

From the Director's Desk

Planning Ahead

In the coldest part of winter, I bring a warm message to you about what SMAA has undertaken to be prudent and innovative stewards of our finances. Here are some of the efforts we are making to trim expenses and improve services:

- Beginning April 13, we will be one of the first in New England to begin a new and innovative preparation and distribution system for Meals on Wheels that will save more than \$90,000 a year and improve food quality. These and other cost savings mean that, unlike other Meals on Wheels programs nationally, we will not have to cap the program or create waiting lists to help our homebound elders.
- A grant from the JTG Foundation enabled us to create a comprehensive and interactive Web site that allows us to share information and communicate more cost efficiently. Visit it at: www.smaaa.org.
- Our Board and staff are completing a four-year strategic plan that calls for increased program fee revenue, philanthropic support, and visibility for our services, responds to the changing needs of older adults and their caregivers, and will enhance program quality, effectiveness and accountability.
- Renovations are nearing completion at our main office building in Scarborough that will improve the building's accessibility and energy efficiency, saving an estimated \$30,000 a year in energy costs.

Stimulus Impact

We have learned that SMAA will be getting a \$25,000 share of the \$100 million added for food relief. Given that our programs have been flat-funded for a number of years, this infusion of government money will help to minimize any funding shortages brought on by the economy overall.

Thank you to our contributors and advertisers who make the "Senior News" possible.



Laurence Gross
Executive Director
Southern Maine Agency on Aging



Thanks Medicare Volunteers!

Volunteer Medicare Advocates got together for a celebration lunch to mark the end of Medicare open enrollment. Southern Maine Agency on Aging (SMAA) staff and volunteers assisted 2,233 people between November 15 and December 31.

Seminars to learn about Medicare are held the 1st and 3rd Thursday of every month. Reservations are necessary. Call to reserve your seat. Each seminar runs from 10:00 a.m. to noon. Individual appointments with an Elder Advocate or Volunteer Medicare Advocate

can be scheduled on a first come, first serve basis following each seminar.

What to bring with you:

- Medicare Card
- Current list of drugs and quantities you take
- Social Security Number
- Income and asset figures (in case you qualify for reduced costs)
- Your current health insurance information

Call 396-6500 in the Portland area or 1-800-427-7411 for an appointment or to volunteer.



Volunteers pictured include from L to R front row, Mary Bruns, Kathy Barnes; middle row, Virgil Weeman, Mike Valante, Stan Cohen, Howard Hanning, Mark Partick; and back row, Ken Capron, Phil Ohman and David Smith.

WHAT MATTER OF BALANCE PARTICIPANTS SAY:

"I am already noticing a difference in my physical being. I am sure I am a little bit more mobile than I had been and plan to continue these exercises. Hopefully I'll be jumping over the moon soon."

"I seem to be more aware of every situation for my safety. I now "stop, look and listen" to my surroundings."

"This should be a must for all over 65! A great class!"

"The instructors were interesting, well prepared, friendly and encouraged everyone to participate. An excellent experience, not only for seniors."

"The class has been a joy—loads of information."

"A MOST informative and helpful course. It was a congenial group and such fun, as well as VERY helpful."

"I analyzed my home to check for problem areas and corrected some. The class made me more aware of possible dangers in our yard. I learned how to fall correctly and this helped decrease my fear of falling."

"I have regained hope in feeling stronger and more active. It has made me THINK."

"I exercise every day. I am changing the food I eat and researching foods more. I am drinking more water. I am more mindful of things and working on 'fears.' "

See page 5 to contact Anne Murray about classes.

Meals on Wheels Delivers

Grant Awarded from Meals on Wheels Association of America and Wal-Mart Foundation

The Portland Meals on Wheels program got a shot in the arm with notice of an \$8,000 grant to pay stipends for two drivers with downtown delivery routes. Snow banks, ice covered sidewalks and mud puddles don't stop David Wood and David Leddy from delivering nutritious meals to 25 people every week day. Both men are retirees willing to take on the driving, parking and walking involved in bringing meals to people that may otherwise hunger for a healthy meal.

"This grant is a welcome relief. We are committed to an open-door for those who are eligible for Meals on Wheels and this grant makes it possible to continue our 'no waiting list' policy," says Larry Gross, Executive Director.

According to a groundbreaking national research study, "The Causes, Consequences and Future of Senior Hunger in America," commissioned by the national Meals on Wheels Foundation, one-in-nine seniors in America is at risk of hunger. Access to food due to the inability to grocery shop or prepare nutritious meals can become an issue for older adults.

While the Southern Maine Agency on Aging does not have a waiting list for Meals on Wheels and is accepting new participants, recruiting and retaining volunteers to deliver meals is a constant need in all areas of York and Cumberland counties and especially in the city of Portland.

To volunteer or make a donation, visit www.smaaa.org or call 1-800-400-MEAL [6325].

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"Senior News" has contracted for auditing by The Certification Verification Council (CVC).

For details on advertising in "Senior News," log on to www.smaaa.org 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.

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MEDICARE EDITORIAL

Medicare Parts A and B do not cover the full cost of hospital and physicians services respectively. In general, about 20% of the Medicare-approved amounts for those services must be paid by the patient, unless he/she has Medicare supplement coverage—often called Medigap insurance, or a Medicare Advantage plan.



There are ten Medigap plans offered in Maine. These plans, named by the letters A, B, C, D, E, F, G, J, K and L, all cover some core health expenses (like Part A co-insurance for days 61 through 90). All but Plan A offer additional benefits as well. For example, Plan C covers the Medicare Part B annual deductible (\$135 in 2009). Plan D covers some at-home recovery expenses, and Plan E pays \$120 toward an annual physical exam.

All Medigap plans are offered by private insurance companies. By law, each specific plan has the same benefits no matter which company offers it. In other words, no matter from which insurer you buy Medigap Plan E, it has to be exactly the same Plan E. The only difference is the monthly premium charged by the insurance company. The premium rates are published by the State Bureau of Insurance and can be viewed on-line at [www.state.me.us/pfr/ins/medicare.htm]. As of this date, the lowest premiums for Medigap plans in Maine for 2009 are offered by AARP (except for Plan J where Anthem's premium is lower by \$3/month). If you currently have a Medigap plan you would be wise to check out the premium differences.

Stan Cohen,
Bridgton

Stan Cohen, a Medicare Volunteer Counselor, is available for free, one-on-one consultations at the Bridgton Hospital every Tuesday from 9AM to noon. No appointment is necessary. For more locations for consultations on Medicare, call the Agency on Aging at 1-800-427-7411 and ask for a Medicare Advocate.

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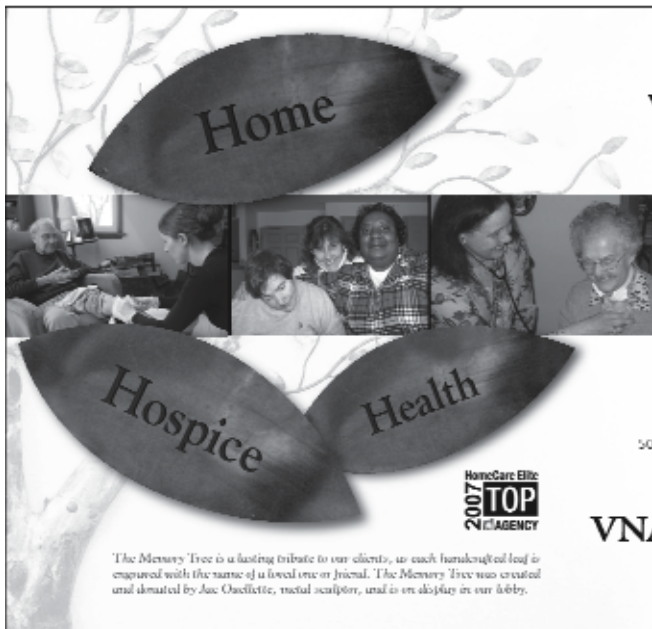
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The Memory Tree is a lasting tribute to our clients, as each handcrafted leaf is engraved with the name of a loved one or friend. The Memory Tree was created and donated by Jac Ouellette, metal sculptor, and is on display in our lobby.

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Family Caregiver Support Program



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

Is caring for 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.

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

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

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

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

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

York: 3rd Tuesday of the month, 1-2 PM, at the Heart Health Institute.

Contact Susan Kelly-Westman at 351-3700

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

New Educational Program for Caregivers of People with Dementia

The Savvy Caregiver program is now underway. The Maine Office of Elder Services received a grant from the Administration on Aging that has provided the opportunity for the Southern Maine Agency on Aging to offer this evidence-based, 12-hour educational program. Savvy Caregiver focuses on strengthening caregivers' skills, knowledge and outlook. Caregivers will learn about the process of dementia and how to structure the environment in such a way that frustration is kept to a minimum for both the caregiver and the person with dementia. Information about the importance of self-care is also included as a key piece in keeping caregivers healthy.

The program is offered in weekly two-hour sessions over a period of six weeks. Attendees receive a detailed manual to keep. There is no cost to participate but we will be asking caregivers to complete some questionnaires for research purposes at the start and twice during the year following training.

If you are interested in attending a session or would like more information, please call the Family Caregiver Support Program at SMAA or email aosullivan@smaaa.org.

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www.smaa.org



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Geriatrics: Making a Difference in the Care of Older People

By **Tehseen Naqvi, MD,**
Department of Geriatrics,
Maine Medical Center



Eleanor Rose¹ came into the Geriatrics Unit after repeated falls and was found to be hypotensive and in atrial fibrillation.² She was also taking out-dated anti-hypertensive medications, inappropriately being treated with steroids for an issue that had resolved several years ago, and had lost her independence due to her recent visits to the hospital related to falling. After sorting out her medical issues and adjusting her medications, we had Mrs. Rose on newer anti-hypertensives with better side-effect profiles, were treating her atrial fibrillation, had addressed her reasons for hypotension (which were likely the cause for her falls), and were weaning her off steroids. She left the hospital a week after admission to the Geriatrics Unit, once again independent and with a newfound quality of life.

Geriatric medicine is a specialty that deals primarily with medical issues which affect the elderly. This broad field covers issues including polypharmacy, memory difficulties, recurrent falls, osteoporosis, urinary incontinence, and numerous other areas. Patients are often referred from family physicians or other medical specialists to geriatricians in order to deal with the above medical conditions.

The role of the geriatrician within the medical team is to prevent and treat these issues using specialized experience and knowledge. With the ability to focus time and effort on issues which often slip through the cracks, geriatricians are able to make a significant impact on individual patient lives.

Geriatric issues tend not to be as high-profile as the heart attacks seen in cardiology or strokes within neurology. Nonetheless, the issues with which patients present to geriatricians have profound effects on their lives. Elderly patients who have suffered falls for any reason lessen their activities—often giving up lifelong hobbies and interests. Those with urinary incontinence will avoid going out due to the embarrassment of potential accidents. Being on too many medications often leads to unnecessary and bothersome side effects. Many of these very important issues can be remedied by geriatric consultations yet they are often forgotten when physicians are focusing on more acute issues.

Neonatologists are essential to treat infants as their diseases are too specialized for the average pediatrician to address on a daily basis. Similarly, geriatricians treat the complex medical issues which affect the elderly and cannot be dealt with by the most internal medicine physicians.

As the baby-boomer generation ages, the role of geriatricians in the medical system will continue to grow. Patients such as Eleanor Rose have seen the benefits of geriatric care firsthand. With the continued care of specialized geriatric physicians and nurses, patients with medical conditions and diseases which would often be missed or ignored can be treated early. Likewise, the earlier complications and drug interactions are discovered, the sooner the medical team can see their patients return to healthy, productive lives.

¹Patient name changed.

²The heart's two small upper chambers quiver instead of beat effectively. Blood isn't pumped completely out of them, so blood may pool and clot.

MATTER OF BALANCE
is a falls-reduction program for seniors designed to reduce the fear of falling and increase the activity levels of older adults who have concerns about falls. For information call Anne Murray at the Southern Maine Agency on Aging 396-6529 or 1-800-427-4711 Ext. 529.



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- wellness and exercise center
- library and computer center

THEATER IS ALIVE AND WELL IN MAINE!



Legacy Theater Company Opens April 24 DISCOUNT FOR OLDER ADULTS

The Legacy Theater Company, founded by Steve Burnette and others from the local theater community, begins its inaugural season on April 24 with the sketch comedy, "Random Acts of Silly." Performances will be at the Harry P Garland II Auditorium on the campus of Thornton Academy in Saco. In addition to producing top-notch theatrical productions, a portion of each ticket sold will be donated to worthy charitable organizations and groups that are making a difference in people's lives. The primary focus will be helping organizations that feed the hungry, clothe the needy or house the homeless. This mission will be its legacy. Legacy Theater Company also has a goal to collect one ton of food for local food pantries.

The first four tried and true productions scheduled are the sketch comedy, "Random Acts Of Silly," written and directed by Steve Burnette opening April 24, the international hit musical, "Forbidden Broadway" opening July 10, the clever Gilbert and Sullivan comedy operetta, "The Pirates of Penzance," opening August 14th and finally, the timeless stage adaptation, "To Kill A Mockingbird," opening October 9. Seniors will be given a \$5 discount on opening nights and on the first Sunday matinee performances, mak-

ing the ticket price just \$10. Season tickets are available for \$50 and can be used on any night or matinee during the run of each production.

Call 604-9448 to purchase tickets. Also, visit the Legacy Theater Company web site at www.legacytheatercompany.org for more information.

Poolyle Productions

Susan Poulin and Gordon Carlisle present **A Wicked Good Time at Town Hall, South Berwick, ME**

March 21 & 22 "A Visit with Ida"

April 4 & 5 "Celtic Songs and Stories" with Jennifer Armstrong

May 2 & 3 "Mid-Life Crisis Cabaret" with Pat Spalding, Gordon Carlisle and Susan Poulin.

All performances are at 7PM Saturday and 2PM Sunday. Call 207-384-4526 for ticket reservations or e-mail info@poolyle.com.

Portland Players

Portland Players presents "Brighton Beach Memoirs" directed by Michael Donovan from March 20 to April 5. Growing up in Brooklyn in 1937 isn't easy, but Neil Simon's award winning play proves that family issues can be both trying—and hilarious in this semi-autobiographical, coming-of-age comedy. Friday & Saturday, 8PM curtain and Sunday 2:30PM matinee. Senior discount applies.

Call 799-7337 or email info@portlandplayers.org.

Good Theater

Good Theater presents "Light Up the Sky" April 16 -May 10 directed by Brian P. Allen at St. Lawrence Arts Center, 76 Congress Street, Portland.

From the co-author of "You Can't Take It With You" and "The Man Who Came to Dinner," comes this rollicking backstage comedy about a group of theater people getting ready to open a brand new play. Good Theater's crazy cast of ten will delight audiences with their antics in this screwball comedy. Performances are Thursdays 7:30PM, Fridays 8PM, Saturday 3PM (Last weekend only), Saturdays 8PM, and Sundays 2PM. Senior discount applies. Call 885-5883 or e-mail info@goodtheater.com.

USM Gorham Theatre at Russell Hall

"Suor Angelica" and "Gianni Schicchi" are two, one-act operas presented by the Department of Theatre and The School of Music. Wills are "adjusted" after the death of wealthy relatives. Protagonists are rescued from "hell" and the fate of young lovers is sealed. In the tear-jerker, "Suor Angelica," a young woman condemned for bearing an illegitimate child seeks release through an early death. In the comedy, "Gianni Schicchi," a rehabilitated rogue wittily overrides class prejudice and unbridled greed in favor of love. The music, sung in English, is a treat for both the opera enthusiast and those new to the art form. Reservations required. 7:30pm March 13, 14 and 19 through 21 and 2:00pm March 15. Box Office: 780-5151

"Sylvia" is a modern romantic comedy about a marriage and a dog. Greg and Kate learn that marriage is hard work. Faced with transitions and the unknowns of middle age, the couple is further tested by the dog that Greg brings home from the park. Bearing only the name Sylvia on her tag, the street-smart Lab / Poodle mix makes a hilarious and lasting impression on our "happy" couple. Reservations required. 7:30pm April 24, 25 and 30, May 1, 2; 2:00pm April 26 and May 3; and new weekday matinee at 5:00pm April 29. Box Office: 780-5151

Freeport Community Players

Freeport Community Players presents Noel Coward's "Fallen Angels" March 13-29 at the Freeport Library. Two couples, a maid, a dashing Frenchman with a past, and too much champagne. Senior discount applies. Call 865-2220 or email info@ddgweb.com to reserve tickets.

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Susan Gay, Registered Dietician
Nutrition Coordinator, Hannaford



You want to eat well and keep a healthy heart. You find a low-calorie food item only to find out it's high in sodium. Or a low-fat item but with added sugar, is high in calories. So what's a person to do? First, have your cholesterol checked regularly and understand the breakdown. Knowing your HDL, LDL, and triglycerides, can help determine your specific nutritional goals.

Need to increase your HDL or "good cholesterol?" Get moving, literally! HDL recommendations for women, is greater than 50 and for men, greater than 40. Physical activity alone can help but if your efforts result in a desirable weight loss, you've improved your cardiac health twofold! Additionally, upgrade your diet by including nutrient-rich monounsaturated fats. Substitute olive or canola oil for butter or stick margarine. Try a small handful of almonds for a snack or a tablespoon of avocado, on a sandwich, instead of mayonnaise, to help raise good cholesterol.

Is your goal to lower your LDLs? Known as "bad cholesterol" LDLs contribute to blood vessel damage that can lead to blockage and consequently, heart attacks and strokes. It is recommended to keep these below 100 and under 70 for those with additional risk factors. To reduce the risks associated with LDLs, focus on avoiding trans fats found primarily in processed snack crackers, cookies, and fried foods. Furthermore, look at the food label's 'Nutrition Facts' for zero trans fats and make it a habit to check the ingredient list. If hydrogenated or partially hydrogenated oil is listed, that indicates it does in fact contain some trans fats. For that reason, you may want to select a different item.

In my next column, I'll explain how to lower triglycerides.

Especially for your heart, say "so long" to salt and focus on fiber! Soluble fiber from whole foods such as oats, beans, lentils, and many fruits and vegetables, can contribute successfully to improving your cholesterol.



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Example of How a Benefit Specialist Can Help

**LINDA LAMBERT, MSED,
SMAA Benefit Specialist**

Bob and Marie White* came to meet with the Agency on Aging Benefit Specialist. The Whites are having a difficult time paying for their medications and other expenses. Marie is disabled and has been since age 47. She has an extensive list of medications and will hit the "donut hole" in June (gap where Medicare D no longer covers medication costs). The family's total income for 2007 was \$26,516, but Bob was working a part-time job to make ends meet. He has since injured himself and cannot work. Marie gets \$57 a month Supplemental Social Security and some worker's compensation. Paperwork was completed to apply for Drugs for the

Elderly. The Benefit Specialist included all necessary documentation and the Whites will mail it. They have AARP and pay \$99 for a three-month supply of medication, but that's only until June, when she will reach the donut hole and will have to pay full cost.

The table below is a real example of a couple residing in Biddeford who came to the Benefit Specialist because they needed help with Medicare prescription benefits and finding any programs that would save them money.

Between July 1, 2008 and December 31, 2008 the Biddeford Benefit Specialist has assisted 363 similarly-situated Biddeford residents.

*The names of this couple have been changed.

Gross Monthly Income: \$1,889

Housing: Own home

After meeting with the Biddeford Benefit Specialist:

BENEFIT	EFFECT ON INCOME
Found eligible and applied for Medicare Savings Plan	96.40/month Total savings: \$2,313
Found eligible for and applied for Low Cost Drugs for the Elderly	Reduced annual payments from \$4,550 to co-pays of \$2 and \$5 per prescription and no payment in coverage gap
Applied for Tax and Rent Refund	Potential refund of \$600

Projected annual savings for 2008 for this one Biddeford couple:

Medicare Savings Plan x2	\$193 monthly	\$2,313 annually
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Drug Coverage Gap Savings		\$4,550 annually
TOTAL SAVINGS	\$221 monthly	\$7,199 annually



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Meals on Wheels Was There for Me!



Mary Moore, sick for three months, recovered with the help of Meals on Wheels and now she volunteers to improve the nutritional wellbeing of others.

From the Mail

As a 62-year old divorced woman with no local family support, I was introduced to Meals on Wheels (MoW) in 2008 following a two-week hospitalization in a Portland hospital. Ten weeks with the influenza virus and resulting complications had left me very weak to the point of needing in-patient medical attention.

Before being released from the hospital to my home, the Discharge Planner provided a game plan for me to follow. I was to be seen and evaluated by visiting nurses and a visiting social worker with repeat visits at their discretion. I also got rides to doctors' appointments by volunteers of the driving service. Lastly, I was to receive MoW five times a week for several weeks.

As I regained my strength, I saw the professionals less often and MoW was discontinued. I now have a regular check-up schedule with primary care doctors. One doctor amused me by reasoning the frequent visits with the professionals and the Meals on Wheels volunteers were for them to "keep an eye on me."

I began volunteering for MOW last fall because I want to give back to the service. I appreciated receiving the balanced meals and felt monetary reimbursement, although helpful, was not enough. Add to that the fact that I am retired from 30 years of hospital work as a Respiratory Therapist, and I'm not sure what to do for future employment in our current down economy. By volunteering with the pleasant kitchen staff in Buxton, I am reimbursing MoW with my time and energy and MoW is providing me experience and socialization until I regain employment.

Thank you Meals on Wheels!

*Sincerely,
Mary Moore*



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Answers about Meals on Wheels Eligibility

Meals on Wheels volunteers will deliver meals to you if you are:

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

Do you have a short-term need? Sometimes a temporary health problem is all it takes to disrupt the normal cooking routine—just when good nutrition is necessary to heal and recover from surgery or illness. Meals on Wheels can help, even on a short-term basis.

Cost

There are no income requirements for Meals on Wheels. Meals are provided at a suggestion donation of \$15 per week. No one will be turned away for the inability to pay at the suggested rate.

How to Sign Up

It's easy—just call at 1-800-400-MEAL(6325).

Meals on Wheels Relies on Volunteers and Donations

Meals on Wheels depends on 300 volunteers to help package and deliver meals to nearly 800 individuals throughout York and Cumberland counties. Are you interested in lending a hand? Often, the rewards are as great as a smile, a thank you, and a question, "Will you be back tomorrow?"

Ready to volunteer? It can take as little time as two hours a month, a week, or a day. Give us a call at 1-800-400-6325 or visit our web site (www.smaaa.org) to send us your information, and we'll contact you.

While volunteers help us keep costs down and participants pay what they can, we still need to raise \$2 in donations for every meal served—that translates to \$1,600* a day for every day we deliver meals. To inquire about making a gift to ensure that we can continue to have no waiting list for Meals on Wheels, call Sean MacWilliam at 396-6591 or 1-800-427-7411, Ext. 591. Visit our web site for more information www.smaaa.org or to make a donation on line.

*The balance of food and delivery costs is covered by government funds authorized by the Older Americans Act.

Yahweh

by **Anthony R. Rose, Jr.**

As my heart yearns for you
Its color turns to a shade of blue.
Blue, indeed, as my heart is filled
With everlasting love for you.

When my heart bleeds for you
It turns back to the color red.
As my love for you is of my heart, my soul
And my body, from toe to head.

When we are away from each other
You are still the candle of my heart.
Although we are away from each other
We are never truly apart.



Anthony Rose recited this poem to his Portland Meals on Wheels driver, David Wood. Meals on Wheels recipients are given a single red rose every year, a thoughtful remembrance for Valentine's Day made possible by a bequest of the late Lorraine Merrill to the Southern Maine Agency on Aging.

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To learn more about the Senior Solutions Program, call us and ask to speak with an Elder Advocate. We'll be happy to hear from you.

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Is It Time to Move?

By Kathy Barnes

Many people may ask themselves, especially this time of year, is it time to move? For some it is a question of whether to move to a warmer climate, others may want to be nearer family; for some it is a question of finances and for others it may be a decline in health or just not wanting to bother with the upkeep of a property.

Sometimes it becomes obvious that it is time to change your living situation, but often there are many factors to be weighed. Where will I go if I move? If I am downsizing, what can I take with me and what do I need to get rid of? If I move away, how much will I miss my friends or family here? Am I prepared to make new friends, find a new doctor, pharmacy, religious congregation, etc., etc.? Is it time to look for something on one floor or at least in a building with an elevator? Are there services that I need now or will soon need? Can I get them in the community or do I need to be in a facility? What are the financial and legal ramifications of moving?

If you have a choice as to whether to move or not, it would be a good idea to talk with other people who have moved to see what their experiences have been. You might also want to make a list of the pros and cons for moving. If you own your home and want to stay there but can't afford the upkeep or pay for services, you might want to consider a Reverse Mortgage. Talking with professionals can be helpful:

- A real estate agent, if you own a home and need to know what proceeds you would be apt to get if you sell,
- A financial advisor and/or an attorney,
- A reputable appraiser who can tell you what objects are worth that you might want to sell or give to family members, and
- Someone who can help you clean out the clutter and get organized for the move.

If you are thinking of moving into a facility, visit several at different times of the day and be sure to sample the food. There are many types of facilities with varying services. Look for ones that meet your needs.

In other words, get as much information as you can and think very hard before deciding when and where to move to avoid having regrets later.

Kathy Barnes is a Volunteer Medicare Advocate with the Southern Maine Agency on Aging and a Sales Associate at Coldwell Banker Residential Brokerage. She can be reached at 253-3266.

GONE!



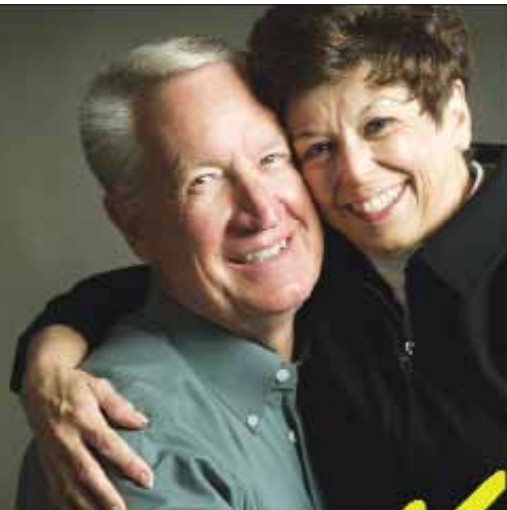
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Dear Readers of "Senior News,"

A few months ago I heard the Reverend Professor Peter Gomes, a member of the faculty at Harvard Divinity School and a renowned public speaker, discuss philanthropy in hard times. "The best way to feel good," he said, "is to give something away." He also stressed that it is in times of great need, such as these, that generosity is most important.

Did you know that through planned giving you can keep your philanthropic ball bouncing even in uncertain financial times? As you do your financial and estate planning, please consider creating a legacy for the Southern Maine Agency on Aging through your will or other gift plan. By doing so, you can sustain your support for SMAA's work and

values in future good times and bad through your bequest.

Please call Peg Brown, Director of Development, for a copy of SMAA's new planned giving brochure, Create a Legacy, and go online to SMAA's new Web site, www.smaaa.org/donate/planned_giving to learn more about how you and SMAA can benefit from a planned gift wisely made. The ball is in your court!

Sincerely,
Martin C. Womer, Esquire
Maine Center for Elder Law, LLC
Board Member, Southern Maine Agency on Aging
Chair, SMAA Planned Giving Advisory Committee

Free Prescription Discount Card Program Debuts in Cumberland County

The office of Cumberland County government has announced a free discount prescription drug program sponsored by the National Association of Counties (NACo) that intends to help alleviate residents' financial burden. The program is administered by Caremark Rx Inc., and comes at no cost to taxpayers. The program has had success in Maine's Penobscot and Franklin counties. In Penobscot County last year, more than 200

people used the cards each month and saved a total of \$47,000. Similar success is expected for Cumberland County residents.

Here's how the program works: Cards are available to residents through town offices, non-profits, and any retail location that requests the cards. Residents pick up cards as they would any other brochure, and then have the option to present the card when purchasing prescription drugs not covered by insurance. The average savings is 20% off the retail price. Caremark earns a small administrative fee each time a resident uses a card. The tracking number on the card allows Caremark to report total savings. County government has no access to the name or personal information of those who take or use the cards.

For questions about the program, contact CareMark 1-877-321-2652 or visit <http://www.caremark.com/naco>.

To obtain cards for a business or non-profit organization, contact the Cumberland County Executive Office at 871-8380.

Cards may be printed at <http://www.countyrxcard.com>



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Do You Need Home Repairs? 1% Home Repair and Rehabilitation Loans

Rural Housing Repair and Rehabilitation Loans are loans funded directly by the U.S. Government. These loans are available to low-income rural residents who own and occupy a home in need of repairs. Funds are



available for repairs to improve or modernize a home, or to remove health and safety hazards. These loans of up to \$20,000 are financed at 1% and may be repaid over a 20-year period. Also, grants of up to

\$7,500 that do not need to be repaid are available for homeowners who are 62 years old or older. Loans and grants can be combined for up to \$27,500 worth of improvements.

Eligibility:

To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and have a low income. Grants are available for homeowners who are 62 years old or older.

Income Limits:

Cumberland County: \$23,850 to \$42,300. (Based on the number of persons in the household) – Residents of Portland*, South Portland* and sections of Westbrook* are not eligible.

York County: \$21,500 to \$38,050. (Based on the number of persons in the household) – In-town Biddeford* residents are not eligible.

*Contact your city about similar loan programs.

A Rehabilitation and Repair Loan is Affordable. Sample loan and monthly payment amounts:
\$5,000 \$23/mo \$20,000 \$92/mo*
*plus escrow for taxes and insurance

One Family's Story

Thanks to a low-interest loan from USDA Rural Development, the O'Clair family hasn't been struggling with the cold this winter. The family's 40-year old furnace was in need of replacement. It was inadequate for heating their home and left black marks on the walls. The O'Clairs couldn't afford a new heating system on their own, so they



contacted USDA Rural Development staff for help. The family qualified for a Rehabilitation and Repair Loan through USDA Rural Development. Within 26

days of their application, the family had their new heating system and was enjoying the benefits, including no longer worrying about the fire hazard the older furnace posed. "I don't know what we would have done without Rural Development," said Tammy O'Clair. "It is so nice not to have to worry about heating our home."

Gerald O'Clair adds that others in need would be "foolish not to apply."

Repair and Rehabilitation Loans can be used for many purposes including:

- Updating or purchasing a new central heating system
- Replacing or adding insulation
- Replacing doors and/or windows
- Updating an electrical system
- Installing a well and/or septic system
- Repairing a foundation
- Making your home handicap accessible
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Why Wait? Call today to be better prepared for tomorrow 883-0159 or 1-800-352-8963, Ext. 161. Or email William.Bailey@Me.USDA.gov. In the e-mail use Subject: Repair and Rehabilitation Loan. Include your name, address, and phone number. Applicants will be determined eligible based on income and other qualifications. Call to learn more.

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Making a Difference in a Senior's Life Starts with Calling for Help



Free Legal Help for Maine's Seniors



By Sarah Peterson, Esq.,
Legal Services for the Elderly

Each year in Maine, thousands of seniors are victims of abuse, neglect and exploitation, often at the hands of trusted family members and friends. Elder abuse comes in many forms, including financial exploitation, physical abuse, emotional abuse, neglect and sexual assault. Early detection and effective response can dramatically reduce the harm caused to the victim, to the family, and to the community at large.

Financial exploitation is defined as the illegal or improper use of an elderly (or disabled) person's money or property for another's advantage. Common examples of financial exploitation are forcing the elderly person to relinquish control of assets; forcing an elderly person to change a will or power of attorney; stealing or misusing social security, pension or other income; forging deeds or checks; and overcharging for services or rent. Some signs to look for include large withdrawals or the closing of accounts, ATM withdrawals, or checks written out to "cash."

Financial exploitation may be present if the victim is unaware of income or resources; the exploiter refuses to leave when asked; there are many unpaid bills; or there is a discrepancy between income, resources, and living conditions. If someone you know is a victim of financial exploitation, call your local law enforcement agency, Adult Protective Services at 1-800-624-8404, or Legal Services for the Elderly at 1-800-750-5353.

Domestic violence affects elderly victims. Domestic violence is a pattern of coercive behaviors in which one person attempts to control another by threats or actual use of physical or sexual assault, and verbal and psychological abuse. Domestic violence comes in many forms, such as physical violence; emotional abuse; verbal abuse such as name-calling and put-downs; threats; isolation and intimidation.

Pay attention if you notice frequent or unexplained bruises or other injuries, if you see that the elder's basic needs are not being met, or if the elder is being deprived of opportunities to socialize. If you notice that the elderly person seems afraid of a family member or caregiver, lacks access to the financial resources needed to pay for necessities, or is hesitant to speak in front of a partner or family member, you may want to ask questions about that person's safety. If you have concerns, speak to the victim in private and offer them a safe place where they may

call the Family Crisis Shelter at 1-800-559-2927, Caring Unlimited at 324-1802 or 1-800-239-7298 or Legal Services for the Elderly at 1-800-750-5353.

With these types of abuse, your first step should be to speak with the person you are concerned about to ask them to tell you what is going on. Discuss your concerns and observations and ask if anyone has hurt them. Make sure you choose a private place to discuss your concerns to protect confidentiality.

Express your care and concern and let them know that you are willing to help. Be discrete, and respect the privacy and wishes of the victim. You should also be prepared that the victim may not be willing to tell you what is going on. Ask about what you've observed, and try not to judge

the victim or make assumptions.

Your care and support can mean the world to a victim of abuse. You can make a huge difference in their lives by looking out for signs of abuse, and simply asking the question, "What can I do to help?"

If you or someone you know has been abused, neglected or exploited, please call the Family Crisis Shelter at 1-800-559-2927, Caring Unlimited at 324-1802 or 1-800-239-7298 or Legal Services for the Elderly at 1-800-750-5353.



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TOWN	LOCATION	HOURS	APPT?	CONTACT PHONE
Biddeford	Ross Center at Community Center 189 Alfred Rd	Thu/Fri 10-4pm	No	229-6011
Bridgton	Bridg. Community Ctr 15 Depot St	Thu 9-1pm	Yes	647-3116
Eliot	Wm Fogg Library Old Road	Mon 1-3p Tue 10-1:30p	Yes	439-9437
Freeport	Town Hall 30 Main St	Wed 8-11:30a	Yes	865-4743
Gorham	Baxter Memorial Library 71 South St	Tue 9-1p	No	
Kennebunk	Kennebunk Library 112 Main St	Thu 9:30-12:30pm	No	
Kennebunkport	L. Graves Memorial Library 18 Main St	Wed 9-1p	No	
Kittery	Main Fire Station 3 Gorges Rd	Wed 10-4:30pm Thu 4-7:30p	No	439-8431
Lyman	Community Library John St	Wed 9-6p	Yes	229-6011; Or 850-1324
Ogunquit	Chamber of Commerce Welcome Center 36 Main St	Sat 10a-3p	Yes	646-1279
Portland	EXPO 239 Park Ave	Tue 9-4:45p Wed 9-4:45	No	Location closes 4/8.
Portland	AARP Office 1685 Congress St	Thu 9-1p	Walk In Or Appts	776-6316 or 211
Sanford	Trafton Senior Center 19 Elm St	Mon 12-4p	No	229-6011
Scarborough	Agency on Aging 136 US Rte 1	Fri 9-1p	Yes	396-6526
Scarborough	Scarborough Public Library 48 Gorham Rd	Tue 4-7p	Yes	883-4723
South Portland	SP Public Library 482 Broadway	Mon 10:30-6:30p	No	
Wells	Wells Public Library 1434 Post Rd	Tue 1-6p	No	646-3948
Westbrook	Walker Memorial Library 800 Main St	Sat 10-1p	Yes	854-0630
Windham	Unity Gardens 124 Tandberg Tr Rt 115	Tue 2-7p	Yes	776-6316
Yarmouth	American Legion Bldg 196 Main St	Mon 12-4p	Yes	829-4675
York	York Senior Center 36 Main St	Tue 9-3p	Yes	363-1036

****We do not do out of state returns; we do not do returns that involve owning rental properties. This is tax help for all taxpayers with low to moderate income, with special attention to those ages 60+. Administered through the AARP Foundation in cooperation with the IRS. All locations offer electronic filing.

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RSVP Retired and Senior Volunteer Program

"Sharing the Experiences of a Lifetime through Volunteering"

You Never Know

by Ken Murray, RSVP Director

When my father-in-law was a young man, he and his twin brother were the youngest of five children growing up in the rural Finger Lakes Region of New York State. Although their older siblings had all managed to go to college, they weren't sure they would be able to do so themselves. But when they were in high school, a teacher took an interest in them and helped them obtain work study and athletic scholarships first to Manlius Military Academy and then Colgate University. They graduated in 1936.

Perhaps because it was a teacher who had spurred them on, my father-in-law and his twin brother both went into education. Both became teachers, then principals and finally school superintendents. It came naturally to them and they felt good about the work.

As my father-in-law approached his 90th birthday, my wife sent word back to the rural district where he had spent most of his career and invited people to send him a card. The word spread, and hundreds of cards came in. The most touching were from former students who took the time to write notes in which they spoke about how he had encouraged them to overcome their struggles and pursue goals in their own lives. In many cases he was surprised. He hadn't realized the important difference he had made in so many people's lives.

All of which goes to show that you never know what the impact will be when you reach out to encourage and help another person. Your good work will ripple out in surprising ways and touch the lives of people you don't even know. Through our volunteer work and our personal relationships we all have a chance to make a real difference. Take that chance today. Make a difference. Volunteer.

Here Comes Spring—Time to Start a New Project

Highlights of Volunteer Opportunities in Cumberland County

Southern Maine Agency on Aging guides volunteers providing services to help seniors remain independent in their own homes. There are many ways to help. Call to find out how.

- Garden time is coming right up. If you love to be close to the earth there are several non-profit organizations that could use your expertise. This could entail planning, planting and weeding.
- Use your office skills to help in an organization that focuses on assisting homeless people. Skills needed would be filing, bulk mailing and basic computer.
- Cancer patients have a variety of needs—transportation, assistance in finding resources or someone to be their cancer buddy. The need is great.
- Openings are available in a pre-literacy program for toddlers. A volunteer would read to two to five-year-olds once a week in a day care situation. The day care would be selected for you, and books to start would be provided.
- The Downeaster train brings visitors to the Wells and Saco/Biddeford areas every summer. Volunteers are needed to help greet and direct these visitors at the train stations. Call RSVP to find out how you can help.
- The Pines in Ocean Park and other assisted living centers throughout York County need volunteers to assist with activities and programs to benefit the residents. Call RSVP to find out where your services are needed.
- Young children thrive when they are read to. Our Born To Read partnership with the Maine Humanities Council offers you the opportunity to read once a week to young children in child care centers and homes.
- Guide visitors at the Wells Chamber of Commerce.

For in-depth information on these suggestions and numerous other volunteer opportunities, call Priscilla at 396-6521 or 1-800-427-7411, Ext. 520. You may also e-mail pgreene@smaaa.org. Bear in mind that these are only a few of the many volunteer opportunities that can be yours through RSVP.

Highlights of Volunteer Opportunities in York County

Southern Maine Agency on Aging uses volunteers to provide services that help seniors remain independent in their own homes. There are many ways to help. Call to find out how.

To learn more, call RSVP Director, Ken Murray. He can be reached at 1-800-427-7411, Extension 520 or by e-mailing kmurray@smaaa.org. There are many other opportunities in York County, as well.

New Volunteers

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

- Millie Bean
- Peter Cinelli
- Gordon Gamage
- Sandra Gamage
- Marilyn Peller
- Andrea Yates

We welcome the National Kidney Foundation to the RSVP network and look forward to working with them to develop meaningful volunteer assignments for many years to come.

A friendly face when you need it most.



It's so important to know that someone you love is spending their day in a warm, comfortable, 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 in Falmouth.

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 in their life...and in yours.

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— Linda R.

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Phone: _____ Email: _____

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Signature _____

This gift is anonymous.

Please contact me about making a planned gift or leaving a bequest

My gift is: Unrestricted Dedicated to the following program _____

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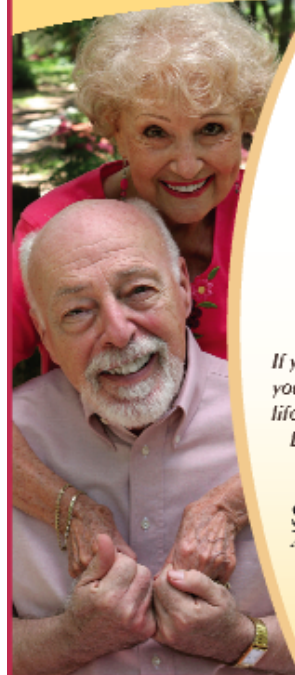
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