (Advance Directives, Power of Attorney, etc.)

Some of these tasks can be done during phone conversations, and others accomplished on planned visits over time. In addition, the role of caregiver can be shared with other

family members and friends so the burden of information and care is not yours alone, and so you can also draw on the strengths and skills of others. When you or other family members cannot be with your loved one, consider hiring a Geriatric Care Manager,

for a short or long period of time, to obtain and manage the care needed. The National Association of Professional Geriatric Care Managers can assist in finding a reputable Care Manager (www.caremanager.org).

In southern Maine, contact the Family Caregiver Support Program at the Southern Maine Agency on Aging (SMAA) for assistance in finding the nearest agency on aging in your loved one's area, as well as for general guidance and classes in

caregiver support. Individual and group support is also available and includes an on-line group. You can also meet with SMAA staff in person, or communicate with them by phone or email (1-800-427-7411 or 396-6500. To send an e-mail inquiry log on to www.smaaa.org and fill out the form or send an e-mail to info@smaaa.org.)

While you provide assistance for your long-distance loved one, remember to take care of yourself as well. Providing care can be exhausting and sometimes guilt-ridden if you feel that you just can't do enough. Support yourself and learn from other caregivers by contacting the National Alliance for Caregiving (www.caregiving.org). In addition to advocacy and support, the National Family Caregivers Association (1-800-896-3650 or www.nfcacares. org) provides helpful tips on such caregiving dilemmas as how to communicate with health care providers, how to choose a nursing home, and what to do when your

loved one is hospitalized.

All of these resources suggest that an important beginning is to talk with your loved one about needs and desires. Next, learn what resources are available and how those listed above can help meet your loved one's needs. Then begin, one step at a time, on the caregiving journey and, whenever needed, be sure to seek support and assistance along the way.

Age 65 or older?

Sidewalk Snow Shoveling for Portland Residents

Please call Joan Sheedy at 774-7616 to sign up for the winter of 2009-2010.

Joan will take phone calls from volunteers with shovels, too!

Assisted Living. Emphasis on Living.



Village Crossings at Cape Elizabeth

An Affiliate of Kindred Healthcare

78 Scott Dyer Road Cape Elizabeth, Maine 04107 207,799,7332 • 207,799,7334 fax

www.villagecrossings.com

Village Crossings at Cape Elizabeth

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

- regular visits to the Merrill Auditorium and cultural events in Greater Portland
- · elegant restaurant-style dining
- beauty salon and barber shop
- · activity, craft and games rooms
- complimentary washers and dryers on each floor
- beautifully landscaped courtyards and patios
- · wellness and exercise center
- · library and computer center

BEACON HOSPICE and palliative care



When you need the help of hospice...

...look to Beacon.

- We offer care and comfort for terminally ill patients and their families
- We are the largest hospice provider in Maine, with offices in Lewiston, South Portland, and York



BEACON HOSPICE and palliative care

Please contact us to learn more. Lewiston: 207-784-4242 South Portland: 207-772-0929 York: 207-351-3020 800-840-0668 For Referrals www.beaconhospice.com

SENIOR HOME CARE BY ANGELS



Your Home **Medical Equipment** & Supply Store

www.visitingangels.com

SEAT LIFT



RAMPS

Sales, Rental, Service **Hospital Beds Wheelchairs**

> Insurance Billing **Assistance**

Bathroom Safety

Compression Stockings

STAIR LIFTS



ROLLATORS



Incontient • Urological • Ostomy Supplies

www.blackbearmedical.com **275 Maginal Way, Portland** 871-0008 1-800-577-1365

Senior News

is a publication of



SOUTHERN MAINE Agency on Aging

136 U.S. Route One, Scarborough, ME 04074 Telephone: (207) 396-6500 Toll-free: 1-800-427-7411 e-mail: info@smaaa.org Web site: www.smaaa.org

Editor: Eileen Whynot ewhynot@smaaa.org or (207) 396-6512

Advertising: Nancy Bloch seniornews@smaaa.org or (207) 396-6588

Design: Becky Delaney, Yarmouth Printing: Sun Prints, Lewiston

Circulation: Circulation: Mailed to 14,500 households in southern Maine and 4,000 copies are delivered to newsstands. An additional 500 copies are distributed through Agency on Aging events and locations.

For details on advertising in "Senior News," log on to www.smaaa.ora and see Senior News on home page and/or send an e-mail to seniornews@ smaaa.org. You may also reach "Senior News" representative Nancy Bloch at 396-6588.

New marketing options include, full color ads, advertorial columns and inserting pre-printed materials into the newspaper. Reach your potential customers with Maine's only newspaper specifically for people age 50 and older!

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

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





BOARD OF DIRECTORS 2009-2010

PRESIDENT

Donald McDowell, Yarmouth

VICE PRESIDENT

Stan Cohen, Bridgton

SECRETARY

Charlene Thompson, Saco

TREASURER

Terry Blanchard, Biddeford

BOARD MEMBERS

Judi Austin, Portland E. Michael Brady, Gorham Rep. James Campbell, Newfield Jack Evans, Falmouth Marilyn Gugliucci, Kennebunk

> Francis "Bud" Guthrie, Cape Elizabeth

> > Jud Knox, York

Joseph Miller, Portland

Martin C. Womer, Esq., Saco

ADVISORY COUNCIL 2009-2010

CHAIR

Joan Sheedy, Portland VICE CHAIR

Linda Bidler, Scarborough **S**ECRETARY

> Kathleen Hackett, South Portland

COUNCIL MEMBERS

Dan Abbott, Bridgton Diana Abbott, Moody Sen. Jonathan Courtney, Springvale

Montress Kenniston, Kennebunk

Rep. Sally Lewin, Eliot Phil Maynard, Old Orchard Beach

Robert B. Nunley, Windham David Smith, Falmouth

Judith Southworth, Portland Patricia Wright, Kennebunk

Mission Statement

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



The Southern Maine Agency on Aging is a **MEMBER** BBB Accredited Charity.

Intro to Hearing Loss

By Caitlin W. Helstrom, Au.D., CCC-A, F-AAA Doctor of Audiology

Ithough about 36 million people in the United States have hearing loss, the condition is most often associated with aging (American

Academy of Audiology, 2009). Some individuals are born with impaired hearing but for most people, hearing loss occurs later in life from such causes as prolonged exposure to noise, ear disease, ototoxic medicine, head trauma, or genetic predisposition. Having accurate information, however, can not only help the people with hearing loss but their family and friends as well.

Audiologists define three main types of hearing loss: sensorineural, conductive, and mixed. Sensorineural hearing loss refers to damage located in the tiny hair cells in the cochlea, or inner ear. This type of hearing loss is usually permanent since it is not medically or surgically correctible. In a conductive hearing loss, dysfunction in the middle ear prevents a signal from the environment being transmitted effectively to the inner ear. Children with fluid in their ears from an ear infection, for example, often have a conductive hearing loss when fluid creates a plug in the middle ear. In most cases, however, once the fluid is gone and the ear has healed, a signal can be transmitted and hearing is again normal. The third type of hearing loss, mixed, which has both sensorineural and conductive components, occurs when both the inner ear and middle ear systems have dysfunction.

This article focuses on sensorineural hearing loss, the most common type of hearing loss for older adults. The degrees of sensorineural hearing loss are categorized as mild, moderate, severe, and profound, which have corresponding degrees of adverse effect on communication. Someone with a mild hearing loss, for example, may be fine in one-on-one conversations in quiet surroundings, but will often have difficulty in noisy situations or when speech is very quiet. A person with a moderate hearing loss may have difficulty with conversational speech in quiet, and will often ask people to repeat what was said. These individuals often miss much in group conversations or when there is background noise. Individuals with severe hearing loss will most likely need hearing aids to detect average-level speech and may have great difficulty on a telephone. A person with a profound hearing loss will definitely need hearing aids to perceive speech and most environmental sounds. However, hearing aids may not help some people with profound loss to hear speech and environmental sounds and, if they are a suitable candidate for the treatment, they may be fitted with a cochlear implant.

All degrees of hearing loss can have psychosocial effects, which become greater when the hearing loss is untreated. Such effects include frustration, anxiety, depression, withdrawal from favorite activities, insecurity, and isolation. People with untreated hearing loss may also feel embarrassed because they miss words in a conversation or answer questions

> inappropriately because part of the message was missed. Hearing loss can additionally affect the hearing-impaired person's family and friends, who may become frustrated or annoyed at often having to repeat themselves, or who may feel confused because the hearing-impaired person may be

able to hear in some situations, but not others.

Fortunately, most individuals with hearing loss can be helped with modern hearing aids, and different styles are available to meet an individual's hearing needs and cosmetic concerns. However, since hearing aids do not make hearing "perfect," counseling is also important, since there may still be some difficulty hearing in very noisy situations or with groups engaged in fast conversations. Learning communication strategies can further help the hearing-impaired person to listen and communicate more effectively, and thus benefit more fully from the hearing aids.

Friends and family of an older person can be helpful when they recognize symptoms and signs of hearing loss, which include asking people to repeat, giving inappropriate responses to questions, having difficulty understanding in groups, watching a speaker's mouth intently, turning the TV or radio up very loud,

claiming that others do not speak clearly, and/or avoiding social situations. If you think you or someone you know may have hearing loss, go to the American Academy of Audiology's website, www.howsyourhearing.com, to learn more and find an audiologist who can perform a hearing evaluation.

iTNPortland[™]

Because we still have places to go, people to see...

ITNPortland is a membership based non-profit organization.

We provide arm-in-arm, door-through-door transportation for seniors.

We use donated cars, volunteer and staff drivers, to deliver our

600+ members to destinations throughout Greater Portland.

Our membership also includes adults with visual impairment.

Join and ride, volunteer to drive, or donate a car

(207) 854-0505 www.itnportland.org

Larrabee Village Westbrook



Westbrook Housing is now accepting applications for Larrabee Village, a senior housing community. One bedroom apartments are available for applicants 62 years of age or older. Rents are 30% of adjusted household income, and include heat, hot water and electricity.

Download an application at www.westbrookhousing.org

- · Library
- Beauty/Barber shop
- Community room with piano and pool table
- Computer room with free Internet access
- On-site parking and laundry

Optional services:

- · Housekeeping
- Personal care
- Transportation via Metro, RTP and WH van
- Hot meal served at noontime daily





EQUAL HOUSING OPPORTUNITY

Call Darlene at 854-6829 for a tour!

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



Family Caregiver Support Program

Agency on Aging

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 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.

November is National Family Caregiver's Month

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

n November, we honor family caregivers—unpaid family and friends who assist older adults. Family caregivers provide more than 80% of the long-term care in the United States at no cost. At current rates, this free care is worth more than \$350 billion if money exchanged hands.

The goal of the Family Caregiver Support Program is to help family caregivers continue to assist older adults without becoming exhausted. We look for ways to help reduce caregiver stress and make caregiving easier. SMAA supports family caregivers in a variety of ways, which include:

Information and Referral:

SMAA Elder Advocates offer assistance by phone or in person to help identify resources and services for older adults, including benefit programs, housing, respite, personal assistance, or other programs. We also provide health insurance counseling and education, and can assist with accessing benefits such as Medicare.

Support: We are happy to talk with family caregivers on the phone, by email, or set up a time to meet in person. We have a number of support groups for people assisting older adults (see schedule in this issue), and we also offer an online support group.

Classes for caregivers and professionals: We have a variety of topics, from stress management to planning for eldercare to supporting independence. We are happy to

present lunch and learn sessions at workplaces for employee caregivers (a great way for employers to be supportive of their staff). Training is available for professionals to learn about issues faced by family caregivers and strategies to work effectively with them.

Respite: We are happy to help family caregivers figure out ways to get a break from caregiving responsibilities. We have a small amount of respite funding available, and guidelines allow for some creative problem solving to relieve caregiver responsibilities and reduce stress.

SMAA also offers the **Partners** in **Caring** program, providing respite reimbursement for people who are assisting a family member with dementia. The care recipient must meet state financial asset guidelines. There is generally a waiting list for this program, but it is worthwhile to get on the list.

Kinship Caregivers: A limited percentage of the Family Caregiver Support Program funding may be used to assist a different group of caregivers—those who are 55 and over and have full-time responsibility for someone else's minor children.

Please feel free to contact the Family Caregiver Support Program for assistance by calling 1-800-427-7411. To all family caregivers, **"Thank You"** for all you do!

Help for People Helping Aging Family Members

Te 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.

Class Schedule

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

December 15, 6-7:30PM. The Emotional Rollercoaster of Caregiv-

ing. Scarborough Adult Education (class will be held at SMAA office). Register at 730-5040.

February 23 - March 30, Tuesdays, 1:30-3:30PM. **Savvy Caregiver.** SMAA / Scarborough Adult Education; class held at SMAA. Contact Kate Dulac at 1-800-427-7411 to pre-register (required).

February 23 - March 30, Tuesdays, 5:30-7:30PM. **Savvy Caregiver.** SMAA / Scarborough Adult Education; class held at SMAA. Contact Ann O'Sullivan at 1-800-427-7411 to pre-register (required).

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.

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

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

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, 1-2:30 PM (new time), at the Bridgton Community Center. Contact Oretta Baker at 647-8095. Respite care is available.

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

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

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

York: For people with congestive heart failure and their families, 1st



AdaptedHomeandBusiness.com

Age in place, redesign your life



Call 800.722.4371 (v/tty) or visit us to speak with an accessibility specialist now

- Professional design and consultation to meet ADA standards
- Highly qualified installation from our trained technicians
- ► All the newest products on the market to make your home and business accessible
 - ► stair glides
- ▶ scooters
- ► ramps
- ▶ walkers
- ► elevators
- ▶ rollators
- ► lifts
- ► much more

127 Main Street, South Portland, ME 04106

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

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

Other areas: Please call Kate or Ann at SMAA, if you are looking for a group in another area. Toll-free number is 1-800-427-7411.

Family Caregiver Support Program 2009 Mini-Grants

MAA's Family Caregiver Support Program (FCSP) was able to award four collaborative mini-grants for 2009. The projects supported this past year were:

Community Partners, Inc. developed resources, and initiated a support and education group for professional and family caregivers of people with dementia. They built on their expertise working with people with developmental disabilities. a number of whom develop dementia in later life. The group will continue to meet on the 3rd Monday of each month from 3 to 4:30 PM at the CPI office in Biddeford.

Maine Geriatric Education Center at the University of New England revised and updated the "Older Adult Resource Toolkit," first issued in collaboration with SMAA in 2006. The project included a survey of current users, update of the Toolkit, dissemination via the Internet, and will include a follow up evaluation with users. Erin Foley, BSW, a social work intern at SMAA this past year, updated the Toolkit.

Jewish Family Services developed an alternative Shabbat service for family caregivers and care recipients who experience disruption in their religious observances due to their caregiving responsibilities. The program was designed with the help of Rabbi Harry Sky. and was well-received by participants. JFS will continue to offer a regular alternative Shabbat program in partnership with local congregations.

Paula Banks Consulting and Two Lights Homecare partnered with SMAA, the Cape Elizabeth TRIAD, and the Cape Elizabeth High School for a Senior to Senior volunteer program to match high school seniors with older adults needing assistance in the community. The program will resume in the fall, and can serve as a model for other communities to replicate in the future.

Thank you to all the grantees for all your efforts on these exciting projects!

Self-care for Caregivers: Getting Physical

by AnneMarie Catanzano, MA **Family Caregiver Advocate**

lder adults who serve as caregivers for others may need to be reminded to take care of their own health, and particularly to attend to their own need for physical activity. Risk factors for poor health do increase with age, and 88% of people older than 65 have at least one chronic health condition. However, the more physically active a person is, whether care-giver or care-receiver, the more these risk factors can be minimized.

For example, regular physical activity can reduce the risk of heart disease, diabetes, colon cancer and high blood pressure, can lower the risk of developing depression, and can provide a better quality of sleep. Even when health problems are present, or when a person is frail or very old, physical activity can improve the ability to function well and remain independent. In short, investing a small amount of time in becoming more physically active can produce big dividends in better health, and this is true for the givers as well as the receivers of care.

Fortunately, we do not need to spend hours a day in vigorous activity, since significant health benefits can be obtained by including a moderate amount of physical activity on most, if not all, days of the week. Spending just 30 minutes in activity such as a brisk walk or raking leaves, for example, has remarkable health benefits for older adults.

The following suggestions can help an older caregiver to increase and maintain physical activity, which can in turn help to avoid depression and lead to better health:

- Consult your health care provider about the level of activity that is safe and appropriate for you. Discuss any medical issues that might interfere with more regular activity and review any symptoms and problems that might determine the activities that are safe for you.
- Make activity a daily part of your life by finding activities that you enjoy that can become a regular part of your routine. Also, find others to join you, since partners can make it more fun, can provide encouragement, and can help overcome problems of transportation or safety.
- Set specific activity goals. Start slowly and build up to increasing levels of activity. Try to be active for 30 minutes a day on a regular basis.
- Check out community programs or local exercise venues for programs directed to older adults. Indoor facilities such as gyms or malls often have walking programs.

If your caregiving responsibilities confine you to home, the following suggestions may be helpful:

- Try easy exercises, done while seated, that your family member may be able to do with you.
- Have a friend come over at a certain time each day and follow an exercise routine on a video or DVD. Exchange videos with friends so you have a varietv.
- Remember that housework and gardening can also be moderate exercise, especially if done energetically.
- Dancing is also good exercise, besides being fun and a good mood lifter.
- If 30 minutes seems too lofty a goal, build up to 30 minutes with three 10 minute exercise sessions. If 10 min-

utes seems to take too much time or energy, start with just five minutes.

• Try wearing a pedometer and make it a goal to increase the number of steps you walk each day.

Making some time for exercise is an excellent tool for stress reduction for caregivers. Research has also found that caregivers who exercise regularly have less depression, anxiety, and anger, as well as lower blood pressure, than caregivers who don't. Lastly, taking care of yourself, by doing things that are healthful for you, will help you continue to take care of your loved one.

Online Support for Caregivers

or many caregivers, finding the time to attend a regular support group can be a real challenge. Support groups provide an opportunity to share information and experiences, and feel a sense of camaraderie. As caregivers may feel all alone in the work they are doing, support groups help to balance that by connecting people who face similar struggles. If you would like to connect with other caregivers but you are having trouble finding the time to attend a group in person, please consider joining our online support group!

The SMAA Family Caregiver online support group is a message board available 24/7. It is free, private and confidential. It is simple to access but you need to send in a request to join. If you have internet access and would like to participate or receive more information, please contact Kate Dulac SMAA, 1-800-427-7411 online@smaaa.org.

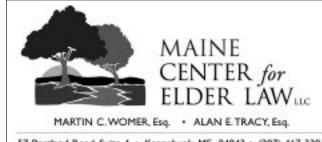


381 Main Street, Suite 4

Audiologist

Gorham, ME 04038 207-839-8400

www.villagehearing.com



57 Portland Road, Suite 4 . Kennebunk, ME 04043 . (207) 467-3301 360 Route One * Yarmouth, ME 04096 * (207) 847-1151

www.mainecenterforelderlaw.com







Sales • Service • Rentals

- ▲ Long & Short Term Rentals of Wheelchairs & Hospital Beds
- ▲ Customized Orders

▲ Oxygen & Portable Oxygen System

24 HOUR EMERGENCY SERVICE

774-4201 1-800-498-4201





Medicare • Medicaid We Bill Insurance Companies Directly

Retail Store • 650 Main St., South Portland

SOCIAL SECURITY

Now's the Time to Apply Online for a New Year Retirement

By Robert Clark **Social Security Representative**

f you're planning on retiring sometime early in 2010, now is the time to apply for retirement benefits. The most convenient way to apply for Social Security benefits is online-from the comfort of your home or office. Just go to www.socialsecurity.gov/applyonline.

Our website will walk you through the online retirement application process. We will tell you what information you will need to answer

the questions on the application. Further, we will describe the documents you may need to present once you have submitted your application.

Before you start your application, we recommend you get an estimate of your retirement benefit. This too, you can do on the Social Security website at www.socialsecurity.gov/estimator. The Retirement Estimator uses your personal employment history to estimate your retirement benefit. It also will help you to answer some of the questions on the retirement application.

You can use the online application to apply for Social Security retirement or spouses benefits if you: • Are at least 61 years and 9

- months old; • Want to start your benefits in the next four months; and
- Live in the United States.

You will want to be fully informed of your options and their consequences before applying. The website will tell you everything you need to know about the Social Security "basics" so you'll be ready to retire when you apply online.

Before filing for retirement online or in person, we suggest you have the following information on hand:

- Your date and place of birth and Social Security number;
- Your bank or financial institution's routing transit number and the account number, for direct deposit of your benefits;
- The amount of money earned last

year and this year. If you are filing for benefits in the months of September through December, you will need to estimate next year's earnings;

- The name and address of your employer(s) for this year and last year;
- The beginning and ending dates of any active U.S. military service vou had before 1968;
- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You also should know the dates and places of marriage and dates of divorce or death (if appropriate); and
- A copy of your Social Security Statement.

Even if you don't have all the information we need, you should go ahead and apply. We will contact you later if we need additional documentation. Applying online means there is no need for you to go to a Social Security office or wait for a scheduled appointment with a Social Security representative. You can apply online in as little as 15 minutes.

> So if you want to start the New Year off as a retiree, or plan to collecting start benefits early in 2010, now's the time to take action. Don't delay; apply online today at www.socialsecurity.gov/applyonline.



For more information:

1-866-373-1050 (207) 591-4457

MAS Home Care of Maine

201 Main St., Suite 7 Westbrook, ME 04092

A Community for Retirement Living ACCEPTING APPLICATIONS FOR FUTURE VACANCIES



- Equal Opportunity
 Housing
- 110 One-Bedroom Apartments
- Independent Adult Living
- Federal Rent Subsides

Manor Street, PO Box 7354 Ocean Park, Maine 04063 207-934-2157 Fax 207-934-2158 www.thepinesocmmunity.org



We offer a full continuum of care through these services, all in one location. Affiliated with MID COAST HEALTH SERVICES The Garden

A Special Place for the Memory Impaired Thornton Hall

www.midcoastseniorhealthcenter.com

58 Baribeau Drive, Brunswick, Maine 04011 • 729-8033

Deering Pavilion

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

Located on seven wooded acres.

Age 62 or older.

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

Many Amenities and Services We Welcome Your Application! Call Helen at 797-8777.





— Deering Pavilion — 880 Forest Avenue, Portland, Maine



S.O.S. Phones Provide a Sense of Security

200 Have Now Been Given Away For Emergency Use

Southern Maine Agency on Aging is collecting used cell phones to be reconditioned for older adults who need easy access to dial 911 in case of emergency. S.O.S. Phones are cell phones equipped with 911 dialing capabilities for use in emergencies providing a Sense of Security (SOS) to older adults and caregivers. More than 200 S.O.S. phones have been distributed to seniors in southern Maine. Seniors interested in receiving a

FREE S.O.S. Phone, please contact the Agency on Aging at 1-800-427-7411 or (207) 396-6500.

cell phones to donate, please drop them at the Southern Maine Agency on Aging, 136 US Route One, Scarborough, or at the Gorham or Westbrook Police Stations. To help collect phones in your church, school or community group, call Mary Hadlock at 396-6509. Thank you!

If you have old



Wood

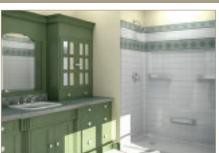
Construction, Inc.

80% of all injuries for seniors occur in the bathroom!



- 30 Years Experience
- Free In-Home
- Consultation **Total Bathroom** Remodeling Available
- All Work Guaranteed with a 12-Month **Worry-Free** Warranty





www.WoodWiseConstruction.com • 207-646-4542 • 1-888-534-9211



Serving Maine,

New Hampshire

and Massachusetts

Accessibility is our Specialty



Accessible Ramps & Kitchens Also Available

\$250 OFF any Installed Walk-in Bathtub

Wood Wise Construction, Inc. Wells, ME • Leominster, MA

\$250 OFF any Installed Walk-in Shower

Wood Wise Construction, Inc. Wells, ME • Leominster, MA

INDEPENDENCE • ACCESSIBILITY

Short-Term Stay Program



Enjoy a worry-free winter with personalized assisted living

- a bright apartment
- resident physician oversight
- personalized medication management
- fine dining & lively activities



Call Mary Keefe at 221-7150 for a personal tour!

www.TheCedarsPortland.org • 620 Ocean Avenue Portland 04103

Reverse Mortgages

Trust Financial Freedom -the nation's reverse mortgage leader

Unlock your equity with the Home Equity Conversion Mortgage - higher lending limit through December 2009 only!

Financial Freedom is one of the nation's largest providers, dedicated solely to serving seniors.



For your free Reverse Mortgage Handbook, Call Steve Eastman in Maine, 1-800-416-4748 Reverse Mortgage Specialist







no one knows homecare like Gentiva

For nearly 40 years, Gentiva has been raising the bar in home healthcare by providing exceptional care, innovative solutions and uncompromising service. From groundbreaking specialty programs to industry-leading clinical outcomes, no one brings great healthcare home like Gentiva. We offer a full range of services, including:

 Balance dysfunction • Orthopedic rehabilitation • Nursing/HHA/MSW • Advanced wound care . Orthopedic rehabilitation

for more information, call 1.800.688.4935 or visit www.gentiva.com

Medicare/Medicaid Certified



Genéra scapts justients for care regardiess of age, race, actor, national origis, religion, sex, disability, being a qualified disabled veteros of the lifetness era, or any other category protected by liev, or decisions regarding advance directives.

SOUTHERN MAINE

60 or Older?

Get a Discount at the Sanford Bonanza

he Southern Maine Agency on Aging has teamed up with Bonanza to offer a special menu for any day of the week at the Sanford restaurant. You must present your "As You Like It" ticket, which is available for a \$4 donation at the following locations:

Crossroads Methodist Church 15 Grammar Street, Sanford 324-5181

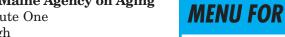
Stop by between 8AM & 1PM Tuesday thru Friday

Trafton Senior Citizen Center 19 Elm Street, Sanford Stop by between 8AM & 3PM

Southern Maine Agency on Aging

136 US Route One Scarborough 1-800-400-6325 Stop by between 8AM & 2PM Monday thru Friday







6 oz. Sirloin Filet

6 oz. Chicken Monterey

6 oz. Grilled Chicken (plain or topped)

Fried Shrimp (5 pieces)

Chicken Tenders (4 pieces)

6 oz. Fried Haddock

1/3 lb. Chopped Sirloin

All Meals Include:

Choice of Potato
Choice of Side Salad or Broccoli

Fruit of the Day and Sugar-free Jello 8 oz. of Low-Fat Milk, Plain or Chocolate

Coffee or Tea

"As You Like It" is made possible by your donations and federal grants. Donations of the suggested amount of \$4 per ticket are very important to the continuation of this program. Together we can make this work!

VISIT OUR NEW WEBSITE
WWW.SMaaa.org

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



patients the choices necessary to maintain and even improve their quality of life—at home, where they feel most comfortable and recover more quickly.

Our range of patient services includes: Skilled and Psychiatric Nursing; Home Health Aides; Medical Social Workers; Physical, Occupational and Speech Therapy; and Disease Management Programs.

Amedisys Home Health of Portland offers

Amedisys Home Health of Portland

Portland, ME

207-772-7520 • 800-558-0076



INDEPENDENCE.

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



Encouraging Active Participation in Life.

At Scarborough Terrace, you can enjoy your freedom! Our residents entertain guests, participate in activities, and come and go as they please. Leave the chores of everyday life to us...

No cooking, No laundry, No worries!

We offer medication management, 24-hour assistance, transportation, delicious menu options, housekeeping and laundry services.

Memory care apartments and short-term stays are also available.

To schedule a tour, call Elizabeth Simonds or visit **www.terracecommunities.net**



600 Commerce Drive • Scarborough, ME 04074 (800) 490-6259



Safety and Independence Don't Have To Be Expensive.

- Stairlifts
- Wheelchairs and Rollators
- Bath Safety
- Scooters
- and more

We Offer FREE SHIPPING, Convenient Home Delivery and Consistently Lower Prices Than The Home Medical Stores.

We aim to make your shopping experience both pleasant and easy with personalized customer service and product specialists available to answer your questions and help you select the right products for your needs.

CALL US TODAY.





ACCESSIBILITY LESS

CALL US TODAY 800-315-6892

www.Accessibility4less.com



Truslow Adult Day Health Center's Garden Angel, Kim Thomas from the University of ME Cooperative Extension (right), is pictured in the Truslow garden with Carmen (center) who has spent time working in the garden this year and Center Director, Debra Thomas. For more information on day health center services, contact Debra Thomas at 283-0166.



Truslow Adult Day Health Center participant Charlene gives Haley the Truslow kitty a hug. The day health center program is available from 8-5, Monday through Friday and makes it possible for participants to spend their days engaged in fun, therapeutic activities.

Create a Legacy

You share our values. You support our work. You can also create a legacy.

CREATE A CHARITABLE GIFT ANNUITY WITH LONG-TERM APPRECIATED STOCK

Charitable gift annuities are simple gift arrangements that provide you with:

- Fixed, lifetime payments to one or two people
- Attractive rates of return based on your age(s)
- A charitable deduction in the year of the gift
- Part of your annuity income will be tax-free
- Reduced capital gains taxes when you use appreciated stock
- A charitable gift to the Southern Maine Agency on Aging

For Example: Mr. and Mrs. Webb are ages 79 and 76, respectively. Many years ago they paid \$20,000 for stock that is now worth \$50,000. The stock's annual dividend is only 2%. They would like to increase their cash flow from this asset. Nevertheless, they are reluctant to sell the stock and reinvest the proceeds because of the capital gains tax that would be due at the time of the sale. They are, however, open to the possibility of using the stock to make a charitable gift to

SMAA if they can accomplish their other objectives. They decide to contribute the stock for a charitable gift annuity. Here is how their situation changes and their financial goals are met. (The figures that follow assume a discount rate of 3.4% and quarterly payments.)

Prior to the Gift

Fair market value of stock \$50,000 Dividends 1,000 Income tax on dividends (15% rate) <u>-150</u> Net spendable \$850

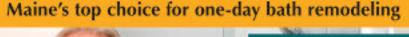
After the Gift

| After the Gift | |
|--------------------------|----------|
| Contributed for | |
| gift annuity | \$50,000 |
| Annual payment received | 2,900 |
| Taxed as follows: | |
| Ordinary Income | 850 |
| Long-term capital gain | 1,230 |
| Tax-free | 820 |
| Income tax (33% x \$850, | |
| plus 15% x \$1,230) | 465 |
| Net spendable | \$2,435 |

In addition to more than tripling their cash flow from the stock, the Webbs receive a charitable deduction of \$20,081, which results in tax savings of \$6,627.

Please contact Peg Brown, Director of Development, at 207 396-6590 for more information.

PLEASE NOTE: This example is for illustrative purposes only and is 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.





"We can replace your bathtub with an easy-access shower in ONE DAY."



Call NOW for a FREE in-home estimate

(207) 482-3509

1-866-576-0131

www.bathfitter.com

😂 🗷 🖾 🛣 👗

SPECIAL OFFER

Up to \$450 OFF

a Tub-to-Shower Conversion

Offer valid for 30 days



It's so important to know that someone you love is spending their day in a warm. companionable, secure place, filled with light and life and activities. If you're looking for a safe, stimulating program for a loved one who's living with dementia or Alzheimer's, call Sedgewood Commons

The Adult Day Program offers professional and loving care by the day or week, with meals, social and recreational activities, and personal care. It will make a big difference

Residential, Rehabilitative and long-term

Call 781-5775 or 1-800-287-4019

ood Common * 22 Northbrook Falmouth, Maine 04101 www.edgetroodcommons.com





Southern Maine we pride ourselves on helping you live with peace, dignity and joy for the rest of your life.

Call toll-free at (966) 621-7600 or visit www.hospiceofsouthernmaine.org

OF SOUTHERN MAINE

Insprening the quality of life at the end of life.



isiting nurses

Heartfelt Home Care

Serving all of York County 24 hours a day, 7 days a week



Services include:

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



Kennebunk 72 Main Street 207-985-1000 **Biddeford** 235 Main Street 207-283-7680

1-800-794-3546 www.smmcvisitingnurses.org

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

An affiliate of Southern Maine Medical Center



GONE! X cataracts X reading glasses X eyeglasses Welcome back to a great life.

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

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

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

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

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

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



Tomorrow's eyecare today.

53 Sewall Street • Portland, Maine 04102 www.seewithlasik.com • www.eyecaremed.com

BOARD-CERTIFIED OPHTHALMOLOGISTS AND EYE SURGEONS
Bruce R. Cassidy, MD • Robert W. Daly, MD • William S. Holt, MD • Elizabeth G. Serrage, MD • Jordan E. Sterrer, MD

SMAA's "As You Like It" Expands to Events on Broadway

ring family and friends together for a Thanksgiving Day Buffet with all the trimmings. Enjoy a bountiful display of foods presented as traditional New England inspired cuisine by chef/owner Kevin Fallen, CEC.

From traditional turkey and all the trimmings to roasted root vegetables to the cranberry fritters with Maine maple butter, there are ample offerings to satisfy everyone's palate. Menu also includes roast prime rib and glazed ham. Serving will be from 11 to 3 at Events on Broadway, 729 Broadway, South Portland. For a complete menu, visit www.ptcmaine.com. For reservations, call 699-5855. Walk-ins welcome. Just \$13 for this huge buffet if you are 60 and older and get your ticket through SMAA, 136 US Route One, Scarborough. Regular price for those under age 60 is \$19.

Sunday Night Dinner and Jazz

Plan on every Sunday! November 22 and 29th special guest Don Doane and friends 6-9pm. Dinner and jazz is \$6.50 for those 60 and older. Regular price is \$12.50. Call 699-5855 for dinner reservations. Walk-ins welcome. Pick up your ticket at SMAA, 136 US Route One, Scarborough. FMI, call 396-6583.

Home Healthcare for Loved Ones

In-Home Services for You or Your Loved Ones

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

New England Family Healthcare 699-4663

125 Presumpscot St • Portland www.homehealthcaremaine.com





FINE ART | ANTIQUES | DECORATIVE ARTS

Independent Valuations for Insurance Purposes, Estate Planning, and Charitable Donations.

USPAP 2008–2009 RISD/CE Appraisal Studies; Art & Antiques Certificate Program CCAC, Bachelor Fine Arts, Painting Appraisers Association of America, Affiliate OMAA Exhibitions & Auction Committees



(207) 361-1901 twold@artappraisalsne.com www.artappraisalsne.com

CAPE NEDDICK, MAINE



Home Improvement Scams

By Legal Services for the Elderly

ave you had a problem with a home repair that was not finished, was done improperly, or was never done at all? If so, you have a number of possible next steps.

For example, if the contracted work was not finished:

First, write a letter to the contractor (date it and keep a copy) specifically stating your complaints. If most of the work was satisfactory the contractor should be given the opportunity to complete the job within a reasonable time. If the contractor does not respond or refuses to do more work, you can then hire someone else to complete the job. You can also sue the original contractor for the cost of completing the job properly. To do that, first get an opinion in writing either from your town's code enforcement officer or from another contractor.

If you seek damages for \$4,500 or less or more than \$4,500:

For amounts under \$4,500 you can sue in Small Claims Court, without the expense of hiring a lawyer. You would present there your complaint and supporting evidence such as a written contract if there was one, photographs, written estimates of completion costs, and any correspondence.

For amounts over \$4,500 you must sue in a higher court and hire a private attorney.

If the work done was unsatisfactory:

For very poorly done work, you need not allow the contractor to return to attempt repairs. Instead, write the contractor listing your complaints, obtain written opinions by experts on the work's poor quality, and then sue the contractor as outlined above.

If none of the work was performed:

For agreed-upon but unperformed work, you can cancel the contract by writing the contractor to that effect and request your money back. If the money is not returned you can then sue the contractor for the amount you paid. Again, for amounts under \$4,500 you can go to Small Claims Court.

Door-to-Door Solicitations of Work

The three-day "cooling off" period:

If you agree on home repairs to be done by a contractor/salesperson who has solicited you in a door-to-door situation, you have three days to consider the agreement and cancel the contract without penalty. To cancel the work, write the contractor cancelling the contract and requesting your money back if you have paid in advance.

Use a reputable contractor:

Do not let yourself be talked

into repairs by an unknown person soliciting on your doorstep. Best is to use reputable contractors or someone recommended by a knowledgeable friend who had good personal experience with the contractor. Often the materials used by door-to-door contractors are of poor quality and the work may be done inadequately.

Also, contractors unknown to you may be difficult to locate after they have taken your money. Furthermore, even if you do manage to locate them, they often will have no money h to repay you, even if you sue them and win.

Get a written contract:

Before paying any money to the contractor, get a written contract. For repair work costing more than \$3000, a written contract must be in place, which should include such provisions as a warranty for good workmanship.

If you run into problems, get help:

For any type of problem with home repairs, the Maine Attorney General's Office is a helpful resource. If you are not interested in going to court, the Office offers mediation services to help negotiate a settlement with your contractor. You should also report to the Office fly-by-night scammers. The Maine Attorney General's Office can be reached at (207) 626-8800 or online at www.state.me.us/ag.

In addition, the Legal Services for the Elderly Helpline at 1-800-750-5353 can evaluate your problem and advise practical steps to take. Although Legal Services for the Elderly takes a few cases, such as when the client is in danger of losing his/her home due to improper repairs, generally you will need a private attorney if you plan to sue in any court except Small Claims Court. Mediation is required before a case is heard in Small Claims Court Court.

Financing Home Repairs:

Financing arranged by the contractor can be one of the most serious problems resulting from door-to-door solicitations for repairs. Although the contractor may suggest he can arrange for financing the work and materials, beware! Often the interest rates are very high compared with a regular home equity loan.

To arrange your own financing consider a home equity loan to pay for home repairs. However, it is NOT a good idea to consolidate your home repair loan with other indebtedness such as your credit card or medical or auto loans. If you are unable to keep up payments on that then-larger debt, you may be vulnerable to foreclosure on your home. The Legal Services for the Elderly Helpline (1-800-750-5353) can also counsel you about debt problems.

For further information on all of the above topics please call Legal Services for the Elderly Helpline at 1-800-750-5353.



ARCADIA

Keeping people independent



Please consider the full range of Arcadia home care services and products available to you – all designed to help keep you independent. Arcadia, with nationwide operations, provides:

- Home care (nurses, aides, homemakers, companions, live-ins)
- Arcadia Rx mail-order pharmacy 1-800-707-0120
- Online health and safety aids at www.arcadiahomehealth.com

For additional information about Arcadia's services and products contact us at 207-324-3400. Visit us at www.arcadiaresourcesinc.com



EDITORIAL

What Happened to Health Care Reform?

ntil recently it seemed predictable that health care reform would occur soon

form would occur soon after the new administration was in place. Most agreed that the current system had failed, that the cost of health care was inflated, and that the need to care for 100 million uninsured and underinsured people demanded our at-

tention. Alarms sounded that health expenditures were threaten-

ing to balloon to an unsustainable 20% of the GDP. In consequence,

vast armies have materialized to participate in the current battles over health care, battles being waged by "stakeholders" rather than soldiers, and motivated by **greed.** Activists have never been more active, but failure to consider social justice has become embar-

rassingly commonplace.
Self-appointed "experts" on

health care have attempted to orchestrate the ways and means of change while lacking the vital ingredient of experience, never having looked a patient in the eye. Health care reform has also been selected as a focal point for differing with a new president, an opportunity to stimulate turmoil and rouse opposition to everything he tries to do. Meanwhile the clock ticks on, to the advantage of the special interests who relish the status quo. Unsurprisingly, ordinary Americans are confused as they attempt to sort out the issues and take positions. My advice is to consider the source of the information. Is there a conflict of interest? Is there a monetary reward for the people giving advice? Are they knowledgeable and experienced? Do they respect social justice and equality?

Let's explore some true and imaginary problems preventing progress in health care reform.

Problem #1: Health care reform has become too political. True. Politicians need to hear this from the constituents. An independent commission should be established to develop a reform package, using individuals who are experienced in health care administration and who reject political involvement as being inappropriate and beneath the ideals of such reforms.

Problem #2: Change will cause tax increases. False. Costs of a single-payer system would be much less than our current system. Elimination of duplication of effort, of excess CEO and other administrative salary packages, and bringing down stratospheric pricing for drugs and medical devices will ensure lower costs.

Problem #3: The Government lacks skill and experience in running a health care system. False. The Federal Government has abundant skill and experience as evidenced by its successful operation of over 50% of our current system, including military medicine, the Veterans Administration health care system, the NIH, the CDC, the Pub-

lic Health Service, and Medicare.

Problem #4: Drug price control will cause pharmaceutical firms to curtail research, thus impairing the development of new drugs and medical devices.

False. Such research is carried out predominantly by government grant funding plus private non-profit funded sources.

Problem #5: Systems such as universal health care with a single payer will overload health care facilities, causing long waits said to occur in Canada.

Wrong. Wait times in systems such as Canada's are mostly imaginary or are caused by administrative delay and scarcity of equipment—shortages of which the United States does not suffer.

Problem #6: A single-payer system will destroy the health insurance and pharmaceutical industries. False. They are alive and well in single-payer systems all over the world and can adapt to the business climate. Some executives may, however, have a reduction in multi-million dollar salaries and may have to give up a jet.

Problem #7: We cannot afford it. Wrong. We need only wind down a few wars and decline the next one and we will have a surplus of funds for our taxpayers' health care.

Problem #8: Lobbyists for health care vendors prevent reform desired by American voters. True. All polls show Americans favoring a universal single-payer system. However, this is stymied by Congress, led by Senator Baucus, a recipient of more than \$5 million in campaign donations from the health care industry.

Can't we see? Reform is alive and well when we open our eyes to the facts.

Richard C. Dillihunt, MD is a retired surgeon currently living in Portland. Dr. Dillihunt trained and practiced at Maine Medical Center and describes himself as a long term proponent of universal health care and a single payer system. He can be reached at dillihunt8@aol.com.

MAJORS MOBILITY HOME MEDICAL EQUIPMENT

Take an additional 20% OFF

any item in the store

through 12/31/09 with this coupon.

two locations

TOLL FREE: 1-800-570-3393

55 Spring Street • Scarborough • 510-0045 Topsham Fair Mall • Topsham • 729-6990

www.majorsmobility.com
Hours: Mon.-Fri. 9:00-5:30, Sat: 9:00-4:00

Are you paying too much for YOUR Medicare Supplement?

We carry top-rated companies with affordable premiums.

We are a local, family-owned agency specializing in Medicare Supplements and Part D Prescription Plans.

The Medicare Part D annual enrollment period is fast approaching, why not let us give you a no cost, no obligation review of your current plan against the upcoming 2010 plans that may offer you significant savings.

Southern MaineRetirement Services

150 MAIN ST., P.O. BOX 283 BRIDGTON, ME 04009

Call us Toll Free at 1-866-886-4340 or visit our web site at www.smaineretirement.com for a free quote.

VISIT OUR NEW WEBSITE WWW.SMaaa.org



HomeHealth Visiting Nurses

In one year, over 20,000 children, adults and elders benefited from our services and programs.

1-800-660-4867

www.homehealth.org MaineHealth

From Volunteer to Gold Medalist

by Colleen Myers Advisory Board Member, **Maine Senior Games**

n the summer of 2008 I discovered a group of older track and field enthusiasts competing at Portland's Fitzpatrick Stadium in the Maine Senior Games (MSG). Intrigued, I became a member of the advisory board and thought about training for this year's Track & Field event, but never did actually train. However, although I hadn't gone to this year's Track & Field event dressed to compete, I ended up running both the 1500 meter and the 400 meter because of a "fallen angel" whose real name is Gloria.

As a volunteer, I was stationed at the registration desk and had just heard the 1500 meter race called when a small silver-haired woman ran towards me and fell, flat on her face! She picked herself up and said, "Please help me! I'm coming from the javelin throw, and I need to be down there for the 1500 meter and I just fell and hurt my knee. I'm so nervous! I'm the only woman running in the 1500 and I hate to have to run it by myself."

"You don't have to run it by yourself," I heard myself saying. "I'll run it with you."

"You WILL?" she cried. "Yes," I said, more certainly than I felt. Quickly I filled in a form, ran it to

the time-keeper's table, and got into position with Gloria at the starting line. We were holding hands and a few on-lookers were cheering as the starting gun went off.

"Go on, go on," she urged me. "Those long legs of yours were made for running. Go on, don't wait for me."

So we loped alongside each other for a few dozen meters, and then I jogged ahead, around the track once, twice, three times, each time with a bit more difficulty but with the growing certainty that I could do this. Just as I began to slow down at the end of what I thought was the final lap, the timekeeper said, "Just one more."

I thought I didn't have it in me. Everything in me was begging me to stop, or at least slow down to a walk, but I kept on going because of Gloria. Also, I thought of my teenage children Leo and Clara and their struggles with their crosscountry runs, and I kept on running. In consequence, I took the Gold medal in the 60-64 age category, and Gloria, a few lengths after me, took the Gold in the 75-79 category. We got our medals not for being super fast but for being out there when nobody else was!

"What shall we do next?" Gloria asked me. "Call 911?" I joked, but she was serious. Then I met Tom Ryan, a celebrity in the Senior Games world who takes top honors

in meets all across the country in his 50-54 age group. He, too, won a Gold medal that day, though he had to fight for his against a field of strong contenders.

"Now that you're warmed up from the 1500," said Tom, "you should try a sprint race like the 200 or the 400. You wouldn't want to leave here having done just one event." So I found myself queuing up again, for the 400, with Gloria and our new friend Pat from Vermont, who ran a strong race and nearly beat Jerry, a man older than she but younger than Gloria. It didn't matter. We were all in it togeth-

er, all for one, one for all.

In my business, I am in a small group called Get up and Go, and we took our name from the story of an Olympic skier who realized that she lost the Gold not because she fell, but because she didn't get up as quickly as another skier who also fell. We all fall, but the medals go to the ones who get up the quickest.

from New York to compete in Maine Senior Games. She took the Gold Medal in the 1500 meter for women age 75-79. Read about Gloria in "From Volunteer to Gold Medalist."

That's what Gloria did. And by falling right in front of me, and asking for my help, she gave me the courage to do something I'd been thinking about doing, but not actually doing, for nearly a year. I felt like a champion, she felt like a champion, and, we think, we inspired a whole bunch of people!

I am on the Advisory Board of the Maine Senior Games, and had never competed in an athletic event until I met Gloria Lipton on Saturday, September 12, 2009. She is unforgettable! ~Colleen Myers



Gloria Lipton traveled to Maine







SENIORS HALF PRICE EVERYDAY



Your time. Your pace. Your 50% savings.

We ride the train because it's easy. And affordable.

Seven days a week we can ride for half price and enjoy traveling in comfort.

The Downeaster is so quiet.
We can relax, have a snack,
move about. At 50% off—
and with convenient stops
and schedules—
it's the only way to go.

It's so obvious. We always take the train.

For schedules and fares, call 1-800-USA-RAIL or visit www.AmtrakDowneaster.com.

You must mention or type (for online reservations) promotion code V543 to receive discount.

PORTLAND >> OLD ORCHARD BEACH >> SACO >> WELLS >> DOVER DURHAM/UNH >> EXETER >> HAVERHILL >> WOBURN >> BOSTON



It's That Time Of Year Again,

continued from page 1

plans each company offers must be reduced. In Cumberland and York counties there are five companies who are reducing the number of plans they offer for 2010. They are: Coventry Health Care sold as Advantra Freedom, WellCare Health Plans, UnitedHealth Group sold as AARP, Secure Horizons or Evercare, AETNA and Humana.

By October 31st almost 1,600 people in southern Maine received notices that their Medicare Advantage Plan will not be renewed for 2010. If your policy will not be renewed you must choose a different plan or you will be automatically returned to Original Medicare. This means that you will need to purchase a Medi-gap supplemental plan and a drug plan to have complete coverage. You will have until January 31, 2010 to do so, but if you do not have new coverage in place before the end 2009 you may face a one month gap with no health coverage before your new policy

takes effect.

It is also time to review your Medicare Part D Plan to make sure that it will be as cost-effective for 2010. The number of plans available is changing again this year along with premiums and deductibles. The maximum drug coverage deductible for 2010 will be \$310 with only 15 plans having no deductible this year. There will be 44 Part D plans available in Maine in 2010, 12 have decreased their premiums and 27 have increased their premiums. The average premium increase among the 44 plans is approximately 8%. Don't be caught short with a plan that is priced too high or doesn't cover all of your medications. Make sure to check your Part D options before the end of December.

Southern Maine Agency on Aging will be holding clinics in both York and Cumberland counties to help seniors make informed insurance choices. Make an appointment for a review of your coverage beginning November 15, 2009. See schedule of locations and phone numbers below to call for an appointment.

Make an Appointment for Help Figuring Out Your Medicare Prescription Drug Plan

Open Enrollment is November 15 through December 31

he Southern Maine Agency on Aging provides unbiased help with making decisions about your Medicare options including Medicare Advantage Plans. We strongly recommend that you review your plan every year.

Due to the high volume of people needing help at each clinic, an appointment is required except in Bridgton.

Biddeford, McArthur Library Call: Linda Sprague-Lambert at 776-4759, Mondays 11:30AM-2:30PM, Tuesday & Wednesdays 9:30AM-12:30PM

Bridgton Hospital, Lakes Region Tuesdays 11/17, 11/24, 12/1, 12/8, 12/15, 12/22, 12/29 9AM-3PM /No appointment needed.

Freeport Library
Call: 396-6524 or 1-800-427-7411
x524, Tuesdays 11/17, 11/24, 12/1,
12/8, 12/15, 12/22, 12/29, 10AMnoon, Thursdays 11/19, 12/3,
12/10, 12/17, 12/31 10AM-noon

Gorham, Baxter Memorial <u>Library</u> Call: 396-6524 or 1-800-427-7411 x524, Fridays 11/20, 12/4, 12/11, 12/18 9AM-noon

<u>Gray Library</u> Call: 396-6524 or 1-800-427-7411 x524, Wednesdays.

Kennebunk Library
Call: 396-6524 or 1-800-427-7411
x524, Mondays 11/16, 11/23,
11/30, 12/7, 12/14, 12/21, 12/28
12:30-3PM

Portland, Mercy at Westgate Shopping Plaza Call: 396-6524 or 1-800-427-7411 x524, Wednesdays 12/9, 12/16 9AM-3PM

Portland, Maine Medical Geriatric Center Call: 396-6524 or 1-800-427-7411 x524, Mondays 11/16, 11/30, 12/7, 12/14, 12/28 9AM-noon

Sanford, Trafton Senior Center Call: 396-6524 or 1-800-427-7411 x524, Monday 11/23, 12/21 9AM-noon

Scarborough, SMAA Office, 136 <u>US Route One</u> Call: 396-6524 or 1-800-427-7411 x524, Mondays 11/16, 11/23, 11/30, 12/7, 12/14, 12/21, 12/28 9AM-4PM, Wednesdays 11/18, 12/2, 12/9, 12/16, 12/23, 12/30 9AM-4PM, Wednesday 11/25 9AM-noon, Thursdays 11/19, 12/3, 12/10, 12/17 9AM-4PM, Thursdays 12/24, 12/31 9AM-noon, Fridays 11/20, 12/4, 12/11, 12/18 9AM-4PM

South Portland Library Call: 396-6524 or 1-800-427-7411 x524, Thursdays 11/19, 12/3, 12/10, 12/17, 12/31 10AM-1PM

Springvale Library
Call: 396-6524 or 1-800-427-7411
x524, Friday 11/20 10AM-3PM,
Friday 12/11 10AM-3PM

Windham Adult Ed Call: 396-6524 or 1-800-427-7411 x524, Mondays and Tuesdays 9AM-3PM

York Hospital Residents of York, the Berwicks, Kittery and Wells call 361-6988 for appointments.

Understanding Stroke—It is a Medical Emergency

hen I was young, all I knew about stroke was that my grandfather had a "shock," which meant that he had trouble walking and he cried easily. My neighbor also had one, and he was unable to talk with me while we sat on the porch. In the 18 years since then, as an occupational therapist working in the field of stroke rehabilitation, I have learned much more about strokes.

A stroke is a life-changing event that occurs when an artery in the brain becomes blocked by a blood clot, or has a leak that causes bleeding into the surrounding brain tissue. The resulting loss of oxygen and nutrients to the brain lead to tissue death. Because each area of the brain is wired for a specific function, when an area becomes damaged after a stroke, some bodily function is affected, such as speech, the ability to walk, the use of an arm, or the ability to think clearly. However, recovery is possible with immediate medical attention followed by appropriate therapy.

According to the American Stroke Association, stroke is the third leading cause of death in the US, killing more than 143,000 of the 700,000 people who suffer from stroke each year. Although the elderly are more at risk, stroke has no age barriers and can also devastate the life of the young. More men than women suffer strokes but more women die from them, and the medical and disability cost has reached \$68.9 billion. As overwhelming as these statistics are, there are things people can do to help reduce their risk of stroke.

Knowing the warning signs of stroke is crucial to getting immediate medical attention, since stroke symptoms come on suddenly. Warning signs include a sudden weakness on one side of the body that could include a facial droop, a sudden change in vision or the ability to communicate, sudden confusion or disorientation, and a sudden, severe headache. If a person experiences any of these symptoms, calling 911 immediately is the appropriate response, since stroke is a medical

emergency! Moreover, having timely medical attention can lead to a better chance of recovery.

Recent advances in the medical treatment options for people suffering from a stroke are encouraging. One of the most important new developments is the production of a "clot busting" drug, tPA, Tissue Plasminogen Activator. When administered within three hours of the beginning of symptoms, this drug can lead to dissolving a clot and restoring blood flow to the brain. However, it can only be used for strokes caused by clots that are not bleeding in the brain. Of course there are risks involved in using this drug, and not every patient is able to receive it due to other medical conditions, but there are also surgical interventions that may be appropriate as well. People do need to remember, though, to act quickly and get immediate medical attention.

Understanding how to reduce your own risk of stroke is therefore important, and risks fall into two categories, those you can control and those you can't. Factors that you can't control are age, since the chance for stroke increases with years; heredity, since parents or grandparents having a stroke increases your risk; sex, since more men than women suffer stroke; a prior stroke, a mini-stroke(also known as TIA), and a heart attack, any of which increase the risk of stroke. Since nothing can be done about these particular risk factors, knowing that there are other risk factors that you can change or control is crucial.

You may be able, for example, to exercise some control over factors such as high blood pressure, which is the leading cause of stroke. Also, while people with artery disease, irregular heart rhythm, or heart disease are at higher risk, many of these conditions are managed with good medical follow-up and if necessary medications. Similarly, high cholesterol can be managed through diet, exercise, and medications. Another risk factor that can be controlled by diet and medications is diabetes, which, if left untreated, can lead to stroke, kidney disease, decreased circulation, and loss of vision. Smoking and alcohol use has also been linked to increase risk of stroke and heart disease, and these

the risk factors for stroke are excellent ways to reduce the risk of stroke and increase the chance for recovery from stroke. In consequence, people who receive regular care from a physician, take prescribed medications, are physically active, eat a heart-healthy diet, and avoid smoking and alcohol use can

lower their risk of stroke. Additionally, people who act fast when experiencing the warning signs of stroke and seek immediate medical attention can help improve their chance of recovery. For more information, contact the American Stroke Association, 1-888-4-STROKE or 1-888-478-7653 or the American Heart Association, 1-800-AHA-USA-1 or 1-800-242-8721.

17

This article was contributed by Sharon Hartl, OTR/L, Stroke Program Leader at New England Rehabilitation Hospital of Portland.

are also controllable factors. Knowing the warning signs and

Birchwoods at Canco Assisted Living Community



Great Views of Surrounding Grounds • Two Bedroom Cottages Spacious Studios and One Bedroom Apartments • All Utilities Individual Climate Control . Emergency Call System

Registered Nurse and LPN on Staff 7 Days a Week • Three Chef Prepared Meals in Elegant Dining Room • Full Fitness Program, Entertainment, Shopping, Meals Out & Much More

Please Call for Your Tour and Free Lunch • (207) 772-1080

86 Holiday Dr., Portland, ME 04103

www.seniorlivinginstyle.com

ENRICHING LIVES, ENJOYING LIFE, LIVING WELL





Just beyond the beautiful Royal River is a place you'll love to call home. From the traditional stone fireplace that welcomes you, to our world-class service and amenities, Bay Square at Yarmouth invites you to come celebrate life with friends by your side.

Life at Bay Square feels like coming home to your favorite seaside inn, where a caring staff and full calendar of activities make it easy to enjoy every day.

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



27 Forest Falls Drive • Yarmouth, ME 04096 • 207-846-0044 www.benchmarkquality.com

Assisted Living • The Harbor Program for the Memory Impaired

Mobility Solutions



JC Mobility Solutions LLC

Judie Conley, RN, BSN

Let US Help YOU Get Mobile!

Sales Service & Rental of **Mobility Products** New and Pre-Owned

51B Main St, Rte 121, Raymond, ME 207-655-2000 or 1-866-435-6399

> Call us 7 AM to 7 PM 7 days a week email: jcmobility@hotmail.com www.jcmobility.com Personal Service is Our Goal



Monthly Specials

Agency on Aging

Retired and Senior Volunteer Program "Sharing the Experiences of a Lifetime through Volunteering"

Volunteer Opportunities

here are hundreds of volunteer opportunities available for people age 55 and over through RSVP. The ones listed below are just "the tip of the iceberg." Share your holiday joy with others: Volunteer!

Cumberland County

- Find your niche assisting adults and children with literacy. This would include assisting foreign students, young children, adult immigrants and other adults. This is a satisfying opportunity and there is a great need.
- Help seniors who are looking forward to learning how to use a computer. They would like instruction on basic tasks such as sending and receiving e-mail and using the Internet.
- An agency in Freeport has a variety of needs. Here's a chance to choose, from helping in a thrift store to assisting a needy person.
- Help a nonprofit agency by helping to sort clothes for lowincome families.
- Promote good health for seniors

by becoming a health educator. Excellent training is provided. All volunteers in this program work in pairs.

 Various organizations need help in many different forms for the holidays. Perhaps you could help sort toys or help out at holiday meals.

These and many other volunteer opportunities are available. All you have to do is pick up the phone and call Priscilla Greene at 396-6521 or 1-800-427-7411, Ext. 521. You may also e-mail pgreene@ smaaa.org. Bear in mind that these are only a few of the opportunities that can be yours through RSVP.

York County

- There are a variety of opportunities to help at an assisted living facility in York. Volunteers are needed to visit residents or to help out in a variety of activities including entertainment, social hours, special events and the creative arts.
- A number of child care sites in York County are looking for Born To Read volunteers to come once a week for about an hour and read to the children.

Training materials and tips for finding appropriate children's books are provided.

- There are lots of volunteer opportunities throughout the county to help seniors who live at home. Examples include delivering meals, shopping for groceries, performing minor home repair tasks and teaching health-related classes. Orientation and training are always provided.
- There are also opportunities to help seniors who live in assisted living or nursing homes. Some seniors who live in congregate settings have no family around and would welcome visitors. In addition, the activities programs of these facilities depend on volunteers in order to operate. Opportunities to help in this way exist throughout York County.

To learn more about these and many other volunteer opportunities from Kittery to Kennebunk, contact Deborah Levine at 603-205-4073 or by e-mailing dlevine12@yahoo.com. For other areas in York County, contact Ken Murray, at 1-800-427-7411, Extension 520 or by e-mailing kmurray@smaaa.org.

Recruiting Leadership Level Volunteers for Nonprofits

or 35 years, and still today, RSVP has recruited thousands of wonderful volunteers to help nonprofits by providing direct service or by providing support services to help the organizations operate. Now, through the RSVP Capacity Corps, we are adding a third type of volunteer service: helping nonprofits by undertaking leadership projects that the nonprofits design that will help them increase their ability to serve the community.

Over the last two years we have tested this concept by recruiting volunteers to help with leadership type projects here at Southern Maine Agency on Aging. Now we want to begin to recruit volunteers to do this for other area nonprofits, as well.

If you are interested, please contact Ken Murray by calling 396-6520 or e-mailing kmurray@ smaaa.org.



38 Alfred St. Biddeford, ME 04005 **207-282-5100**

info@maineestatebuyers.com Web: MaineEstateBuyers.com

IT SHOULDN'T HAVE TO BE LIKE THIS!

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

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



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

With Cash in hand you can invest, take a vacation, enjoy your grandkids or just enjoy life!

New Volunteers

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

Nina Barton Stuart Bowen Sylvia Del Ponte Dolores Ferron Constance Grant Kenneth Haskell Joan Hatch Henry Higgins Joan Jagolinzer Anna Johnson Alison McCrady Evelyn Newlyn Diane Raymond Anne Weber June Wortman

New RSVP Stations

Learning Works of Portland has joined the growing cadre of organizations where RSVP volunteers can contribute their time and talent.

Caring People Help You Stay Independent in Your Own Home

Advantage Home Care is the perfect solution for seniors who want to remain at home but need some help.

Highly qualified and trained caregivers can assist you and your loved ones with a variety of daily activities

- such as: Caring Companionship
 Meal planning and preparation
 - Incidental transportation
 - Light housekeeping & laundry
- Medication reminders
- Assistance with bathing and grooming



415 Congress Street, Suite 202 Portland, Maine 04101 Call today! (207) 699-2570

www.advantagehomecaremaine.com

New RSVP Resource in Southern York County

everal months ago Deborah Levine became an RSVP Coordinator for York County (Kittery to Kennebunk) and has already added many new volunteer positions. In the coming months, she will be publicizing the wonderful opportunities available through RSVP. If you or anyone you know wants to "lead with experience" at one of many RSVP stations in the seacoast area, please email Deborah at dlevine12@yahoo.com or call 603-205-4073 to set up a meeting. She will help you to find a meaningful and stimulating volunteer opportunity.

A Special Opportunity: Join ENCorps Maine

Are you:

- Over 50?
- Want to meet new people with similar interests?
- Have an idea for sustaining a healthy, prosperous environment but don't know where to begin?

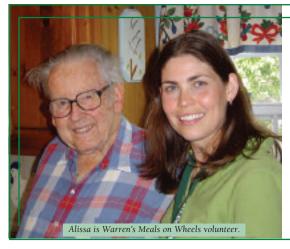
The University of Maine Center on Aging has developed a new statewide program. The Encore Leadership Corps is an exciting new program looking for volunteers who are 50 and older to participate in volunteer activities that support "livable communities for all ages." The community service you complete as a Corps member can be an outdoor project such as improving hiking trails or instituting a dog park. It can also be an indoor effort, such as serving on your community planning board or grant writing for a watershed project. Encore volunteers develop their own project ideas that fit with their interests and local community needs. There is no cost to participate.

An education summit will be held on April 12-13, 2010. This summit will provide you with leadership training and skills development for community volunteer work. Food will be provided as well as transportation and lodging at no cost for those who need it.

After the summit, volunteers will go back to their communities and begin planning and carrying out their ideas/volunteer projects. They will be linked with community organizations via the UMaine Center on Aging for assistance in their project. They will need to report their monthly progress to the Center on Aging. In addition to becoming part of a statewide network of volunteers who will be able to learn from each other in an online forum, on-going training will also be provided.

To learn more, call RSVP of Southern Maine and speak with Ken Murray. He may be reached at 396-6520 or 1-800-427-7411, Ext. 520.







Make your gift online securely at www.smaaa.org or mail your gift with the information below to:

SMAA Annual Fund 136 US Route One Scarborough, ME 04074 Your gift to our 2009 Annual Fund will have some pretty amazing results! It will benefit some of your own friends, neighbors or even family members.

| Enclosed is my/our gift of \$ | ☐ This gift is anonymous. | |
|----------------------------------|---|--|
| Name(s): | $\hfill\square$ Please contact me about making a planned gift or leaving a bequest. | |
| Address: | My gift is $\ \square$ Unrestricted $\ \square$ Dedicated to the following program | |
| City/Town: State: Zip: | This gift is ☐ in honor of ☐ in memory of | |
| Phone: Email: | This gitt is in honor or in memory or | |
| Visa or Mastercard: # Exp. date: | Please notify: (name and address) | |
| Signature | | |

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!

Jay Ball, your local Anthem Blue Cross and Blue Shield sales representative **Local:** 207-272-0127

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

Anthem Blue Cross and Blue Shield Customer Service: 1-888-445-8916 toll-free; TTY/TDD: 1-800-425-5705; Hours: 8 a.m. to 8 p.m., 7 days a week

This is a Medicare Advantage plan with a Medicare contract. This is an advertisement.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



Health. Join In.

M0013_10Adv_048 FandU 09/22/2009



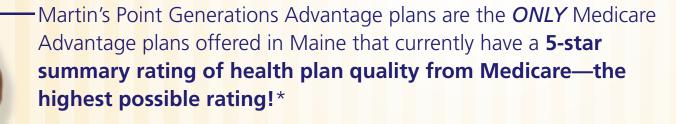




Medicare Beneficiaries who live in Maine please read this important message about your Medicare Health Plan options.



FOR OUR MEDICARE HEALTH PLANS*



MARTIN'S POINT GENERATIONS **ADVANTAGE®**

Join Us at a Free Sales Seminar in Your Neighborhood—RSVP Today!

Please join us for a free sales seminar to learn about affordable Medicare Advantage options from Martin's Point—a Maine company. We'll answer your questions about Medicare and will provide details about our three plans: Prime (HMOPOS), Select (PPO), and Value (HMO). For more information, visit our website at www.martinspoint.org/medicare.

RSVP by calling 1-866-653-5345 (TTY/TDD 1-866-544-7502)

We're available 8 am-8 pm, seven days a week.

For accommodation of persons with special needs at these presentations, please call the RSVP phone numbers above. A Martin's Point Generations Advantage representative will be present with information and applications. These events are sponsored by Martin's Point Generations, LLC, and are not affiliated with the venues in which they are held.

PORTLAND

Martin's Point, 901 Washington Ave.

Nov. 10, 10 am and 1 pm,

Nov. 17, 10 am and 7 pm,

Nov. 24, 10 am and 1 pm,

Dec. 1, 10 am,

Dec. 8, 10 am and 1 pm, and

Dec. 15, 10 am and 1 pm

SANFORD

Trafton Senior Center, 19 Elm St.

Nov. 24, 11 am

SACO

Dyer Library, 371 Main St. **Dec. 14,** 10 am and 1 pm

www.martinspoint.org/medicare

For more information, visit us online, or call:

Toll-free: 1-888-640-4423 | TTY/TDD: 1-866-544-7502

We're available 8am-8pm, seven days a week.

*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. You must have Medicare Part A and B to enroll in Martin's Point Generations Advantage. Serving all of Maine except Washington County.

Martin's Point Generations Advantage is a Medicare Advantage organization with a Medicare contract. The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan. H5591_2010_510 H1365_2010_510