

MUSIC – Improving the Quality of Life

By Susan Reid

I fervently believe that our society has the responsibility to provide the highest possible quality of life to our older generation and people of any age who are in need of long-term care, regardless of their physical or mental limitations. One of my first experiences with someone with severe dementia convinced me of this. Although this individual wasn't able to communicate verbally, a look in her eyes said to me, "I'm still in here." I could not neglect that person who was still in there, or others like her.

Music can be a bridge to a more healthy and joy-filled life. For the past 20 years I have brought music to seniors and for 15 of those years I have brought music therapy to those in long-term care facilities. I have



witnessed what can only be called "small miracles" in reaching those with limited cognitive levels. I have also seen music raise the quality of life for higher functioning people of all ages.

For people that live in a long-term care facility or at home, music can be fun, promote socialization, and improve self-esteem—all of which leads to improved physical and mental well-being even for high functioning individuals. Music also works at a deeper level to provide a sense of order, familiarity, and control over one's life. This is so important to those who have had to relinquish control over their finances, mobility, and such basic daily life choices as what to eat, not to mention the loss of physical control over their bodies,

all of which leads to a diminished sense of dignity and well-being. Therefore, environments that offer choices and meaningful activities that nurture self-esteem should be encouraged. Music can contribute to such an environment, whether through in-

depth music therapy or through things as simple as musical games, sing-alongs, or other fun musical activities.

Individuals with dementia experience varying degrees of the disease and can also benefit greatly from music. Some believe that very low functioning individu-

als may not "know the difference." But I have observed that human emotions transcend the ability of verbal communication and even of memory. I've learned this not only from my work in music therapy, but also from my training and profes-

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"Music speaks what cannot be expressed, soothes the mind and gives it rest, heals the heart and makes it whole, flows from heaven to the soul." —Anonymous



"My knees could not take the pounding of basketball competition (hats off to the Frank Goodwin's that still can!), so I tried another event that I have enjoyed since playing with my father as early as eight years of age.

Horseshoe competition was fun at the state level, so I decided to go to Nationals during a business trip to Texas and was not disappointed at all. All the guys in the 55-59 age bracket became fast and close friends. Any one of the final four players in Houston could have won, but I had the most luck that day with the last ringers. I look forward to the competition and camaraderie this summer in Maine."

—Bob Demont of Cumberland, President of Demont Associates, a philanthropic consulting firm in Portland, ME and recent National Gold Medalist in Horseshoes.

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From the Director's Desk 2011 Legislative Summary

The Maine Association of Area Agencies on Aging (M4A) had great success this legislative session advocating for new laws that are critically important to Maine seniors and defending against proposed budget cuts that would have been devastating to Maine's low-income seniors. Here is a summary of our successes provided by Jessica Maurer, Executive Director of M4A:



their health insurance and drug benefits had his budget been passed.

M4A, through the hard work of the local Area Agencies on Aging, worked to identify affected seniors and have them contact their legislators to oppose the cuts. We worked closely with others in the Aging Network to lobby legislators from both sides of the aisle to reject the proposed cuts. In the end, our efforts were successful and full funding was restored to these programs in the budget passed by the Legislature and signed by the Governor. We are grateful for all who answered our call to action! This was a true grassroots effort.

Elder Abuse

LD 401 doubles penalties for violations of Maine's Uniform Securities Act when victims are 65 years of age or older.

LD 939 specifies when a report

must be made and who is required to report. Also, several provisions have been added to enhance prosecution of elder abuse, neglect and exploitation.

LD 1374 closes a loop-hole that did not allow certain elder abuse victims to seek protection. This new law allows persons 60 years of age or older or a dependent adult to seek a Protection from Abuse Order, if that adult is a victim of abuse by an extended family member or an unpaid care provider. Currently, relief is only available if the abuse is perpetrated by a "family or household member," which does not include spouses of adult children, grandchildren, or other non-cohabitating relatives and caregivers.

LD 787 establishes an Elder Victims Restitution Fund to compensate elder victims of financial crimes who are entitled to restitution from offenders but are not receiving that restitution.

Insurance Issues

LD 313 extends the right for an insured person who holds a Medicare supplement insurance policy to designate a third party to receive notice of cancellation. The law also provides an insured person the right to reinstate any insurance cancelled for non-payment due to cognitive impairment or functional incapacity.

LD 642 requires insurers that actively market long-term care insurance policies to provide notice to existing policyholders who may be eligible to participate in the Long-term Care Partnership Program.

Long-term Care Reform

LD 1461 directs DHHS to implement recommendations from the report "Services for Elders and Other Adults Who Need Long-Term Care," which will make systemic changes to Maine's long-term, home-based and community-based care.

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EDITORIAL

The Time is Now to Plan for Sustaining Medical Coverage for Seniors

Maine keeps getting older. We are currently the oldest state by median age. Let's take the population that is 65 or older.



It is estimated that in 2008 there were 201,200 people in this age group in our state. The forecast for this cohort in 2020 – only nine years from now – is 304,500. That is a 51% increase! We will be the second “grayest” state in the country. Only Florida will have the dubious distinction of being grayer.

The five counties with the biggest estimated increases in this age group are: Sagadahoc-72%; York-70%; Lincoln-58%; Cumberland-58%; Waldo-58%. In terms of the share of the total population, these numbers represent an increase from 15.2% in 2008 to 21.3% in 2020. In other words, in 2020 about one in five people in Maine will be 65 or over.

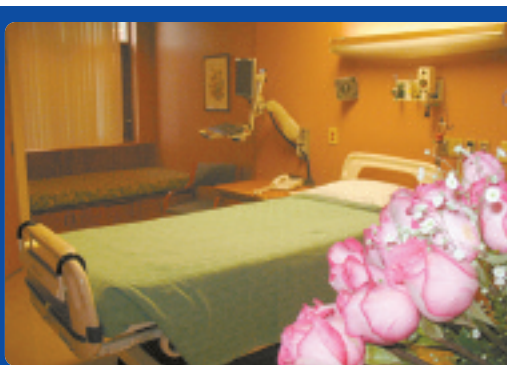
It doesn't take much imagination to see that those state and federal programs that serve the elderly will soon be stressed to the breaking point. How can we muster the financial and bureaucratic resources necessary to sustain these programs, especially Medicare and MaineCare? New and pragmatic policies need to be established to deal with these problems and the time is now. Those political leaders who keep putting this off are in denial. It is folly and irresponsible to think that we can wait until the suffering starts before we start to think about the remedies.

That is why Paul Ryan's (U.S. Rep. from Wisconsin) plan to dismember Medicare has gained support. But his plan to convert Medicare into a program which would provide seniors with subsidies (vouchers) to purchase private health insurance is not the kind of innovation we need. It simply transfers much of the cost of health care to seniors, and puts insurance companies in charge of their care.

Stan Cohen
SMAA Volunteer Medicare Advocate, Bridgton, Maine

If you'd like to meet with Stan Cohen about your Medicare or health insurance, call the Bridgton Community Center at 647-3116 for an appointment—or show up at Bridgton Hospital on Tuesday mornings between 8:30 and 11:00.

To attend a “Welcome to Medicare” Seminar in Windham, Springvale or Scarborough, call 396-6500 or 1-800-427-7411.



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Jennifer Smith, D.O. North Bridgton647-9021

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Opting In for Options Counseling

What does that mean?

By AnneMarie Catanzano, MA
Community Living Program
Coordinator
Southern Maine
Agency on Aging

Here are some examples of people who explored their options.

A. Mr. and Mrs. Flowers live in their own home. Their only son Jim lives on the west coast. He has not lived in Maine since joining the Army after graduating from high school in 1964. Jim called SMAA recently when his father was in a rehab facility after a fall. Jim's mother wanted to bring Mr. Flowers home. The facility's staff were not supportive and Jim found he did not know where to turn to help his parents. After several long conversations between Jim and SMAA's Options Counselor, followed by phone calls between Jim and his mother, the SMAA Options Counselor met with Mrs. Flowers to discuss options and discharge plans for her husband. Since his discharge home with in-home support services, SMAA's Options Counselor has followed up with both Mrs. Flowers and her husband Bill. They are now on their own until they ask for more help. They will likely feel comfortable calling in the future, if they feel the need for additional help, because of the satisfactory outcome they have already experienced.

B. Ron and Joan Gray live in York County. Their daughter Kathy came in to the SMAA office last fall to discuss her parents' need for transportation, since neither was able to drive due to medical issues. In addition to transportation to medical appointments, Kathy was concerned that her father was suffering his own health problems after caring for her mom for several years. He was unwilling to accept that he needed help. Kathy and her sister were also concerned that their parents might need to move to assisted living if they were no longer able to care for their own home. They own a modest home and each receive Social Security and a small pension monthly.

SMAA's Options Counselor shared information about the costs of assisted living, and in-home care, transportation services and the possibilities of moving to a place with more support but not at the level of assisted living. The Options Counselor recommended that Kathy and her sister schedule a family meeting with their

parents to plan ahead. Since the first meeting last fall, the adult children have attended classes offered through the Family Caregiver Support Program at SMAA, have helped their parents access SMAA Medicare Specialists and have arranged transportation for them. They are currently exploring additional housing options and know they can check back in with the Options Counselor if questions arise.

C. Sarah Holmes lives in her own home in a large York County town. She is an unmarried, retired professional who remains very active in the community. She is looking to downsize at some point and is interested in what kind of adult living communities might be available in her area. Sarah has done some research and has asked her friends' advice. She would like to live in a community where she can get additional services only as she needs them. She's not interested in moving to other parts of the country to live near her adult children. She does not want to live too far afield from her current home, since she wants to maintain her social network and continue with her current friends and activities. She is also interested in finding a volunteer opportunity so she can give back to the community. Mrs. Holmes is very self-directed. She only needed a bit of information from the SMAA Options Counselor about what retirement communities are available in the communities she desires. She will pursue research on her own and will call back for additional assistance if needed.



someone who helped them make a plan for the immediate future and the months and years ahead. They found an Options Counselor.

Options Counselors assist people in assessing their needs, values and preferences for long term services and supports. They encourage future orientation. You may need only a housecleaner right now, but what might you need in the future? How will you pay for this? Are

What do all these people have in common? They all contacted SMAA to access a trained Options Counselor who helped them explore their options for the future. They did not find someone who told them what to do. They did not find someone who gave them a list of facilities, and they did not find someone who made a referral. They found someone who listened to their concerns, asked questions, helped them explore what they thought was their next step, helped them explore what would work for them,

there any options in your own finances? Are you eligible for any assistance from other funding sources?

There is a lot of information available, but it can be complex, contradictory and confusing. Individuals and families need customized support and information about long term services and supports.

If this sounds like you, call SMAA to make an appointment for options counseling—it's always good to plan ahead!

TOLL-FREE CALLING FROM ANYWHERE IN THE U.S.

The Southern Maine Agency on Aging's toll-free number now works from any phone with an area code in the United States. The number is 1-800-427-7411. For more information from anywhere in the world, see www.smaa.org.

FIND YOUR LOCAL AREA AGENCY ON AGING

If you need to find your local area agency on aging in Maine, call 1-877-353-3771. Outside of Maine the Eldercare Locator can be reached by phone 1-800-677-1116 or on the Internet www.eldercare.gov.

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Why Cut Volunteer Programs?

Help Us By Letting Congress Know What You Think!

By Eileen Whynot, Director of Community Relations Southern Maine Agency on Aging



What Programs?

The three senior volunteer programs known as the Senior Corps—Foster Grandparents, Senior Companions, and RSVP were created decades ago by federal legislation and

receive funding through the federal budget. For all these years, Southern Maine Agency on Aging has sponsored RSVP in York and Cumberland counties. The Foster Grandparent and Senior Companion Programs in our area are sponsored by PROP. All of these programs could face more funding cuts including possible elimination altogether. Please speak out to help everyone! Thank you.

Contact information for our representative and senators is as follows:

Representative Chellie Pingree

1037 Longworth House Office Building
Washington, D.C. 20515
Phone: (202) 225-6116
Fax: (202) 225-5590
Website with a link for email:
<http://pingree.house.gov/>

Senator Olympia Snowe

154 Russell Senate Office Building
Washington, DC 20510-0001
(202) 224-5344 or (800) 432-1599
Fax: (202) 224-1946
Website with a link for email:
<http://snowe.senate.gov>

Senator Susan Collins

413 Dirksen Senate Office Bldg.
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(202) 224-2523
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Website with a link for email:
<http://collins.senate.gov>

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Earlier this year the U.S. Congress reduced federal funding for RSVP (the Retired and Senior Volunteer Program) by 20%. Ouch! The Southern Maine Agency on Aging was forced to shrink staff hours devoted to volunteer services from 80 to 65 hours per week, which absorbed 18.75% of the budget reduction. The remaining cuts were taken by volunteers who lost mileage and meal reimbursement connected with their volunteer service. Meanwhile SMAA manages more than 1,000 volunteers and places and tracks many others in the community.

The 2011 cuts were difficult enough and more cuts in all government programs are likely in the 2012 federal budget. As Congress prepares to consider the 2012 budget, it is important for our representative and senators to hear from you about these programs and what they mean here in Maine.

- If you are a volunteer, please let your representatives know what you do for volunteer work and what it means to you.
- If you belong to an organization that benefits from the time of senior volunteers, you can say why the work senior volunteers do is so important to stretching the budgets of nonprofits and making anyone's life more fulfilling.
- Even if you just know how important volunteers are because there is a volunteer or two in your life, speak out. Our elected representatives care what you think!

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e-mail: info@smaa.org
Web site: www.smaa.org

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

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

Mailing List: Bonnie Craig
brcraig@smaa.org or
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New Book Encourages End-Of-Life Discussions Between Elderly Parents And Children

By Jerry Harkavy

Author Jane Gross believed at first that the audience for her new book about shepherding her ailing mother through the intricacies and indignities of long-term care would be comprised overwhelmingly of adult children.

To the author's surprise and delight, however, it was often the elderly themselves who expressed interest in the book, "A Bittersweet Season: Caring for Our Aging Parents and Ourselves" (Knopf, \$26.95).

In many cases, Gross said, older readers saw the book as a way to get their children to engage in frank conversations about end-of-life care, addressing questions such as how much "heroic" care is enough. Elders often meet resistance when they broach such a touchy subject with their children, the author said.

"The clearest example of this so far is a woman in (Washington, D.C.), who asked me to sign four books, for her four kids, and in each case write, 'Your mother wants to talk about this. Please give her that chance,'" she recalled.

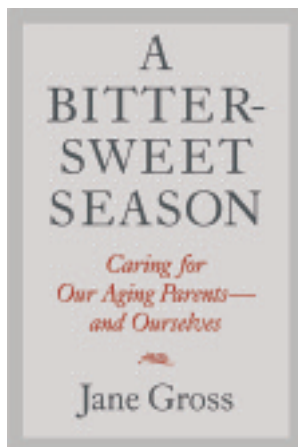
Gross has been touring the country to promote her critically acclaimed book, which focuses on the last three years of her mother's life. Estelle Gross was a feisty, independent widow until her decline left her paralyzed, incontinent, unable to speak and unable to eat on her own. She died in a nursing home in 2003, at the age of 88.

As her grab bag of chronic conditions worsened, she was forced to rely on others to carry out the simplest of daily activities. Still, her cognitive abilities remained sharp, in contrast to many others in her nursing home who endured the ravages of Alzheimer's disease and other types of dementia.

Her experience, and that of her daughter as principal caregiver, is becoming more widespread as baby boomers find themselves reversing their childhood roles and taking on the challenging task of becoming their parents' parents.

The book begins when Estelle Gross moves from Florida to New York, a "reverse migration" that is becoming more common among parents who need chronic care. Her daughter, who was then working as a reporter for the "New York Times," says such a move makes sense because it enables the family to spend its last years together and overcomes the difficulties of managing the parent's care from a distance.

The author says elderly parents would be well advised to start thinking about moving closer to their children "before there is a medical crisis, when ignorance and panic collide and all kinds of mistakes get made



in haste. The move is best made slowly and thoughtfully," she wrote in an exchange of emails.

Health care providers and professionals in the field of long-term care also have shown interest in the book, according to Gross, especially because it provides a broader picture that goes beyond their particular areas of expertise.

As her mother's principal caregiver—a task that most often falls upon daughters rather than sons—Gross rode an emotional roller coaster. The demands of responding to middle-of-the-night emergencies and arranging for her mother's well-being while working full time in a high-pressure job left her exhausted. She experienced alternating feelings of guilt and resentment.

In the end, her memoir confronts end-of-life decisions that confound health care providers, clergy and ethicists. Because her mother retained the ability to think rationally until the end, she was able to exert the type of control that others must often surrender and exited on her own terms, without sentiment or self-pity.

Some older folks may find *A Bittersweet Season* too depressing for their taste, but Gross says she has found that "elderly readers are far more realistic about what lies ahead than their children."

The book's emotional interactions among mother, daughter and the author's brother are interspersed with sections that give the reader the kind of "how-to" advice that Gross could only obtain through the experiences that her family endured.

Among her findings:

- Most costs associated with long-term care are not covered by Medicare, and "solidly middle-class people will be on Medicaid before they know it."
- Expert help from geriatric care managers or elder care lawyers is likely to save money in the long run.
- Sibling issues are often more stressful than actually caring for the elderly parent.
- Many elders would rather not live with their children. They don't want to be a burden, be treated as infants or have their kids provide intimate hands-on care.
- Nursing homes "are not all awful places." For some conditions they offer the best solution and provide a place where families can spend precious time together.

Gross' family seemed well equipped to take on the task of dealing with Estelle's declining health. She herself was a smart and realis-



Photo Credit: Michael Lionstar

tic former nurse who was able to think clearly until the end. Her daughter and son are both skilled reporters with economic resources and well-practiced people skills. Yet with all those advantages, they were taken aback by the helplessness and ignorance they experienced.

"If it was as hard for us as it was, I was determined to learn after the fact what I didn't know when it was going on and hopefully prevent others—friends and strangers alike—from reinventing the wheel," she said.

To that end, Gross took on the "old age" beat at the NY Times, traveling around the country to write stories about health, lifestyle and other issues surrounding this rapidly growing demographic. Three years ago she launched the newspaper's popular blog, The New Old Age, to which she still contributes.

Threatened Health Benefits Funded in Maine's Budget

I am writing to publicly thank the 125th Legislature for listening to their constituents and voting to keep health benefits for seniors and disabled in the budget.

As impressive to me were all of the seniors and disabled who read my article in the "Senior News" and picked up the phone and called me or their legislators directly to explain how the Governor's proposed biennial budget would have affected them. Several people asked if they could copy my article and distribute it and others told me that they had circulated petitions within their housing complex.

Thanks to everyone who talked with their Legislators and their neighbors across the state, 46,000 Mainers will retain their healthcare supplemental benefits.

What does concern me is that our Governor remarked after signing the budget, "I signed it, but I'm not happy with it."

On the other hand, District 4's Senator Nancy Sullivan (D) who is, in part responsible for the bill's passage said, "The seniors and disabled, who have paid their dues for years, need to be taken care of. They are a political force to be reckoned with."

Biddeford Mayor Joanne Twomey, who also called legislators on our behalf said, "We had to win on this issue because we could not live with the consequences."

Nancy O'Connell
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Family Caregiver Support Program



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

Community Resources for Driving and Transportation

By Ann O'Sullivan, OTR/L,
LSW, FAOTA

In the Mar-Apr issue of "Senior News," we had an article about driving as we age, which talked about some of the changes we may experience that can affect our ability to drive safely. There are many resources available to help older drivers maintain and upgrade skills, assess your own abilities and/or obtain a formal assessment.

Driver Assessment and Skill Development:

- AAA: Driver Improvement for Mature Operators is a 4-hour classroom program designed for those 55 years of age and older who are interested in the effects aging has on their driving ability. **Maine residents 55+ are entitled to a mandatory insurance premium discount for three full years upon completion of the class.** Call 1-800-647-4651 or go to www.aaanne.com/auto/safety/mature_operators.aspx.
- Maine AARP Driver Safety Program is a 4-hour session to refine driving skills and develop safe, defensive driving techniques. **Maine residents 55+ are entitled to a mandatory insurance premium discount for three full years upon completion of the class.** 1-888-687-2277 or www.aarp.org/applications/VMIS_Locator/searchDspLocations.action
- The Driver Medical Evaluation form to be filled out by a physician when there are questions about a

person's capability to drive can be downloaded at www.maine.gov/sos/bmv/forms/CR24.pdf

- Maine driving rules relating to medical conditions and their impact on a person's ability to drive can be found at www.maine.gov/sos/bmv/licenses/medical.html or requested in writing from the Bureau of Motor Vehicles.
- In the Sep-Oct issue of "Senior News," we will be printing an article from the Maine Medical Geriatric Center about physician assessments and driving.
- Alpha One's Adaptive Driver Evaluation Program helps people resume driving following a disability and helps adults with developmental disabilities begin driving. It includes assessment of needed skills (visual, physical and cognitive) and in-vehicle driving. 1-800-640-7200 or www.alphaonenow.org/adaptive_driving.htm.
- New England Rehabilitation Hospital of Portland's outpatient Driver Assessment Program provides evaluation of individuals with a variety of disabilities, which includes both an in-clinic and on-road evaluation. 207-662-8377 or www.nerhp.org/driving_assessments.asp
- Southern Maine Medical Center's Driving Evaluation Program provides assessment and recommendations on a person's capacity to drive, and provides modifications to assist an individual in resuming driving, through in-clinic and on-road evaluation. 207-467-6996 or www.smmc.org/services/rehab.php?choice=57

Transportation Resources:

If a person's driving becomes limited in any way, it is important to consider other ways for them to get where they need to go. Transportation options can be limited, particularly in rural areas. We will highlight a few possibilities here and more comprehensive information can be obtained through the SMAA's Aging & Disability Resource Center at 1-800-427-7411.

- Independent Transportation Network (ITN) is a non-profit organization that offers transportation services to people 65 and older and those with visual impairments living in greater Portland. Participants purchase a membership, and can book rides for any purpose by paying a mileage fee. ITN has several programs that help people earn rider miles. 207-854-0505 or www.itnportland.org.
- Volunteer transportation programs are available in a few communities in York and Cumberland counties. Please contact SMAA for information about options in your area. In some towns, senior centers and community programs offer transportation for activities or shopping.
- Public transportation options are available in some areas. Discounts may be available for older adults and people with disabilities.
- In York County, the Community Action Corporation (YCCAC) is a non-profit organization that has a variety of options, including buses, trolleys and private drivers. Some programs specifically help people get to medical care, shopping and other needs. www.yccac.org/yccac-transportation-home.html or 1-800-965-5762.
- The Regional Transportation Program (RTP) is a private, non-profit agency that provides publicly funded low-cost transportation in Cumberland County for a variety of purposes through several different programs. 1-800-244-0704 or www.rtprides.org.
- Medical transportation: A few organizations, such as the American Cancer Society may offer rides to

specific treatments. Some providers, such as York Hospital, have programs to help people access its services. There are also some companies that provide non-emergency medical transportation for a fee. The Transportation for Veterans Network helps veterans get to their appointments at Togus VA Medical Center.

- An application for a Disability Parking Placard is available from the Maine Bureau of Motor Vehicles. The form, which must be signed by a physician, can be downloaded at www.maine.gov/sos/bmv/forms/disability.doc.
- There are many useful Internet tools relating to driving, family communication, and alternatives. A list of resources we think are reliable is available on the SMAA website's (www.smaa.org) Family Caregiver pages, under "Tip Sheets."

Additional Daytime Support Group Starts in August

Some participants in SMAA's daytime family caregiver support group asked for the opportunity to meet more often. The group currently meets from noon to 1 PM on the 4th Thursday of each month (July 28, August 26). We have decided to offer a second monthly meeting beginning in August.

A second caregiver support group will begin meeting from noon to 1PM on the 2nd Monday of each month (except October, due to the holiday). Family caregivers are invited to attend either or both meetings. The meeting is scheduled at noontime in hopes that working caregivers will come during their lunch break (and it is fine to bring a lunch). Please drop in. Pre-registration is not required.

We plan to continue the group from August 8 through December 12 of this year, and then evaluate whether to continue both groups or resume meeting once a month.



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Tips to Make Everyday a Better Day



When Someone has Memory Loss

By Susan DeWitt Wilder
Southern Maine Agency on Aging

Caring for a family member with Alzheimer's or another dementia? What does it take for both of you to have a better day? It could be these tips from Ann O'Sullivan, a family caregiver expert at the Southern Maine Agency on Aging, or it could be a free Savvy Caregiver class where you'll learn all of this and more.

Ann's suggestions on how to have a better day:

- Maintain a routine.
- People with dementia are adults and they know it. Conversation and activities should always be age-appropriate.
- Focus on abilities not losses.
 - Take the person's personality, needs, and interests into account.
 - Utilize past skills, experiences and memories.
- Keep activities and conversations short and simple.
 - Offer limited, desirable choices.
 - Reduce outside distractions.
 - Have the person's attention before starting.
 - Break tasks and communication into smaller pieces.
 - Help the person get started in a task or conversation.
 - Offer reminders and verbal / physical cues if needed.
- Agitation, resistance and withdrawal are cues that it's time to slow down, reassure and try something else.

If you're confused and tired as you care for someone with dementia, a Savvy Caregiver class may be the best investment of your time that you could make right now. You may know that people who care for those with dementia are at a greater risk than other caregivers for depression and stress-related illnesses. Savvy can help.

As one woman who took Savvy said, "I'm feeling so much better about my mother's condition (and about myself!). When I began the class, I was ready for a nervous breakdown while my mother wasn't any worse for the wear. I now have a better understanding of Alzheimer's, and how to care for my mother while caring for myself at the same time."

According to Ann, "We take on the role of caregiver without being prepared. Savvy helps us recognize the demands of this role, and gives us the skills, knowledge and attitude we don't already possess to deal with the challenge.

"In addition to learning how to provide contented involvement and

engagement for someone with dementia, caregivers who take Savvy tell us they rediscover their sense of humor. They find humor they can share with the person they're caring for and appreciate, once again, the person behind the dementia.

"They also tell us they've become more patient. But really what's happened is that they've learned to let go of frustration because they better understand the situation and the disease."

Ann is right; I've taken the class myself, because I help care for my mother who has Alzheimer's disease. I feel much more competent and less overwhelmed. My sense of loss will always be with me but because of Savvy, I'm a better and happier caregiver.

The Southern Maine Agency on Aging (SMAA) is offering Savvy Caregiver classes (six, two-hour sessions) in:

- July at SMAA in Scarborough;
- August at Southern Maine Medical Center in Biddeford;
- September at the Westbrook Community Center;
- September at Windham Adult Education; and,
- October at SMAA in Scarborough.

In addition to the Savvy Caregiver classes, the Family Caregiver Support Program of the Southern Maine Agency on Aging offers Caregiver Support Groups, which meet monthly in Biddeford, Bridgton, Scarborough, and York, an on-line support group, and one-on-one guidance and assistance. Call either Ann O'Sullivan (207-396-6541) or Kate Cole Fallon (207-396-6558) for more information or visit www.smaaa.org.

Caring For Aging Family Members

Support/Discussion Groups

You're not alone! Connect with other caregivers in a safe setting. Find out what's working for other people.

Biddeford: For caregivers of people with dementia. 2nd Monday of the month, 3-4:30PM, at Community Partners, Inc. Contact Barbara Alberda at 229-4308.

Bridgton: 2nd Wednesday of the month, 1-2:30PM, at the Bridgton Community Center. Contact Ann O'Sullivan at 1-800-427-7411 x 541. Respite care is available on site.

Scarborough: 4th Thursday of the month, from noon to 1PM at SMAA. **NEW!** Starting August 8: 2nd Monday of the month, from noon to 1PM at SMAA. Contact Kate Cole Fallon at 1-800-427-7411 x 558.

York: Caregiver support group for family and friends assisting an older adult with a chronic condition, 3rd Tuesday of the month, from 1-2 PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700.

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

Kinship/Grandparent Support Group

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

On-Line Discussion and Support Group

Online support group: This private Yahoo! message board is available 24/7. 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.

For People Helping Aging Family Members

Class Schedule 2011

Are you assisting an older adult? Do you spend time helping with errands, household chores, finances, meals, health care or personal care? If so, then the Family Caregiver Support Program can help support you as you help someone else.

August 11, 18, 25, September 1, 8 and 15, 9-11AM: **Savvy Caregiver.** Southern Maine Medical Center, Biddeford. Please contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

September 15, 22, 29, October 6, 13 and 20, 1-3PM: **Savvy Caregiver.** Westbrook Community Center. Contact Kate Cole Fallon at 1-800-427-7411 x 558 to pre-register (required).

September 20, 27, October 4, 11, 18 and 25, 6-8PM: **Savvy Caregiver.** Windham/Raymond Adult Education. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

How are Savvy Caregiver Classes Offered for Free?

The Southern Maine Agency on Aging offers the free Savvy Caregiver classes through a grant from the Administration on Aging which must be matched with \$50,000 in private fundraising this year. The Sam L. Cohen Foundation, the Huntington Common Charitable Fund of the Kennebec Savings Bank Foundation, the Simmons Foundation, and Home Instead Senior Care in Kennebec have all stepped forward with contributions. We now must raise another \$16,000 to meet our match. To inquire about supporting these valuable classes, please call Peg Brown, SMAA's Director of Development at 207-396-6590.

October 26, November 2, 9, 16, 23 and 30, 9:30-11:30AM: **Savvy Caregiver.** Southern Maine Agency on Aging, Scarborough. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

November 1, 8, 15 and 22, 4-6PM: **Putting the Puzzle Together: Getting Ready to Offer Support to Older Adult Family and Friends.** Southern Maine Agency on Aging, Scarborough. Contact Ann O'Sullivan at 1-800-427-7411 x 541 to pre-register (required).

November 3, 6:30-8PM: **Options for Older Drivers.** Wells-Ogunquit Adult Community Education. Call 646-4565 to register (required).

Please use the numbers listed to register. Feel free to call Kate Cole Fallon or Ann O'Sullivan at SMAA (1-800-427-7411) with questions.

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A Passion for Basketball

Maine Senior Games participant and supporter Frank Goodwin keeps his eye on the ball

By Peg Brown

Talk to Frank Goodwin about basketball and his face lights up. He's lived in Brunswick, Maine all of his 73 years, played basketball five days a week for nearly 30 years, and has participated in Maine Senior Games since he was 55. Frank gives his Maine Senior Games basketball medals he wins to his ten grandchildren, but there is one framed Maine Senior Games gold medal with a team photograph he won't part with. It celebrates the day 18 years ago when Frank and his team won their first Maine Senior Games Basketball Championship.

This gold medal hangs in Frank's office at Goodwin Chevrolet in Brunswick, where he is CEO of his family's business, Goodwin Mo-



tor Group. Frank started working with his dad there when he was 22. He and his children Robert and Kate now own five dealerships located in Brunswick, Oxford, Top-

sham, Scarborough, and Bedford, New Hampshire.

Frank played a little basketball while a student at Bowdoin College, but he started really playing when he was 31 and happened to stumble upon an informal basketball game in the old Bowdoin basketball court one late afternoon. Professor Chris Potham invited him to play and it's been his way of staying in shape and having fun ever since. He has coached basketball too, at Camp Highfields on Alford Lake one summer as he helped develop the sport there.

Frank treasures his basketball memories and his connections with his Maine Senior Games teammates and friends: Cliff Purvis Phil Hatch, Phil Curtis, Chip Edgecomb, Harry Dune, Donny Fochy, Fred Hare, Bob Cimbloek, John Kelly, and Archie Manoogian—to name a few.

"There has been a lot of refinement in Maine Senior Games over the years," observes Frank. He has been to eight National Senior Games competitions. His first was held in Baton Rouge, where the Na-

tional Senior Games headquarters are located. Notes Frank, "You have to hand it to Deb Smith and Nancy Fortin for how far they've come. [Leaders of the Maine women's basketball teams who brought home gold medals from the National Games in Palo Alto, California in 2010.] You have some talented women there! It used to be that the woman would come to cheer at our men's game, so we felt obligated to go to theirs, and they used to get pummeled. It's great to see them doing so well!"

When asked what advice Frank would give about living a balanced life, Frank says decisively, "Match your passion with your work. You are always a competitor. So get your team and pick your best players."

About the author: Peg Brown is a Maine Senior Games Advisory Board Member and the Director of Development at the Southern Maine Agency on Aging.

Editor's Note

Thanks to everyone for making "Senior News" possible!

I am so grateful for the volunteers who have stepped forward to contribute their writing and editing skills and our enthusiastic sales representative, Nancy Bloch; our devoted distribution driver, Dave Harris; our ace designer Becky Delaney; our mailing list maven Bonnie Craig, and our wizards with the books, Pam Dutremble and Pam Salvas. It's a team effort!

Our readers have come through!

As of June 15th we have received \$1,460 in donations in the past six months to support the newspaper. That means approximately 146 people have donated. Let's see if we can push both numbers up! Readers can send a check or call with a credit card number anytime. Thanks so much.

Eileen Whynot, Editor of "Senior News," Southern Maine Agency on Aging

To inquire about contributing to the newspaper, contact Eileen at 396-6512 or 1-800-427-7411 x512 or ewhynot@smaaa.org

FREE or by donation to those who want to read the newspaper

If you don't receive "Senior News" in the mail, call Bonnie at 207-396-6526 or 1-800-427-7411 x526 or send an email with your name and mailing address to bcraig@smaaa.org. We're happy to send your way!

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* Hill-Rom, 2002; Duffin, 2002; S. Hosking & Haggard, 1999

Social Security Disability and You

By James Fongemie

Most people do not realize it but when they work and pay Social Security and FICA taxes they are doing two things: they are buying themselves a pension for old age retirement as well as paying into a separate trust fund that pays benefits to individuals disabled from work. This fund is, in effect, a long-term disability insurance policy.

Just as if you had purchased a long-term disability policy from a private company, you should have no hesitation to make a claim on the Social Security Disability Insurance (SSDI) policy if you are disabled from work. By working and paying into the Social Security trust fund, you have earned the right to make such a claim.

And just like an insurance policy, one's entitlement to SSDI benefits remains in effect only so long as the premiums for this policy are paid. When a person stops working and paying into the Social Security trust fund, he or she may find that at some point he or she is no longer fully insured for SSDI purposes.

To be fully insured, a wage earner must have worked a total of five out of ten years leading up to the onset of the disability (the rules are different for younger workers who have not been in the work force for 10 years). The level of SSDI benefits depends on the level of contribution into the Social Security trust fund: the higher the wages, the greater the SSDI benefit.

You can apply for SSDI benefits by calling your local Social Security office, or applying online. You will need to provide information about your disability, the work you have performed in the past 15 years, and a list of the medical providers who have treated you for your disability. The information you provide will be sent to the Maine Disability Determination Services (DDS).

The DDS will gather your medical records and other relevant information and provide it to an agency physician and vocational expert to determine whether you can perform any of your past relevant work or, if not, whether there are other jobs you could still do notwithstanding your limitations.

If you receive an unfavorable decision on your initial application you have 60 days to ask the agency to reconsider. On Reconsideration, you will have an opportunity to present additional evidence. A different physician will review the prior evidence and any new evidence and make an independent assessment of your capacity for performing work-related activities. If your claim is again denied, you have 60 days to request a hearing before a US Administrative Law Judge (ALJ).

Depending on the backlog of cases that the DDS and the ALJs need to consider and decide, the en-



tire process can take upwards of 24 months for a final decision. Fortunately, if you prevail, most of that long wait will result in a payment of significant back benefits.

It is important to understand that an award of SSDI benefits does not necessarily mean an end to your working life. Many people who are awarded SSDI benefits subsequently regain the ability to return to the work force and the Social Security Administration provides incentives for once-disabled people to test their ability to return to work.

More information about these programs can be obtained by contacting your local Social Security office or accessing the SSA website at www.ssa.gov.

James Fongemie is an attorney and partner with McTeague Higbee concentrating on Social Security Disability. Fongemie can be reached at jfongemie@mcteaguehigbee.com or at 207-725-5581.

Senior Moments

by Hunter Howe

Leaving

When I think backward in time, my thoughts often gravitate toward the significant transitions in my journey of life, so far. I suppose the most painful part of those transitions is the finality of the farewell, the leaving.

Samuel Butler once said, "I can generally bear the separation, but I don't like the leave-taking."

Youth is a transition. During our carefree childhood, we connect with a slew of other kids. Friendships form and wane as quickly. The parting is a gentle bruising of sorts, not a major event on the "missing you" scale. Perhaps the innocence of youth acts like a protective barrier against the leaving. We charge on.

High school and college are transitions, similar in time frames. Four years are spent with pleasing acquaintances, close chums and special friends. Then, one day, you take a final exam; on another day, you graduate. Farewells are fleeting. Done and gone. We charge on.

Places are transitions, friends in another form. We develop deep attachments to them. They're memory anchors, solid foundations to our changing lives. How about the heart-wrenching selling of your camp, which has been in the family for 43 years. How about the selling of your house. Seven years ago, I took a last walk around the perimeter of our serene property surrounded by state forest. I peered into my own camp in the back woods. I

called it Grayfeathers, a Robin Hood theme. Finally, I gazed at the house. One last glimpse. It hurt, that leaving, and I felt no compulsion to charge on.

Neighbors are transitions. A retired professor and his wife lived across the street. How I loved, with coffee cup in hand, visiting with them and annoying that cantankerous Swede. We sure had fun. One day, as I worked in my yard, I looked up. Big Swede and his wife strolled across the street. I suspected why. They'd come to tell me it was time to downsize. An age thing. Time to leave. It was never the same without them. No charging on at all, just a dead battery.

Downsizing is a transition with problems of its own. Too much stuff. George Carlin, the wacky comedian, had a classic standup routine about the impact of "stuff" in our lives, including getting rid of our stuff.

I despise dropping off boxes of my own stuff at the town transfer station. It bothers me. I feel like a traitor, abandoning a part of my life. Some say, good riddance. I say goodbye and, dejectedly, leave my stuff.

Pets are transitions. One memory in particular haunts me. Our first dog, Chauncey, a black and white Springer spaniel, lay in the back seat of our car, his head cradled in my wife's lap, his body riddled with cancer. As I turned out of our driveway, destination vet, I realized, overcome with grief, that we

were taking him away from his home, for the last time. A strong ingredient of saying farewell is the sense of sadness that accompanies it. That leaving, like a scar, remains with me, forever. I'm just a sentimental leaver.

Dying is another transition. Thomas Mann said, "A man's dying is more the survivors' affair than his own." To the point, for two decades Donald Murray wrote a column for the "Boston Globe," first called *Over 60* and renamed *Now and Then*. On occasion, he'd make reference to his beloved wife, Minnie Mae. As her health declined, he'd share his heartfelt thoughts expressing his vulnerability, over her leaving.

And then, the final transition. We leave...

Hunter Howe can be reached at grayowl@maine.rr.com.

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Part I of a Holocaust Survivor's Story

by Hunter Howe



t's pre-war Germany. A current of tension and unrest permeates the country. Many good Germans, although nationalistically proud, begin to grow concerned over the political climate and the direction the Nazis are taking their country. The world watches.

The Nazis have passed a series of laws legalizing anti-Semitic policies. Then in November 1938, there's a state-organized pogrom (massacre). Synagogues, shops and homes are burned and ransacked. It's called Kristalnacht, the Night of the Broken Glass.

You're Jewish. Your name is Kurt Messerschmidt. Your life is about to change, forever.

Kurt Messerschmidt, 96, is a man well-respected in Portland's Jewish community. For many years, he worked as a teacher and musician. Many know him as Cantor Kurt Messerschmidt, the former secondary spiritual leader at Temple Beth El.

Born in Werneuchen near Berlin in 1915, Kurt lived with his mother Else, a skilled seamstress and dress designer, and his half-brother Henry.

After four years of elementary school, officials evaluated him and at age 10, he was declared an "exceptional Jew" able to attend the Humanus Gymnasium, a high academic school in Berlin. Here, regarded both as an outstanding student and linguistic scholar speaking Latin, French, Classical Greek, Spanish and English, he also excelled in music and sports.

In 1933, the Nazis took control of Germany. Kurt said, "Our family didn't talk about conditions much. We had an attitude of optimism. I had developed well in school. Life will go on."

However, with the rapidly changing attitudes towards the Jews, Kurt knew he would be forbidden to attend Berlin University. Because of his linguistic ability, he worked as an interpreter in the Far East for a year. Back home, although overqualified, he taught at a Jewish school, tackling his responsibilities with great enthusiasm.

In 1934 Sonja, Kurt's future

wife of 66 years, forced out of public school, found herself one of Kurt's students.

In 1936, the year Germany held the Olympics, Kurt taught special courses in the 14-16 age group; he also taught language courses for adults including Hebrew for those planning to immigrate to Israel. Since sports played an important part in his life, he joined a boxing club in Berlin, "learning self-defense against the Hitler boys."

In early November 1938 while listening to the radio, "The warning was clear that something terrible would happen." Kristalnacht. Kurt rode his bicycle to school. Glass splinters covered the ground. "It was a miracle my tires didn't explode."

"I didn't feel fear. I was a teacher, responsible for lots of people—it gave me strength—I couldn't show fear. I'd had enough of that. I had to encourage my students, to show them confidence."

But, he had a problem, how to get his students home. Across the street from the school's front entrance, a uniformed Stormtrooper guarded a plague of a famous Nazi hero. He also knew that Hitler Youth members armed with rocks and sticks roamed the area.

"I held my head high and led approximately 16 of the students by the guard. After two blocks, I let them go."

Later, Kurt and his friend Rudi rode their bicycles past a cigar shop. The big window in the little store was broken. Two Stormtroopers or "brown shirts," basically street brawlers, ordered the elderly Jewish owner to pick up the glass splinters, one by one. Onlookers gathered around.

"Rudi and I got on our knees. We started helping the older gentleman knowing that by helping him, we could be deported immediately. Out of the corner of my eye, I noticed people doing nothing, some even seemed to enjoy themselves. It shook me up, got to me. They kept quiet, like an admission of guilt. Their silence is what did the harm. It left a deep impression on me."

This was the beginning of what Kurt describes as "little moments, miracles and connections of faith or fate," survival examples that were to occur over and over.

He continued to teach. From 1938-1942, "The transports to the East continued. Students would go missing, it was difficult to have a regular curriculum."

In 1942, the school closed. "It was an untenable situation. I was ready to be deported. No job, you go." However, the school administrator helped Kurt secure a job with a furniture moving firm whose owner employed Jewish educators, protecting them from imminent deportation. The firm, overseen by the Gestapo, emptied furniture out of Jewish apartments.

In February 1943 "I learned from an inside informant at work that something big was planned, that the last of the Jews were going to be picked up. I warned Sonja, my

fiancée by then, not to go to work. His mother, now working on military uniforms and his brother, a skilled cabinet maker, remained at the apartment. They hid Sonja. Only Kurt's job kept them from deportation.

Their luck ran out. In June 1943, the same truck used by the furniture firm, came to deliver them to a collection camp, ultimate destination Theresienstadt in Czeckloslovakia, or worse, Auschwitz in Poland.

Kurt's family would go to Theresienstadt, "where annihilation was not imminent." But Sonja might not. "My boss told the Gestapo that I was their best worker and asked that Sonja go along with us. They agreed. It was the right moment, an historic moment, another one of those little miracles.

They rode the street car to the railway station, where they were transported to Theresienstadt, which Kurt described as a small town. "We lived in a ghetto, a walled in old-fashioned fortress, filled to the brim with Jews. They separated the men and women, although we could see each other during the day. There was no thought of escape. The Czech's were not friendly towards Jews. It was encouraging in that it wasn't Auschwitz. Yet, we knew that Theresienstadt was regarded as a transit camp."

Theresienstadt was a place where Jews were supposed to be treated humanely. "It was pure theater, a propaganda camp," Kurt relates. "The Nazis even had film crews come to show Hitler presenting Jews with gifts, showing pictures of a choral group, concert performances; everything rosy."

In reality, minimal food and sickness, such as typhus, prevailed. Kurt worked for the waterworks digging trenches around the ghetto. He also acted as a cantor and performed religious services. And here, he married Sonja.

They witnessed the transports to Auschwitz. "When the trains began moving, a whistle blew."

In 1944, for a period of time, the whistles stopped blowing. "It was clear that the Russian front was coming closer. There was a feeling of unexpected hope. We prayed. No train came. But, at the end of the Yom Kippur service, the whistles started blowing again. We were breathless. The signal was clear, the end of all our hopes."

The next morning, Kurt and Henry were put on an Auschwitz-bound train. He peered through a small hole. "All I could see was Sonja's wine red coat. I couldn't see her face. My mother and Sonja were also shipped to Auschwitz." Auschwitz, the death camp.

Reader Note: This story contains many direct phrases from the interview that are characteristic of the time and place where Kurt Messerschmidt lived. In the next issue, we'll continue the horrific early life experiences of Kurt Messerschmidt.

Hunter Howe can be reached at grayowl@maine.rr.com.



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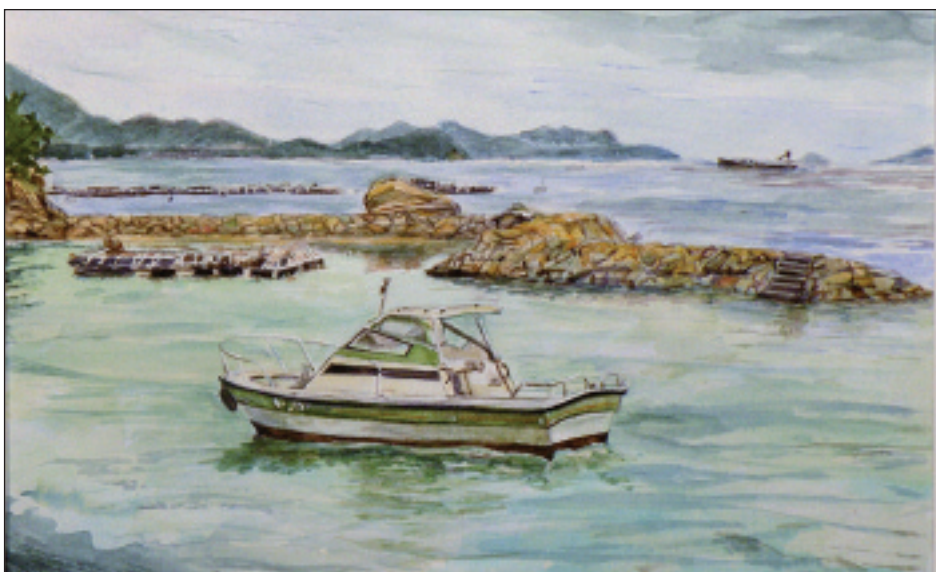
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Baseball Day at Truslow Adult Day Center

More than 25 participants at the Truslow Adult Day Center in Saco enjoyed a visit from Old Orchard Beach Raging Tide baseball players and their mascot, Dunegrass Dunedoggy. Susan Reid from the Music & Motion Company led the group in song, dance and baseball trivia. Music and reminiscing are regular activities at the Center, a program of the Southern Maine Agency on Aging for adults with memory impairment. For more information, call the Center at 283-0166.



Truslow Adult Day Center staff (L-R) Julie Cortright, Amanda Mason, Marilyn Durgin, Liz Thomas and Debra Thomas with Raging Tide Players, Back Row (L-R), Joseph Swindells - #9, pitcher; Mike Hepple - #14, pitcher; Riley Palmer - #8, Infielder; Rich Anastasi - #21, pitcher; Francis Whitten - #35, catcher; and, Oliver Van Zant - #6, pitcher.



Deb Thomas of Truslow Day Center with Dunegrass Dunedoggy.



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From the Mail

Hi Eileen,

I have had numerous calls from people who were happy to donate crutches and walkers to this important cause. This is a long-term project so please continue to publish in "Senior News."

Thank you for your assistance, Ilse Yanis

President 2010-2011

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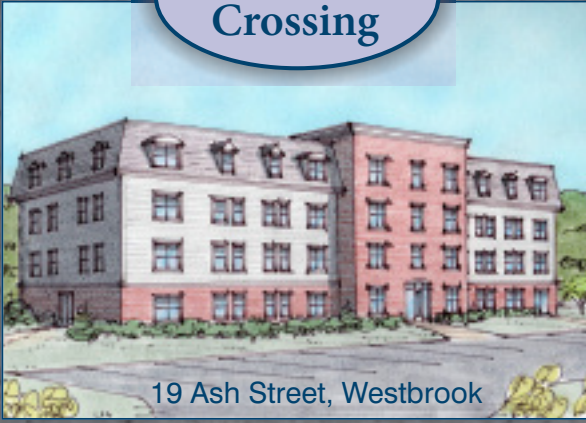
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 - Experience sweaty palms or the need to grip the armrests
- Then yes, you are a candidate!

If you hate the noises, smells and tastes associated with dental care and offices and you can't shut them out, then you may want to experience "twilight sleep" while your dental work is done.

Recent research has indicated that the number one reason adults postpone needed dental care is fear! That's right, not time, not money but fear! Yet dental decay and periodontal disease do not take exceptions!

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What Happens When You Don't Have a Will? (Part I)



Free Legal Help for Maine's Seniors

By Hanna Sanders, Esq.



When a person dies without a will the estate—meaning all the real and personal property and any assets—passes through the laws of “intestate succession.” The Maine law reads, “Any part of the estate of a decedent not effectively disposed of by his will passes to his heirs as prescribed in the following section of this Code.” 18 M.R.S. § 2-101.

In plain English, if you don't have a will when you die, the laws of Maine will determine who gets all of your belongings. The way this plays out is unique to each person's situation. But basically, it depends on who in your family outlives you.

First, let's look at what happens when you pre-decease your spouse without a will. If there are no surviving parents or children, the entire estate will pass to your surviving spouse or registered domestic partner.

If you have no children, but your parents are surviving, your spouse will take \$50,000 plus one-half of the remaining estate and your parents will take the rest. If you **do** have children, your spouse will take \$50,000 plus half of the remaining estate and your children will split the rest. (The spouse has the right to an “elective share” instead...but to explain that goes well beyond our limited space in this column.)

Does it make a difference if the children are yours together with your spouse or from another marriage? Yes, it does. If the surviving children are yours alone, your spouse will get one-half and your kids will get the other half of the estate.

Second, let's look at what happens when you **don't** have a surviving spouse or registered domestic partner. In that case, your entire estate will be divided between your children. If you have outlived one or more of your children, that share would pass to their children—your grandchildren—in equal parts.

If you do not have children and have no surviving spouse, your estate will pass to your parents or (if your parents pre-decease you) it will pass in equal shares to your brothers and/or sisters. In this scenario, if you have outlived one or more of your siblings, that share would pass to their children—your nieces or nephews—in equal parts.

Third, if you outlive your parents and outlive (or never had) a spouse, siblings, or children, the State must try to locate any surviving relatives from either of your grandparents or, as a last resort, your great-grandparents sides of the family. If **no** living relatives can be found, then your “intestate estate” will pass to the State. The common perception that if you don't have a will “the State” wants to (and will) take everything is simply not true.

So, what would you like to see happen to your estate? If you don't want Maine law to decide who gets what, I strongly suggest that you execute a will. In Part II of this topic in the next issue, I

will discuss several cost-effective ways to execute a will in Maine.

If you have questions in the meantime, please call Legal Services for the Elderly (LSE) at 1-800-750-5353 to speak with an attorney at no charge. Or visit us online at www.mainelse.org. LSE is a non-profit organization that provides free legal assistance to Maine residents aged 60 and over. LSE can provide information about how to do your own will or we can refer you to an attorney from the private Bar. You may even qualify to execute a will with an attorney for a reduced fee.

The New Reverse Mortgage

by Stephen J. Eastman



There are many factors in today's society that have made reverse mortgages more popular. People are living longer than ever before and spending more time in retirement. In this economic downturn, many people have underestimated their retirement savings needs. However, the most important factor in the reverse mortgage's popularity is that the costs to originate a reverse mortgage have come down significantly.

Reverse Mortgages 101:

So, what exactly is a reverse mortgage? Simply put, it's a loan that allows homeowners 62 or older to tap into the equity that's been built up in their home. A reverse

mortgage has no income or credit requirements, and there are no monthly payments. It is called a “reverse” mortgage because the lender makes a payment to the borrower, instead of the borrower making payments to the lender. The homeowners can use the proceeds in a variety of ways, such as covering monthly living expenses, paying off an existing mortgage, making improvements to the home or paying for prescriptions and healthcare.

Lower Up-front Costs:

In October 2010 the Federal Housing Administration, which insures virtually all reverse mortgages, introduced the Saver Reverse Mortgage. This new type of reverse mortgage has lower up-front costs, as compared to the standard reverse mortgage. Some lenders have completely eliminated their origination fees, and the mortgage insurance premium has been reduced. With the Saver Reverse Mortgage, homeowners can save thousands of dollars in closing costs, depending on the value of the home. This new type of reverse mortgage is attracting the attention of more affluent homeowners, who may now elect to set up a line of credit through the Saver Reverse Mortgage, instead of using a


conventional home equity loan.

Like all reverse mortgages, the new Saver is a way for homeowners 62 and older to use their equity to fulfill their needs. And, like all government-insured reverse mortgages, the homeowner owns the home, not the bank. The borrower elects how they wish to receive their cash: as a monthly payment, in a line of credit, as a lump sum, or in any combination. No matter how the cash is received, it is considered tax-free. The loan is due, with interest, when the borrower dies, sells the home, or moves out for longer than 12 months.

An Informed Decision:

The best decisions are informed ones. If you're interested in learning more about the new Saver or other reverse mortgage options, consult the HUD website regarding Home Equity Conversion Mortgages or contact a mortgage consultant or your financial institution.

Stephen Eastman is a Reverse Mortgage Consultant with MetLife Bank and may be reached in Gray at 207-657-2459, or 800-416-4748, or by email at sjeastman@metlife.com. Steve will be happy to answer your questions.



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This workshop is open to adults of all ages who have ongoing health problems or who care for people who do.

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Tuesdays, October 4 – November 8, 1:00 – 3:30PM at Maine Medical Center, 22 Bramhall Street, Portland.

Fridays, October 7 – November 11, 9:30-noon at Maine Medical Center, 5 Bucknam Road, Falmouth.

Call Anne Murray, 396-6529 or amurray@smaaa.org to register or to be notified of upcoming workshops.

What is the cost? \$10 suggested donation for the entire six-week series. A workbook and CD are available for loan or purchase.

Osteoporosis Support Group

Meetings are held the first Tuesday of every month at 6PM at 800 Main Street in South Portland. The programs include general sharing, socializing and a variety of educational speakers. Please call Cindy King at 828-1133 if you have any questions.

August 2

Topic: "Aging Eyes"

Guest Speaker: Dr. Renee Whelan

September 6

Topic "Qi gong for Stronger Bones and Better Balance"

Speaker: Karen Morency

Drinks and Dressings

Susan Gay, Registered Dietician Nutrition Coordinator, Hannaford

We've hauled out the fans, broken in our sandals, and reacquainted ourselves with the neighbors we haven't seen all winter.



And with the luxury of clear walking paths and dry sidewalks, we can get out and get our muscles moving again. Keeping in mind that good hydration is ever important during warmer weather!

Managing fluids varies among individuals. Recently at Hannaford I was asked if there's a specific diet for Meniere's disease. Meniere's is a balance disorder associated with the inner ear. Symptoms include ringing or pressure in the ear, headaches, loose stools and vertigo, which consequently can bring about nausea, vomiting and sweating. There's no one treatment for Meniere's disease; however, it is suggested that symptoms may be more manageable by following a low-sodium diet. Additional recommendations include eating meals and snacks on a consistent schedule, decreasing simple sugars, caffeine, alcohol and tobacco, and getting adequate fluids.

Start with limiting sugary beverages and beware of high sodium salad dressings! Below are some simple recipes for a refreshing low-sugar iced tea and a tasty summer salad dressing without salt!

Iced Tea: Steep 4 hibiscus tea bags in 4 cups hot water for 10 minutes. Add 4 cups of chilled 100% cranberry juice, (or light) and 1 slice lemon. A squeeze of honey is optional. Enjoy over lots of ice.

Salad Dressing: In a blender blend these 4 ingredients: 1/2 cup fresh or frozen raspberries, ? cup extra virgin olive oil, 2Tbsp lemon juice, and 1 Tbsp honey. Drizzle over fresh greens!

Because our bodies are 50-70% water, maintaining an adequate balance of fluids is significant. Our body temperature, blood pressure, ability to think and energy level depend on it! Eight, 8-oz. cups of water per day may not be necessary but even a mild case of dehydration can cause adverse affects such as weakness and confusion, which can lead to dangerous situations such as falls and disorientation. Strive for at least six 8-oz. glasses of fluids every day. There's no rule that we must drink our fluids. Another reason to eat fruits and veggies is because they contain high amounts of water. Getting plenty of fresh fruits and vegetables is easier this time of the year with an abundance of local produce. There's no berries like the ones you picked yourself or a tomato from your own garden. Watermelon, strawberries, raspberries, zucchini, tomatoes, and my favorite, sweet bell peppers, contribute an excellent amount of water that helps toward your daily intake. I'll drink to that!



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MUSIC—...

continued from page 1

sional experience as a musician and singer. I recall how four other musicians and I, who did not speak the same language, were still able to communicate great emotion while playing music together.

It is also important to realize that long-term memory and the part of the brain that processes music are not as affected by dementia as other areas of the brain. Individuals who are unable to recall their names can still sing every melody, lyric, and even harmonies to songs, which gives them a tremendous sense of accomplishment and pride. In addition, for a person caring for a loved one, music brings the past into the present, providing a common ground as well as an enjoyable activity to share.

Dementia can also make familiar surroundings seem unrecognizable. How frightening it must be to not know where you are, if you are in the right place, or where you are supposed to go next! Some musical pieces are structured with repetitions, an even number of measures, and a beginning, middle and end. These can have a more ordered and, therefore, calming effect more than, let's say, free-form jazz.

Lecturer and consultant Don Campbell is a recognized authority on the transformational powers of music in health, education and well-being. He is the author of 23 books including the bestseller, The Mozart Effect: Tapping the Power of Music to Heal the Body, Strengthen the Mind, and Unlock the Creative Spirit. He cites research which suggests that listening to certain Mozart pieces may improve certain kinds of mental tasks and conditions.

I personally have witnessed the power of the song "Let Me Call You

Sweetheart," more than any other song, to calm a person agitated by dementia. I have also used music to calm a man enough to allow his body to accept the flow of liquid through a feeding tube. And I will never forget that very special person near the end of her life who no longer wanted to eat, who whispered a request to me for a "jumpy" song and then conducted in time to the music!

It is impossible for this article to cover all the ways that music can contribute to mental and physical well-being. On the deepest level, music can have a profoundly positive effect on people who are mentally or physically challenged. On the simplest level, music can bring a smile, a laugh, or even temporary relief from stress. At every level it is clear that the magic of music should be shared more frequently and recognized for its amazing power to enhance the quality of life for all human beings.

Susan Reid is an internationally renowned recording artist who provides themed musical revues of different eras, Broadway shows, holidays, special occasions and international music in seven languages. She is the founder of the Music and Motion Company, providing musical programs, sing-alongs, trivia, song sheets, dance movements and games for long-term care, assisted living, rehabilitation and adult day care facilities, senior centers and independent senior residences.

She has developed the series, "Sing, Dance, Reminisce," each volume with hours of themed music activities. The books and CDs are a "grab and go," designed to be used by even non-musical activity directors or volunteers for groups of older adults. Volume I covers the Roaring Twenties and Volume II the Big Band 30s and 40s. Learn more at www.eldermusicactivities.com, email info@eldermusicactivities.com or call 207-438-9482.

"Susan's books and CDs have our folks moving and singing with irresistibility! This gives us everything we need...great activity program that even a volunteer could run."
—Lori Stackpole, Activity Director, Kennebunk Nursing and Rehab Center



From Jo Dill's Notebook

25th Annual Registration

Packets have gone out for the 2011 Maine Senior Games and registration forms are coming in each day. You can register online at www.mainesrgames.org or go to that same website, print a form and send it in by mail!

Interested in Maine Senior Games? Learn more on July 21

Healthy Body Fit Mind will host a Maine Senior Games night from 6-7:30PM on July 21. This event is for folks who want to find out more about participating or volunteer opportunities. There will be a brief presentation, followed by networking and refreshments and then if you want, a chance to work out in sport-specific exercises. There is no charge, but we do need to know if you plan on attending so we can plan for handouts, refreshments and trainers. Healthy Body Fit Mind is located on 18 Ocean Street, Suite 3, South Portland. For more information or to sign up call Jo at 396-6519 or MaryAnn at 370-1348.



Archery: Joanne Petkus, Age 50-54 Compound Release, Bronze;

Track & Field: Joe Carozzi, Age 75-79, Shot Put, Silver; Discus, Bronze; High Jump, 4th Place; Joel Stinson, Age 75-79, Triple Jump, Silver; David Colby Young, Age 55-59, 4x100 Relay, Bronze; Derry Rundlett Age 65-69, 4x100 Relay, 4th Place;

Cycling: Marcel Bastide, Age 65-69, 40k, 4th Place.

Go Maine athletes! More results in the next issue.

Volunteers Needed!

Many volunteers are needed at each Maine Senior Games event. We need folks to register the athletes, hand out info/gift bags and t-shirts, keep a time clock, be a line judge, stop traffic at the cycling event and the list goes on. Email Jo at jdill@smaaa.org or call 396-6519 to volunteer! Volunteers have so much fun AND you get a commemorative t-shirt!

Reminders

- Track and Field starts at 1PM.
- Swimming is one day instead of two afternoons.
- Triathlon has been moved to the "Tri for Preservation" in Cape Elizabeth.
- Men's & women's basketball, hot shot and foul shoot have been moved to Cape Elizabeth High School.
- Tennis will be indoors this year at the Racquet and Fitness Center in Portland.
- It is the 25th Anniversary of the Maine Senior Games. Lots of fun things will happen at the events!
- Save money: Sign up before August 1.

National Senior Games Results

Maine had about 50 athletes and coaches head for Houston, Texas to participate in the National Senior Games during the last two weeks of June. Congratulations to everyone who participated! Here are the results known at press time:

Horseshoes: Ed Oakes, Age 50-54, Gold Medal; Robert Demont, Age 55-59 Gold Medal.

Women's Basketball Teams: "Triple Threat," Age 50-54, 5th Place; "Flashers," Age 55-59, 5th Place;

2011 SCHEDULE FOR MAINE SENIOR GAMES

OPENING CEREMONIES:

Sunday, July 31, Noon
Sea Dogs Game, Portland

TRACK & FIELD:

Saturday, August 6, 1PM (Rain date: Aug 7)
Scarborough HS

MEN'S SOFTBALL:

Saturday, August 13, 9AM (Rain date: Aug. 14)
Wainwright Fields, South Portland

GOLF:

Tuesday, August 16, 8:30AM (Rain date: Aug. 17)
Toddy Brook, North Yarmouth

HORSESHOES:

Saturday, August 20, 9AM (Rain date: Aug. 21)
Deering Oaks, Portland,

TRIATHLON:

Sunday, August 21, 7:30AM
Tri for Preservation, Cape Elizabeth

ARCHERY:

Sunday, August 28, 9AM
Lakeside Archery, North Yarmouth

5 K ROAD RACE:

Sunday, August 28, 9AM, LA Bridge Run, Auburn

TENNIS:

Thursday, September 8, 9AM
Men's Singles/Doubles
Racquet/Fitness Center, Portland

TENNIS:

Friday, September 9, 9AM
Women's Singles/Doubles/Mixed
Racquet & Fitness, Portland

BASKETBALL (WOMEN'S):

Saturday, September 10, 8:30AM
Cape Elizabeth HS, Cape Elizabeth

HOT SHOT/FOUL SHOOT:

Saturday, September 10, 3PM
Cape Elizabeth HS, Cape Elizabeth

BASKETBALL (MEN'S):

Sunday, September 11, 8:30AM
Cape Elizabeth HS, Cape Elizabeth

TABLE TENNIS:

Friday, September 16, 9AM
Pineland YMCA, New Gloucester

SWIMMING:

Saturday, September 17, 12:30PM
Greely HS, Cumberland

CYCLING:

Sunday, September 18, 9AM

(Rain date: Sept. 25)

Kennebunkport Bicycle Co., Kennebunkport

10K ROAD RACE:

Sunday, September 18, 9AM
Portland Trails

BOWLING CANDLEPIN

SINGLES/DOUBLES:
Thursday, September 22, 10AM/1:00
Big 20, Scarborough

RACQUETBALL:

Saturday, September 24, 9AM
Racquet & Fitness Center, Portland

BOWLING 10 PIN

SINGLES/DOUBLES:
Sunday, September 25, 10AM
Yankee Lanes, Portland

Do You Want to Become an Authority on Something New?

Volunteers are Needed to Learn About Medicare to Help Others Understand their Options

The Southern Maine Agency on Aging is designated by the U.S. Government (CMS and AOA¹) as an unbiased resource for questions and guidance about Medicare and for making health insurance decisions. Volunteers who are trained by SMAA and complete the certification process are titled, Volunteer Medicare Advocate.

Since SMAA encourages every Medicare beneficiary to review his or her plans annually during open enrollment, staff and volunteers are trained each year to help meet the demand for this service. The next training will start at the end of September, says Carol Rancourt, SMAA's Coordinator of Training. "Our volunteers come from very diverse backgrounds and bring their unique skills to the job. We like the fact that we can offer an executive-level volunteer position, so to speak."

More than 5,000 people were assisted with their Medicare and health insurance options last year. As more people than ever turn 65 in the next 20 years, SMAA expects to expand its popular "Welcome to

Medicare Seminars," which are also run by staff and volunteers.

New volunteers are encouraged to sign up for training that will begin September 29. Join a committed team of experts. You'll be glad you did! Contact Carol Rancourt at 396-6547 or 1-800-427-7411 x547 or crancourt@smaa.org for more information or to sign up.

¹CMS is the Centers for Medicare & Medicaid Services (www.cms.gov) and AOA is the Administration on Aging (www.aoa.gov).

Future Volunteer Medicare Advocates

IS THIS YOU?

- Retired (not mandatory)
- Got time on your hands
- Want a challenge
- Have a strong need to help others
- Interested in Medicare

YOUR REWARD

- Work with a very enthusiastic group of people
- Receive heartfelt, instant gratification, even hugs
- Others will say "WOW" when they hear you're a Medicare volunteer
- Be happy and proud of your new found knowledge
- Feel your self-esteem soar

SMAA TRAINS & SUPPORTS YOU

- Three, 6-hour Medicare training sessions in September-October, lunch included
- Observations with seasoned volunteers working with real people
- In-house staff support available at all times
- Ongoing training and update sessions



Volunteer Medicare Advocate Fred Ronco at the National Weather Service prior to his retirement in 2004.

dition, Howard became active in the Military Officers Association of America's Southern Maine Chapter. "I was into community service. My attitude was, I'm retired, so why not help," says Hanning.

Howard joined the Retired and Senior Volunteer Program (RSVP) at SMAA, taking on the responsibilities of a Medicare Volunteer. "I especially liked visiting the various senior facilities. Through the game "Medicare Bingo," the seniors realized that help was still available. I found this activity challenging enough to keep me interested for quite some time."

Today, Howard calls clients to remind them of appointments and to answer any questions they might have. "I always try to put myself in the place of the people I'm calling. They know a lot less than a certified Volunteer Medicare Advocate. I take the time to explain even the basics if need be."

Spotlight on Medicare Volunteers

Fred Ronco is from Guilford, Maine. He retired in 2004 from the position of Science and Operations Officer at the National Weather Service. His mother needed help with a Social Security issue, so Fred contacted the Eastern Area Agency on Aging based in Bangor to obtain further assistance for his mother. When drug plans became mandatory in 2005, Fred helped his mother work through the process of choosing a plan from the many available for purchase. That same year Fred joined SMAA's cadre of Medicare and health insurance counseling volunteers.

"Because of my knowledge, I began working with clients immediately, although training was provided. The support at SMAA is wonderful." Fred remembers helping a couple save \$1,500 just by switching plans. He also remembers assisting a low-income couple reduce expenses by \$250-300 a month by changing supplemental plans and getting state/federal aid. "We try to do what is best for our clients." He cites the need for new volunteers, especially with "boomers" retiring. "Clients come back just to thank me and give me hugs. I meet great people."

Howard Hanning retired from the Army in the late 70s. For another 10 years he worked for the Federal Civil Service at Fort Devens in Massachusetts. During this time, he met his future wife, a Mainer. In ad-

From the Mail

Hi Eileen,

Thank you again for publishing our Dementia Support Group dates. It is invaluable publicity for us and for the many who have found support in the group. Many state that they hear of us through the "Senior News." Thank you so much.

Barbara Alberda
 Phone: (207) 229-4308
 Community Partners, Inc.
 443 Main Street
 Biddeford, Maine

From an advertiser of three issues in 2011

"We keep our price structure LOW...much lower than our competition. Because of our desire to keep our rate to seniors low, we have a very low advertising budget, so I think we will pass on the next issue.

However, we love what you have done for us. Your publication is terrific and we intend to advertise again...so please keep in touch with me. WE LOVE MAINE!!"

Best,
 Andy Buck
 AGB Lifesaver Medical Alarms, LLC

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



*— Deering Pavilion —
 880 Forest Avenue, Portland, Maine*

Shingles: What is it and Who Gets it?

By Dr. Samuel Maghuyop
Maine Medical Center Geriatric Center



burning, or pain in a band-like fashion involving a specific area of the body. After a few days, a rash with fluid-filled blisters generally appears (typically on only one side of the body or face). These blisters may take 2-4 weeks to heal.

What are the consequences of shingles?

For most people, the pain associated with the shingles rash usually lessens as it heals. For some, however, shingles can cause severe pain after the rash has healed; this can last for months—or even years. This long-term pain is called post-herpetic neuralgia and occurs when the virus that causes shingles damages certain nerves.

The pain may vary and is often described as burning and itching, stabbing and shooting, constant or intermittent in a band-like pattern involving a specific part of the body. For many post-herpetic neuralgia sufferers, even the touch of soft clothing brushing against the skin can be excruciatingly painful. The older one gets, the longer the shingles rash may last. Older adults are more at risk of prolonged pain and more severe post-herpetic neuralgia.

Other potentially serious complications from shingles include

skin infection, scarring, a decrease or loss of vision or hearing depending on the affected part of the body.

Shingles pain can profoundly interfere with basic life activities such as dressing, bathing, and housework. It can lead to difficulty in sleeping, loss of appetite and even depression, all of which may reduce quality of life.

What are the treatments for shingles?

Treatments for shingles may include medications to treat its symptoms, as well as to kill the virus.

Don't wait. If you think you may have shingles, talk to your doctor or healthcare professional immediately so that you can begin treatment as soon as possible.

Can shingles be prevented?

Shingles may be prevented by vaccination or at a minimum, the symptoms of the outbreak reduced. The herpes zoster vaccine is different from the chicken pox vaccine. It is for older adults (persons age 60 and above). The vaccine may reduce the outbreaks of shingles, as well as the severity of long-term complications associated with it.

Your doctor or healthcare professional can answer your questions about whether you are at risk and which treatments may be appropriate if you develop shingles.

From the Director's Desk

continued from page 1

Probate Law

LD 258 expands the number of family members who are automatically entitled to copies of vital records.

Family Caregiver

LD 739 requires DHHS to work with interested parties to create a written contract that an individual in need of long term care services and supports may use to hire and pay a relative to provide that care.

As part of our mission to advocate for older adults and those in need of long-term care, SMAA took an active role in communicating our support for many of these bills. I want to thank our clients, staff and volunteers for their willingness to tell their stories on behalf of all Maine people, especially in relation to the Governor's proposed cuts to the Medicare Savings Program.

Enjoy a good Maine summer!

Laurence W. Gross
Executive Director

Note: For more information about any of these new laws, consult your legislators, your attorney or financial planner and/or your local Area Agency on Aging by calling 1-877-353-3771.

How do you know if you have shingles?

The first symptoms of shingles are often felt before they are seen and may include: itching, tingling,



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Visit www.MartinsPoint.org to find a location near you.



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Eat Out with a Senior Discount At a SMAA site or in a café or restaurant



“As You Like It,” a free membership club for individuals age 60 and over, was introduced in 2008 by the Southern Maine Agency on Aging (SMAA). Today members have a choice of six locations and a wide variety of breakfast, lunch and dinner options are available in either a café-like setting or a restaurant. Locations include:

- The York Hospital Cafeteria
- The cafeterias at Maine Medical Center locations
- Bonanza Restaurant, Sanford
- Me & D’s Diner, Wells
- Ocean View Dining Center at Southern Maine Community College, South Portland*
- Bon Appétit Cafeteria at St. Joseph’s College, Standish*

*School year only.

Register once for your free membership card and present it wherever you get “As You Like It” tickets. Single tickets are available for a suggested donation of \$4 or you can buy ahead—up to 10-tickets per person at a time.

Call your local Community Café listed below or the Southern Maine Agency on Aging at 1-800-400-6325 to get your membership card and to start treating yourself by going out to eat! For a complete list of locations where you can get tickets, see www.smaaa.org/AsYouLikeIt.php

Community Cafés organized by SMAA provide an opportunity to socialize, perhaps meet some new people and have a good lunch.

If you are age 60 or older and would like to join us for lunch, please make reservations 48 hours in advance. The suggested donation is \$3.50 per dinner and \$5 for special catered or holiday meals. If you are under age 60 the meals cost \$6.75 and \$8 respectively. Feel free to join us!

Community Café Locations:

Biddeford Community Café, 189 Alfred Street, Biddeford – 283-2477

Kennebunk Community Café, 124 Ross Road, Kennebunk – 985-2588

Kezar Falls Community Café, 5 School Street, Porter – 625-4057

Kittery Community Café, 120 Rogers Road, Kittery – 475-7399

Portland-Westbrook Community Café, 426 Bridge Street*, Westbrook – 878-3285

Sanford Community Café, 457 Main Street, Springvale – 324-5181

South Portland Community Café, 310 Broadway, South Portland – 767-2255

Windham Community Café, 124 Tandberg Trail, Windham – 892-3891

Yarmouth Café, 20 Mill Street, Yarmouth – 846-6693

Schedules vary, so please call specific locations for more information.

*For July the Portland-Westbrook Café will be located at the new Westbrook Middle School on Stroudwater Street.



Don’t Miss a Chance to Get Out

More than 150 people attended the most recent Community Café in Westbrook. The next Community Café for people from any town or city will be Tuesday July 26th, at the Westbrook Middle School on Stroudwater Street. We will be

servicing a baked chicken meal. Please call 878-3285 with your reservation by July 22. Beginning after school starts in the fall, the Café will be returning to the Westbrook Community Center on Bridge Street, the former middle school!

From the Mail

Dear Mr. Trainer,

Just a note to say how much I am enjoying the “As You Like It” program and thank you all.

I have been out of work recently due to a shoulder injury. I usually go to Me & D’s after my physical therapy in Wells. The food is great, and I couldn’t have afforded to do it without this program. I also have gone to York Hospital after my appointment with my orthopedic surgeon there, and I’ve met friends for lunch and dinner at Bonanza.

This will mostly stop when I get back to work; my shift is noon to 8:00 PM. I’ve also told a lot of people about the program. They are enjoying it as well. Some little ladies can go out to lunch with their friends now, and I see people using the coupons at Me & D’s Diner.

This program is a tremendous service for seniors. It’s not only good for nutrition, but also for socializing and lifting the spirits.

Thanks again!

Sincerely, Bobbi Mescavage, Ogunquit/Wells



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GOT YARN?

More than 50 RSVP knitters are busy year round fashioning knit goods to help children in need stay warm, but our supply of yarn is almost gone. How about that box of unused yarn or maybe a closet full you have been wanting to clean out? Here’s your

chance to give away some yarn for a good cause.

Because these knit goods will be worn by children, the yarn needs to be 4-ply and washable. Give Priscilla Greene a call 396-6521 or drop some off at the AGENCY ON AGING at 136 Route One in Scarborough. Make this your feel good project for the summer!

Senior Techies

By Don Kopp

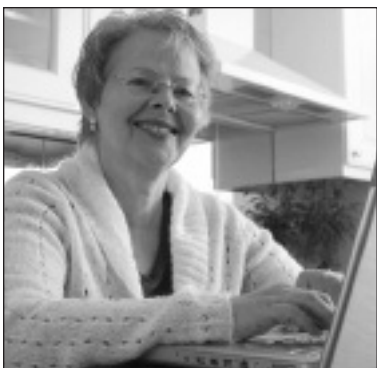
*It is a truth universally acknowledged that a family in possession of only one computer must be in want of another.**

Ba, my first and only wife of 41 years, thought that I was hogging the computer. I figured this out when she began lobbying for a second one. Before long her commitment to this undertaking picked up steam. And when a son offered us a laptop that he no longer needed, I could have sworn that I heard her purr. Very soon thereafter she was explaining why we needed "Wi-Fi," a wireless connection to the Internet. "Wireless connection?" I was uneasy. But all it took, she said, was the doohickey that she had ordered that had just been delivered right to our very door. Not having been born yesterday, I said that we should just go ahead and install that little doohickey right away.

Our son advised that *before* installing the doohickey we should actually *read* and then *follow* the step-by-step instructions. We did. And when Ba was ready to start cabling and plugging and downloading and such, I was revisiting each step, brooding over the meaning of Ethernet, grousing about the clarity of an illustration—you know, stalling. At last, though, we had done it, including having loaded the accompanying CD, debating and settling on passwords, and registering our doohickey. Imagine our excitement! On came our son's computer! On came his Internet search engine! And then, and then...nothing. Not a thing. Nada. Rien. Zilch.

And thus began the 21st-Century odyssey known as telephoning for technical assistance. By acclamation I became the designated dialer. And, having dialed, I selected English, listened carefully to a recorded message, responded to the menu, chose and punched the number 7, learned it was the wrong number, repeated the entire process, and at last, heard that I needed to call somewhere else—not the company that manufactured the doohickey, took our money, and actually sent it to us. Silly us. Same procedure all over again, calling somewhere else.

At last I reached Aadesh, or maybe it was Avijit, or possibly Arshad. In any event, he was speaking to me all the way from Calcutta. Now about this there can be no dispute: he spoke far better English



than I could ever hope to speak Urdu, Hindi, or Punjabi. But sadly, he did not yet speak it quite well enough for me to understand him. So I applied logic: I handed the

phone to Ba. She could not understand him either. After over 10 minutes of "I'm sorry. I just *can't* understand you," her frustration was verging on tears. But just then, he said a word she knew: Windows. After relaying that we didn't have Windows, we had an Apple computer, Ba determined that our guy only "did" Windows. Because it seemed pointless to suggest that our "conversation" might have begun with that information, we said goodbye.

At that moment neither Ba nor I was, as they say, in a "good place." She was still verging on tears, and I had begun perspiring. Both dejected and self-identifying as losers.

With increasing desperation we opened mysterious applications on our computer previously unexplored. We clicked on words as foreign to us, as well, Panjabi. In short, we were white-water rafting at break-neck speed down that river of no return where Internet access can be swept away forever.

But then a new telephone number materialized. Maybe the person at the end of this line likes Apples? I dialed. Once again, menus, options, and doubtful choices, but these led me—it now seems inexorably—to the warm, technological embrace of Mary, whose English as a second language was pretty darn good. I kept the phone.

Inserting "Don" into every sentence of her instructions, Mary walked us through the steps that, in the fullness of time, led to my clicking on "AirPort" (something I'd previously only associated with surprisingly conscientious pat downs following my new hip setting off a metal detector). But there among other words was our newly created password! And when, with trembling mouse and Mary's encouragement, I clicked on that...Le Voila! We had Wi-Fi! Although it felt as if our self-esteem had just staggered off of a white knuckle rollercoaster ride, at that magical moment, we whooped it up for tech-wobbly seniors everywhere.

**Paraphrasing, and with apologies to Jane Austen and her opening sentence in Pride and Prejudice.*

It's Important

Use your Medicare Benefits for Better Health

Everyone with Medicare can now get a yearly wellness visit that gives you a chance to talk with your doctor or nurse to make sure you are getting the right prescription drugs and care. Wellness visits are focused on establishing and then maintaining a personalized prevention plan. Included are important preventive benefits—like recommended cancer screenings to help detect disease early, when it is most treatable. Preventing chronic disease not only improves health and quality of life—it's also a significant step towards reducing the \$2 trillion the U.S. spends treating preventable long-term illness today. And, if you are in the donut hole, discounts on brand name prescriptions drugs to help you stay healthy are available, too.

A beneficiary is eligible if he or she: has had Medicare Part B coverage for at least 12 months; and has not received either an Initial Preventive Physical Examination, known as the "Welcome to Medicare" visit or an annual wellness visit or service within the past 12 months.

For more information, see www.cms.gov, call your medical provider or with questions about your benefits, call a Resource Specialist at your local Agency on Aging. Wherever you are in Maine, call 1-877-353-3771.

AARP Driver Safety Classes

Get a discount on your car insurance

The AARP Driver Safety Program is offered for drivers 50 years of age and older. The fee is \$12 for AARP members or \$14 for non-members and **advance registration is required.**

This is a four-hour class designed to meet the safety needs of mature and experienced drivers. It helps drivers learn about defensive driving techniques, new traffic laws, rules of the road and how to adjust their driving to age-related changes in vision, hearing and reaction time.

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

PORTLAND

AARP Office, 1685 Congress St.
August 4 9AM - 1:30PM
September 15 9AM - 1:30PM
Call John Hammon, 655-4943

LEWISTON

SeniorsPlus, 8 Falcon Rd.
September 7 8:30AM - 1PM
Call Sue Holmes, 795-4010

DOVER-FOXCROFT

Penquis CAP, 50 North St.
September 15 10AM - 3PM
Call Paul Matulis, 564-7116

BRUNSWICK

36 Pejepscot Terrace
September 21 8:30AM - 12:30PM
Call Joe Hahan, 751-9364

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COMMUNICATION DIGNITY INDEPENDENCE

VOLUNTEER CONNECTIONS RSVP

"An Invitation to Make a Difference"

Maine's Volunteer Roll of Honor

Each spring the Maine Commission for Community Service collects the names of volunteers who have contributed 500 or more hours during the previous year. They are then entered into the Roll of Honor, which is part of the Governor's Service Awards program. This year, the following RSVP volunteers were honored:

Kathleen M. Fink
 Doris Flaherty
 Joel A. Glass
 Irene M. Harford
 Ruth A. Johnson
 Lucette Logrien
 Lorraine M. Moulton
 Janice F. Phinney
 Sally M. Rendall
 Burt Rendall
 Muriel Rumney
 Madeline Sargent
 Elizabeth D. Smith

RSVP Funding Update

by Ken Murray

As you may remember, this past February through April Congress debated various spending cuts for the federal budget for 2011. In the end, federal funding of RSVP programs nationwide was cut by 20%. What this meant for us was that the federal funding that had been awarded to us on April 1, 2011 for 12 months now has to be stretched to last for 15 months, through June 30, 2012. To accomplish this, the following reductions to

our budget have been implemented:

- Volunteer mileage and meal reimbursement ended as of June 1
- A 15-hour-per-week coordinator position was eliminated
- Next year's Volunteer Recognition Event will be smaller and cost less

I want to assure you that Priscilla Greene and I will continue to serve you, our RSVP volunteers and stations, to the best of our ability.

There will be even bigger debates in Congress in the months ahead over the 2012 budget. We will keep you posted.

See "Why Cut Volunteer Programs" on Page 4.

The Tip of the Iceberg

There 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." Below are some cool ideas for hot days. Make your summer memorable by becoming a "cool" volunteer.

Cumberland County

- If you would like to help in an ocean setting, a unique opportunity is awaiting you.
- If you are a people-person, greeters are needed in a Portland location.
- An independent senior facility is looking for art teachers, game coordinators or someone to teach floral arranging. All supplies are provided by the facility—the volunteer provides the expertise.

- Would you like to share your knitting skills by showing others the techniques? An assisting living home is looking to start a group. They are also looking for Rummy card players.
- Do you have expertise in fund raising? A nonprofit agency could benefit from your help.
- Are you a cancer survivor? Consider inspiring others by becoming a buddy.

I am looking forward to hearing from you about these and many other volunteer opportunities. Call me, Priscilla Greene, for more in-depth information. You may reach me at 396-6521 or 1-800-427-7411 Ext. 521. Or you may email me at pgreene@smaaa.org.

York County

- York County's Domestic Violence Prevention Program needs volunteers to be hotline advocates, kid workers and court monitors.
- Nursing homes in several communities are looking for volunteers to help with various activities or visit residents.
- Literacy programs are looking for volunteers to tutor adults.
- Several organizations have asked us if we can help recruit volunteers for their various boards or committees.
- Some museums are looking for volunteers to help out in various ways.
- Several communities are looking for volunteers to help greet summer visitors.
- Food pantries and thrift stores are looking for volunteer assistance.

To learn more about these and many other volunteer opportunities,

if you live in southern York County, contact Deborah Levine at (603) 205-4073 or dlevine12@yahoo.com. If you live in the rest of York County, contact Ken Murray, at 1-800-427-7411, Extension 520 or by e-mailing kmurray@smaaa.org

New Volunteers

So far in 2011, the following volunteers have joined us. Welcome to you all, and thank you for sharing your gifts with others through volunteering.

John Adams
 Laura Almeida
 Prudence Bean
 Nicholas Beram
 Stacey Bessette
 Anne-Marie Bourque
 Marie Bowden
 Mary Buck
 Caroline Caswell
 Calvin Cyr
 Barbara DeWaters
 Michael Fortunato
 Anne Gamsey
 Rudolph Goepner
 Alison Hickey
 Diane Howe
 John Kirby
 Donald Kopp
 Lucy Lawlor
 Sandra Magnacca
 Kirsten Mallia
 Patricia Marceau
 Samantha McAllister
 Nancy Mikulanecz
 Elizabeth Miller
 John Murton
 Alan Nichols
 Susan Powell
 Jo Roderick
 Richard Roghelia
 Patricia Stanley
 Patricia Vachon
 Kay Waxler
 Hannah Welch
 Esperanza Wickham
 Margaret Widell
 Eska Wink
 Carrie Yardley

New RSVP Stations

The following organization recently became an RSVP volunteer station. We welcome them to the RSVP network and look forward to working with them to develop meaningful volunteer assignments for many years to come.

Biddeford-Saco Chamber of Commerce
 Community Counseling Center
 March of Dimes
 Portland Trails
 York Community Services Association
 Table of Plenty



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Our Personal Care Attendants can assist you with:

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- transportation
- bathing, hygiene, dressing
- companion/respite

In-Home Senior Services

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 (800) 689-4311

Attention All Seniors

Do you need extra help with daily activities?

Call us to have your own Personal Care Attendant. We can accommodate a schedule to meet your needs; as little as two hours to as many as 24-hours.

Established in 1994

Creating a Legacy of Giving for Future Generations

Nancy C. Payne,
SMAA Legacy Society Member



Photo credit: Greg Rec, "Portland Press Herald"

**She shares our values.
She supports our work.
She created a legacy.**

Ten years ago I took the money from a matured CD and invested it in a life income gift for the benefit of Southern Maine Agency for Aging (SMAA). It is win-win plan, because I get quarterly dividends, a nice tax break, and assurance that SMAA will benefit and be there for me and many others in the future.

Why did I choose SMAA? I had served on its Board of Directors for several years and was familiar with, and impressed by, the unique qualities of this organization. Almost every service a senior might require is provided, from Meals on Wheels and Senior Dining Clubs, information about Medicare and Medicare D insurance counseling, even help with straightening out messy check-books. SMAA directs the Truslow Adult Day Center, the Retired Senior Volunteer Program (RSVP), and programs and workshops to keep you fit and well, such as Maine Senior Games, Living Well for Better Health and Matter of Balance. Trained social workers help with access to legal counsel and home health care plans, easing the stress of caregiving.

SMAA is a trusted 39 year-old nonprofit that is the area's best resource for successful solutions for everyone as they age and many of its services are free! SMAA is not a government agency and is not just for seniors on limited incomes. SMAA is flexible and imaginative. With the growth of women in the workplace and the longevity of seniors, a new set of challenges has surfaced—those of family caregivers. SMAA offers informational seminars for family caregivers where answers can be found for day care options, respite scheduling, and communicating and caring for family members or friends with memory impairment. SMAA staff members also teach classes and organize support groups for family caregivers.

There is no Senior Good Fairy who makes all this possible. Instead, people just like you and me have the opportunity to help. Your annual gifts, planned gifts and spreading the SMAA story make these vital programs possible. We all hope to leave a reasonable estate for our children, but I'll bet they

would be glad to know how truly happy you were in supporting SMAA, now and in the future.


The Legacy Society honors individuals who make outright gifts to SMAA's endowment of \$2,000 or more and/or make provisions for SMAA in their wills or through life income gifts or charitable trusts of


any amount. To find out how you can join Nancy Payne in SMAA's Legacy Society, call Peg Brown, Director of Development. Or you can visit our website: www.smaaa.org/planned_giving.php to learn more.

Peg Brown, Director of Development, Southern Maine Agency on Aging, (207) 396-6590
mbrown@smaaa.org

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AUDREY HEPBURN

ENGAGED AND ASSISTED. The Cedars retirement community features beautiful Assisted Living apartments at The Osher Inn, featuring a personalized wellness program, medication management, and Wellness staff available 24/7—as well as the full continuum of care. Our residents thrive in a close-knit community that fosters independence and physical, intellectual, and social engagement.



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www.thecedarsportland.org
(207) 221-7150






"Truslow Adult Day Center gave my grandmother a life and helped me get mine back."

Truslow Adult Day Center
333 Lincoln St., Saco

A program of
SOUTHERN MAINE Agency on Aging

Contact Debra Thomas at 283-0166 or dthomas@smaaa.org for a complimentary visit.

Transportation provided or arranged.

Families of Veterans:
Adult Day Care is covered by VA benefits.

Hourly fee for non-Veterans may be covered by third-party payment.
State-licensed, Adult Day Health provider for VA, MaineCare and Office of Elder Services.

"SMAA showed me how to save money on my drug plan, and lower my Medicare premium. I'm saving hundreds of dollars a year!"



Monthly Seminars
"Welcome to Medicare"

Call to see how much money you might save!

1-800-427-7411 for an appointment or visit www.smaaa.org
\$35 suggested donation

 **SOUTHERN MAINE Agency on Aging**

New Open Enrollment Dates for 2011
October 15 to December 7

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No more sleepless nights.

Dan Frederick and his brother knew their father was managing everything, including the care of their mother, Claudette. When their father passed away, they realized just how much help their mother needed.

After attending a seminar about Scarborough Terrace, an assisted living community, they knew it was the perfect choice. "Our mother needed safety, socialization, balanced meals and medication management," Dan explains. "Choosing Scarborough Terrace alleviated fear and stress for all of us."

If you're facing the changing needs of an aging parent or loved one, call to learn more about assisted living, memory care, and short-term stays.

Call Elizabeth Simonds today!
(207) 885-5568

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