

Senior News

Your 1st Stop for Answers

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SEPTEMBER-OCTOBER 2013



From the Director's Desk

Medicare Open Enrollment

VOL. 17, ISSUE 100

etween October 15 and December 7 (The Annual Medicare Open Enrollment period) SMAA strongly encourages all Medicare recipients to review their Medicare Advantage and Medicare Part D (prescription drug) plans for the com-

ing calendar year. Insurers are allowed to change premiums, drug coverage, and other select benefits annually. By doing an annual re-



view of your plan, you might be able to find better coverage, avoid pricing or coverage surprises, save money or all three. It's definitely worth the time to compare plans with one of our trained Medicare specialist to determine if this year's Plan is the best for your needs in 2014. Please call our main office in Scarborough to schedule an appointment and Open Enrollment review.

Welcome Betsy Mead

I am pleased to announce that Betsy Mead of Yarmouth has joined the SMAA Board of Directors. Betsy became interested in SMAA's services, especially the family caregiver programs and the adult day service project, through her nursing studies at the University of Southern Maine. Betsy's personal connection to Alzheimer's disease—her father suffered from Alzheimer's until his death in 2009—has spurred her interest in working with elderly patients with cognitive impairments and other dementias. Besides pursuing her degree in nursing, Betsy is also a trained Hospice volunteer and has served on the Board of Trustees at North Yarmouth Academy. She has been a very successful fundraising volunteer at several independent schools in New England. I am delighted to welcome her involvement on the Board's development committee. Betsy and her husband Nelson have two daughters, Lily and Annie.

Adult Day Service Plans

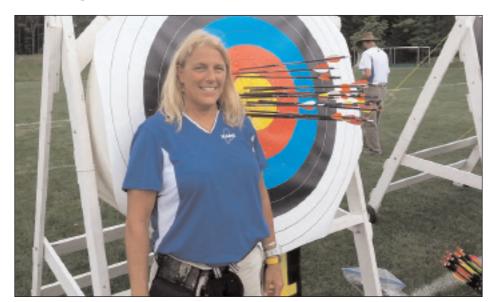
I am happy to announce that planning for the new adult day centers is progressing. We have received the necessary permits to begin site work in Biddeford and expect site work to begin in a few weeks. Designs are progressing at the former

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26 Medals, 31 Ribbons, 2 Records: Mainers at National Senior Games

rom July 19 through August 1, 2013, 103 Mainers competed in the National Senior Games in Cleveland, Ohio. Maine athletes brought home 26 medals, 31 ribbons, and broke 2 national records. Way to go Maine!

For a full breakdown of the Maine winners, see page 11.



Joanne Petkus — Archery

Community Links Connecting You, Your Doctor, And The Agency On Aging

Community Links, winner of a national Aging Innovation Award, was developed by the Southern Maine Agency on Aging to provide an avenue for medical professionals to help meet the social service needs of their patients.

Susan DeWitt Wilder CFRE, Planner Southern Maine Agency on Aging

ane, 69, was struggling to afford the recent increase in costs for her diabetic supplies. She is on Medicare and her cost went from \$15 a month to \$60 a month. She told her primary care physician of the increase and the stress she was experiencing because of this increase. The doctor asked her permission, then sent a simple **Community Links** e-mail referral to the Southern Maine Agency.

A Resource Specialist at the Agency called Jane and worked with her, Medicare, and the pharmacy to determine the increase was due to a billing error. The Resource Specialist helped Jane provide the

correct insurance information to all the medical offices involved and found even more savings, as after adjustments, Jane's copay dropped to \$0. Jane's physician received an email from the Resource Assistant to inform him of the resolution.

Mary, 54, was referred to the Agency through **Community Links** by her physician's office because her disability insurance had stopped. She had no medical or prescription coverage.

When the Resource Specialist met with Mary at her home, Mary said she was depressed and wanted to find affordable counseling. Over the course of three months the Resource Specialist helped Mary obtain funding and find a mental health counselor, found assistance

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David Vail – Swimming: 3 gold, 2 silver, 1 bronze, and broke 2 national records



If you no longer want to receive the paper, please contact Bonnie at 396-6526 or 1-800-427-7411 x526 or bcraig@smaaa.org.

Southern Maine Agency on Aging 136 U.S. Route 1 Scarborough, ME 04074 NON-PROFIT ORGANIZATION U.S. POSTAGE PAID Lewiston, ME Permit #56



HELPLINE: 1-800-750-5353

Back to School: Educate Yourself about Medicare Part D

by Elizabeth LaPierre, LSE Staff Attorney serving York County

t is the time of year when students, young and old, dust off the school books (or iPads) and begin another adventure in academia. It is also the eve of the Medicare Part D open enrollment period.

Open enrollment begins on

October 15 and runs through December 7. While "open enrollment" is limited to this period, for people on MaineCare or the Medicare Savings Program (MSP), enrollment in Medicare Part D can happen at any time. People on MaineCare or MSP can also change to a different Medicare Part D Plan at any time. Also, when a person becomes eligible for Medicare Part A and B, there is a special enrollment period to sign up for Medicare Part D that is not limited to October 15 through December 7. Confused yet? Me too.

Medicare Part D is complex and can be hard to understand, but, it doesn't have to be. There are experts on Medicare Part D who are ready and willing to help and who are just a phone call away.

Legal Services for the Elderly has a Medicare Part D Unit staffed by friendly and helpful experts who

> LSE's Part D Unit can be reached by calling 1-877-774-7772, M-F, 9AM-NOON and 1-4PM.

want to help you understand Medicare Part D and want to ensure that you are reaping the Medicare Part D benefit to its full potential.

LSE's Medicare Part D Unit provides free help to limited income Mainers of any age who have Medicare. The following are the types of questions the Medicare Part D Unit can help with:

- I am on a fixed income and can't afford my medicine.
 What can I do?
- What do I do if I am having trouble getting my medicine?
- What do I do if Medicare won't cover my prescriptions?
- What is the Medicare Savings Program? Am I eligible?

If you are internet savvy, and want to educate yourself about Medicare Part D, you should check out LSE's website www.mainelse. org. On LSE's homepage, just click on "For Medicare Consumers" in the "Find answers to your Medicare Part D Questions" box. There you will find a wealth of information

about Medicare Part D.

The Southern Maine Agency on Aging also has friendly and helpful experts available to answer your questions about Medicare Part D. The staff at SMAA have particular expertise in the Medicare Part D enrollment process. The Medicare specialists at SMAA can be reached by calling (207) 396-6524.

For legal questions not related to Medicare, LSE's Helpline is here for you. If you are 60 or older and in need of legal assistance, please call our Helpline at 1-800-750-5353. If you know someone 60 or older who is in need of legal assistance, please give him or her the Helpline number.

LEGAL SERVICES FOR THE ELDERLY HELPLINE: 1-800-750-5353

Legal Services for the Elderly's Helpline is generally open from 9AM-12PM and 1-4PM, Monday-Friday, except for holidays.

Start Saving Money On Your Prescriptions!

he NACo Prescription Discount Card is provided to you in a joint effort of your local county government and the National Association of Counties (NACo).

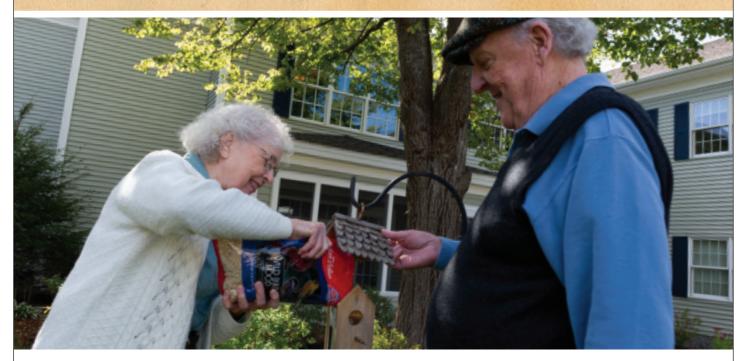
It's easy to use. Simply present your discount card at a participating retail pharmacy along with your prescription(s), and save an average of 24 percent on your prescription drugs. There are no limits on how many times the card can be used. You can use it for the whole family. Even use the card for your pets. If your pet is prescribed a medication that is also used for humans, ask your veterinarian for a prescription to use at a participating pharmacy. There are no claim forms to fill out and no membership fees.

York and Cumberland counties are currently participating in the NACo Prescription Discount Card. Get your discount card by one of four ways:

- 1. By phone: call 1-877-321-2652
- 2. Cumberland County Cards have been located in Cumberland County town offices and in the County Courthouse. To obtain cards for your organization, contact the Cumberland County Executive Office at 871-8380 or email Elizabeth Trice at trice@cumberlandcounty.org.
- 3. York County Cards are available at the York County Court House in Alfred.
- 4. Online Visit http://www.nacorx.org/ to learn more and to receive your discount card.

VISIT OUR WEBSITE
WWW.SMaaa.org

A life's worth of memories is worth caring for.



His strong hands and bad jokes. The way he always took care of *you* and made you feel safe. Caring for a loved one with memory loss can be so tough it can seem impossible. The reality is you may no longer be able to handle this on your own. Cape Memory Care specializes in Alzheimer's disease and other memory impairments. We go beyond just meeting basic needs and get to know each of the residents in our care, learning what makes them feel good and making sure we avoid what causes frustration and anxiety. Now, you can have a partner in taking care of *him*.



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SMAA CALENDAR OF EVENTS

BIDDEFORD/SACO/OOB

Adult Day Center — Kimball Health Center, Saco, Mon - Fri, 7:30am-5pm 283-0166

A Matter of Balance — Paul Hazelton House, Saco, Starts October 11, 1-3pm, 396-6583

Community Café — JR Martin Community Center, Biddeford, Mon, Tues, Thurs, and Fri at noon, 283-2477

Family Caregiver Support Group — Community Partners, Biddeford, 2nd Mon, 3-4:30pm, 713-3723

Free Information & Assistance — McArthur Library, Biddeford, Mon, Tues, Wed, call for appt, Linda Sprague-Lambert, 776-4759.

Medicare 1-on-1 Appointments — Dyer Library, Saco, Wed, 10am-1pm. 396-6524 for appt.

Savvy Caregiver — SMMC, Biddeford, October 29-December 9, 9-11am, Pre-registration required, 1-800-427-7411 x541

CUMBERLAND

Medicare 1-on-1 Appointments — United Methodist Church, FMI: 396-6524

FALMOUTH

Medicare 1-on-1 Appointments — Falmouth Library, 3rd Thurs, 10AM-1PM., 396-6524 for appt.

FREEPORT

A Matter of Balance — Casco Bay YMCA, Starts September 10, 1-3pm, 396-6583

Free Information & Assistance — Freeport Library, 2nd Tues, 1-4PM, 396-6500 for appt.

GORHAM

Free Information & Assistance — St. Anne's Catholic Church — Rte 25, Thurs, 9AM-2:30PM, 396-6524 for an appt.

GRAY/NEW GLOUCESTER

Maine Senior Games — Table Tennis, September 21, 5PM, Pineland YMCA, New Gloucester

GREATER PORTLAND (CAPE ELIZABETH, PORTLAND, SOUTH PORTLAND, WESTBROOK)

A Matter of Balance — Woods at Canco, Portland, Starts September 9, 12-2pm, 396-6583

Chronic Pain Self-Management Workshop — Holy Trinity Church, Portland, Starts September 20, 1-3:30pm, 396-6583

Community Café — Peoples Methodist Church, South Portland, Thurs at noon, 767-2255

Community Café — Westbrook Community Center, Westbrook, Last Tues at noon, 878-3285

Free Information & Assistance — Portland Hope Gateway Church, 4th Tues, 12pm-1pm Salvation Army, 2nd Wed, 10am-12pm Woodford's Church, 3rd Mon, 1-3pm

Larrabee Village Nutritious Lunchtime Meal — Westbrook, 7 Days a week, 11:30am, 854-6818

Maine Senior Games — 10k Road Race September 22, Eastern Prom Trail

Maine Senior Games —

3 on 3 Basketball Tournaments, Women's Tournament, September 14, 8:30am Men's Tournament, September 15, 9am Cape Elizabeth High School

Maine Senior Games — 10 Pin Bowling October 6, Singles 10am, Doubles 11:30am Yankee Lanes, Portland Maine Senior Games — Hot Shot and Foul Shooting, September 14, 3pm, Cape Elizabeth High School

Maine Senior Games — Pickleball September 28, Men's and Women's Doubles September 29, Mixed Doubles and Singles (if time), Racket and Fitness Center, Portland

Maine Senior Games — Racquetball, September 21, Racket and Fitness Center, Portland

Maine Senior Games — Swimming September 15, 10:15am warm-up, 11am meet starts, Cape Elizabeth High School

Medicare 1-on-1 Appointments/Free Information & Assistance — Westbrook Community Center, 2nd and 4th Wed, 9am-12pm, 396-6524 for appt.

Medicare 1-on-1 Appointments — Long Island, FMI: 396-6524

Medicare 1-on-1 Appointments — Redbank Village, South Portland, FMI: 396-6524

Medicare 1-on-1 Appointments — Salvation Army, Portland, FMI: 396-6524

Medicare 1-on-1 Appointments — Woodfords Church, Portland, Wed, 9am-3pm. 396-6524 for appt.

"Safely Out of the Dementia Closet" — Woods at Canco, Portland, A presentation related to aging and dementia. Space is limited., FMI: 879-2531

Twilight in the Park — Deering Oaks Park,
Portland, September 28, 6:30pm, FMI: 289-3669
or www.hospiceofsouthernmaine.org/twilight2013

Westbrook Housing 2nd Annual Yard Sale, Old High School Gym, Foster Street, Westbrook, September 20, 9am-2pm FMI: 854-6828

KENNEBUNK/WELLS

Community Café — Park Street School, Kennebunk, September 6, 11 AM-1 PM. Entertainment by Maine Music for Life. October 4, 11 AM-1 PM. Reservations: 85-2588

Community Café — Ross Corner Woods, Kennebunk, Mon, Tues, Thurs, and Fri at noon, 985-2588

Medicare 1-on-1 Appointments — Kennebunk Senior Center, 3rd Wed, 12PM-3PM, 396-6524 for appt.

Medicare 1-on-1 Appointments — St. Martha's Church, November 22, 9AM-4PM. 396-6524 for appt. Nubble Light House Keepers Square Dance Club, Wells Activity Center, 113 Sanford Road, Wells. Public Welcome! New dancers encouraged. Casual dress. September 8 & 15, 6:30-7:30PM. 608-1333 or 985-8521

KEYS REGION (KITTERY, ELIOT, YORK, AND SOUTH BERWICK)

Community Café — Eliot Methodist Church, Eliot, September 5, October 3, and November 7 at 11:30AM. Reservations: 475-7399

Family Caregiver Support Group — The Gathering Place, Kittery, 1st Thurs, 3-4:15PM, 439-6111 Family Caregiver Support Group — Heart Health

Institute, York, 3rd Tues, 1-2PM, 475-1167 Medicare 1-on-1 Appointments — York Hospital

FMI: 396-6524 Welcome to Medicare Seminar — York Hospital,

Quarterly seminar to be scheduled in fall, 396-6524.

KEZAR FALLS/HIRAM

Community Café — Sacopee Valley Rescue Barn, Hiram, 2nd and 4th Tues, noon, 625-4057

LAKES REGION (BRIDGTON, CASCO, NAPLES, AND SEBAGO)

Family Caregiver Support Group — Bridgton Comm. Center, 2nd Wed, 1-2:30PM, 1-800-427-7411

Medicare 1-on-1 Appointments — Bridgton Hospital, Every Tues 8:30-11AM. Walk-in.

Medicare 1-on-1 Appointments — Bridgton Comm. Center, Thurs, 10AM-1PM. 396-6524 for appt.

Medicare 1-on-1 Appointments — Naples Library, Tues, 10AM-1PM. 396-6524 for appt.

Understanding Cognitive Loss: Basics for Family Caregivers — Crooked River Adult Ed, Casco, November 5, 5-7PM, \$25 registration fee. 627-4291 to register.

PARSONSFIELD

Free Information & Assistance — Town Office, Last Wed, 9AM-10PM, 396-6524 for appt.

Medicare 1-on-1 Appointments — Town Office, October 30, 9AM-12PM. 396-6524 for appt.

SANFORD

 $\begin{array}{l} \text{Community Caf\'e} - \text{Nasson Community Center,} \\ \text{Springvale, 3rd Tues, noon, 324-5181} \end{array}$

Medicare 1-on-1 Appointments — Goodall Hospital, Sanford, 1st Tues, 9AM-4PM, 396-6524 for an appt.

Welcome to Medicare Seminar — Goodall Hospital, Sanford, 1st Tues, 2-4PM, 490-7606

SCARBOROUGH (SMAA Main Office)

A Matter of Balance — Starts October 2, 10AM-12PM, 396-6583 Family Caregiver Support Group — 2nd Mon, 12-1PM and 4th Thurs, 12-1PM, 1-800-427-7411 x558 Medicare 1-on-1 Appointments — 2nd and 4th Mon and 1st and 3rd Thurs, 9AM-4PM, 396-6524

Welcome to Medicare Seminar — Mon and Thurs, Call for days/times, 1-800-427-7411

SCARBOROUGH

Maine Senior Games — Candlepin Bowling September 19, Singles 10AM, Doubles 1PM The Big 20 Bowling Center

STANDISH

for an appt.

Free Information & Assistance — Standish Municipal Center, 1st and 3rd Wed, 9AM-3PM. 396-6524 for an appt.

WINDHAM

Community Café — Unity Gardens, Windham Mon, Tues, Thurs, and Fri at noon, 892-3891 Next catered luncheons, July 11 and August 8.

Free Information & Assistance — Our Lady of Perpetual Help — Rte 302, 396-6524 for an appt.

Medicare 1-on-1 Appointments — Our Lady of Perpetual Help Church, Windham, 1st and 3rd Tues, 9AM-noon, 396-6524 for appt.

Welcome to Medicare Seminar — Our Lady of Perpetual Help Church, Windham, 1st and 3rd Tues, 10AM-12PM

YARMOUTH/NORTH YARMOUTH

Community Café — Masonic Lodge, Yarmouth, Tues at noon. Reservations: 846-6693

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*Income limits apply



— Deering Pavilion — 880 Forest Avenue, Portland, Maine www.deeringpavilion.com



From the Director's Desk continued from page 1

Lunt School building in Falmouth as we finalize our plans for an adult day center there as well. Stay tuned! I'll be sharing more details about the Centers in the coming months.

Good News about York Hospital Care Transitions

SMAA has been working with the medical staff at York Hospital and two affiliated physician practices to pilot the Care Transitions Intervention (CTI) for the past seven months. CTI is targeted to serve older patients with a high risk of being readmitted to the hospital within 30 days of dis-

charge. At York Hospital, we are focusing on patients with Congestive Heart Failure (CHF) as a primary or secondary diagnosis. To date, 45 patients have completed the Intervention, and only 11% have been readmitted within 30 days, a rate much lower than those who did not take part. This is a huge financial and quality of life benefit. We look forward to further developing this program.

SMAA Area Plan

Every four years, Area Agencies on Aging (AAA) across the nation are required to submit an Area Plan to the federal Administration for Community Living (ACL), formerly the Administration on Aging, that reflect future activities of the AAA to best

We

Understand

Family

serve the needs identified by older adults, adults with disabilities, and caregivers in their designated service area. The Area Plan is typically based on a four-year planning cycle. The Southern Maine Agency on Aging has just completed the first year of our latest area plan and I am delighted to report that after reviewing our goals for the previous four years, we have met or exceeded expectations. I know what great work our staff and volunteers are doing in the community on a daily basis, but seeing all the accomplishments laid out in black and white is truly amazing. I am very proud to be working with such a wonderful and devoted group of professionals and volunteers.

If you would like to see the full report, go to our website and click under "About Us".

Lawrence W. Gross Executive Director



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Senior News

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Editor: Kate Putnam kputnam@smaaa.org or 207-396-6590

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Mailing List: Bonnie Craig bcraig@smaaa.org or 207-396-6526

Design: Becky Delaney

Printing: Sun Press, Lewiston Senior News is published six times per year in January.

times per year in January, March, May, July, September and November.

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

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

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

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

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



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Mission Statement

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

Commitment to Reasonable Accommodation:

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

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

VISIT OUR WEBSITE WWW.Smaaa.org

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



Time to Review and Choose a Medicare **Prescription Drug Plan for 2014**

ainers on Medicare are advised to make an appointment with their local Area Agency on Aging to review their options for 2014, because premiums and benefits may change. Any changes to Medicare Drug Plans or Medicare Advantage Plans need to be made during Medicare's Open Enrollment period, which begins October 15 and ends December 7, 2013.

The Southern Maine Agency on Aging provides unbiased help with making decisions about Medicare, because Maine's five area agencies on aging do not sell insurance. The complexity involved in choosing drug plans with deductibles, co-pays, and falling into the coverage gap, the so called "donut hole," is time consuming and may involve many steps, including using the Centers for Medicare and Medicaid website.

Appointments will fill quickly in the various locations offered by the Southern Maine Agency on Aging (SMAA). Below is a list of the SMAA's Open Enrollment sessions. An appointment is required (except at Bridgton Hospital). Call 396-6524, or statewide, toll-free 877-353-3771 to make an appointment.

Biddeford, McArthur Library -Appointments every week; Mondays 11:30AM-2:30PM; Tuesdays Wednesdays 9:30AM-12:30PM. Call Linda Sprague-Lambert at 207-776-4759.

Bridgton Hospital - Tuesday, 8:30-11AM, no appointment necessary: October 15, 22, 29; November 5, 12, 19, 26; December 3.

Bridgton Community Center -Thursday, 10AM-1PM: October 17, 24, 31; November 7, 14, 21; December 5.

Cumberland, Tuttle Rd. United Methodist Church - Call 396-6524 for more information.

Falmouth Memorial Library -Thursday, 10AM-1PM: October 17 & November 21.

Freeport Community Library -Thursday, 10AM-1PM: October 17, 24, 31; November 7, 14, 21; December 5.

Gorham, St. Anne's Church -Thursday, 9AM-2PM: October 17, 24, 31; November 7, 21; December 5.

Kennebunk, St. Martha's Church - Friday, 9AM-4PM: November 22.

Long Island - Call 396-6524 for more information.

Naples Library - Tuesday, 10AM-1PM: October 15, 22, 29; November 5, 12, 19, 26; December 3.

Portland, Woodfords Church -Wednesday, 9AM-3PM: October 16, 23, 30; November 6, 13, 20, 27; December 4.

Portland, Salvation Army - Call 396-6524 for more information.

Parsonsfield, Town Office -Wednesday, 9AM-12PM: October 30.

Saco, Dyer Library - Wednesday, 10AM-1PM: October 16, 23, 30; November 6, 13, 20, 27; December 4.

Sanford, Goodall Hospital - Call 396-6524 for more information.

Scarborough, Southern Maine Agency on Aging (SMAA) - Tuesday & Thursday, 9AM-4PM: October 15, 17, 22, 24, 29, 31; November 5, 7, 12, 14, 19, 21, 26; December 3, 5.

South Portland, Redbank Village Office - Call 396-6524 for more information.

Standish Municipal Center -Wednesday, 9AM-2PM: October 16; November 6, 20; December 4.

Westbrook Community Center -Call 396-6524 for more information.

Windham, Our Lady of Perpetual Help - Tuesday, 10AM-4PM: October 15, 22, 29; November 5, 12, 19, 26; December 3.

York Hospital - Call 396-6524 for more information.

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The Upcoming Health Insurance Marketplace

By Kevin Lewis

eginning on October 1, those without access to affordable health insurance coverage through work will be able to enroll in available qualified health

plans through the new Health Insurance Marketplace (often referred to as the Exchange). As we approach October's Open Enrollment period, it can be hard to separate the wheat from the chaff when it comes to information about this upcoming opportunity to get coverage from the Health Insurance Marketplace.

One doesn't have to look far to see that the Obama Administration's decision to delay the larger employers' mandate to offer creditable coverage has fueled the debate further, but that particular delay and the Congressional ruckus shouldn't obscure the coming practical realities for Americans who have long suffered worsening coverage at higher premiums. Regardless of one's political perspective, the Marketplace deserves scrutiny as a vehicle for enjoying newfound coverage or improved coverage over existing individual and small-group policies.

The concept of a health insurance exchange (now called a Marketplace) is designed to foster competition among insurers and give purchasing power to the subscribers that has thus far experienced the highest premium prices and worst coverage: individuals and small groups. By aggregating these subscribers, the Marketplace expands and therefore stabilizes these risk pools, all with an eye to bringing down the

cost of coverage.

The Marketplace also allows plan comparison within similar benefit tiers, requires a minimum set of essential benefits, provides an income based subsidy and small business tax credits to help increase affordability, and applies risk adjustment and reinsurance tools to prevent the Marketplace from becoming a de facto high-risk pool. Today, plans are in the process of being fully vetted by both state and federal authorities to ensure appropriate rates and compliance.

Once plans are approved as Qualified Health Plans (QHPs), consumers will be in position to examine comparable levels of benefits and their pricing-including premiums, co-pays, deductibles and coinsurance. Those looking for better coverage options should also examine the provider network of QHPs and compare the summary of benefits and coverage for each plan. All of this should be available through the Marketplace for Maine, and Maine Community Health Options (MCHO) will also provide full de-

continued on page 16





Compassion and care

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Family Caregiver Support Program

Agency on Aging

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

Then you are a Caregiver.

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

Taking a Break from Caregiving

Kate Cole Fallon, MS, LCPC, Caregiver Specialist

eing a caregiver can compromise your own health. Regardless of how much you want to help someone you care about, it can be a lot of work – physically and emotionally. If you are a caregiver, chances are you hear people tell you how important it is for you to take a break, something called "respite". They may make it sound like simple thing to do. Yet, it rarely feels like a simple thing at all.

Where do you start? There are many reputable home care agencies whose staff offer services from companionship to making meals to helping with bathing and dressing. There is a charge for this service. Even a couple of hours a week can make a critical difference in maintaining caregiver health and wellbeing. There are limited programs to help with funding for respite, and long term care insurance may cover this too. If your person who needs assistance is eligible for MaineCare, you may ask for an evaluation by Goold Health Systems for possible assistance in the home as well. Because of state budget restrictions, there are usually waiting lists for most programs. Contact SMAA for details about getting help in the home.

If you have hesitated about asking family and friends because you see it as an imposition, consider this: Most people would love to help but they don't know what you need. Caregivers work very hard to maintain the illusion that they can do it all. Asking for help with something specific, like "Could you come stay here for two hours on Sunday so I can take a break" offers others an opening to help you. You are giving them a gift to allow them to participate in caregiving. Consider, too, that there are other ways to give you a break, like preparing a meal for you or picking up some groceries.

Once you identify how to get respite, you still need to consider what else might get in your way. It isn't unusual for caregivers to feel guilty about taking a break, especially if it means going out and enjoying themselves. Giving yourself permission to do this is a big step. You may feel like it's more trouble than it's worth because of all the prep that is involved. You have to plan for someone to come in, and organize things and explain what to do. It may seem easier to just stay home! In actuality, there is a huge payoff in your wellbeing to taking some time off. Keep in mind, other people may not do things the same way you do, but things still get done. If your person is safe, clean and fed, won't they be okay while you're gone?

If you are taking a break from caring for your spouse or partner, they may have a reaction of their own. How do you handle their being upset? Taking a break helps BOTH of you. It recharges your energy as a caregiver so you can do what is needed. It is also, frankly, a chance for your person to get a break from you. It is stimulating to experience the company of someone else. Being with anyone 24/7 is a challenge. Add illness or disability to the mix, and the stress builds up. If there is resistance, leave your person with

someone capable and comfortable, exit with a smile and the reassurance that you will be back soon, and give yourself permission to not be a caregiver for just a little while. It may feel uncomfortable at first, but be patient. It will pay off in improved wellbeing for yourself and the person you are helping.

Update on Savvy Caregiver

he Family Caregiver Support Program at SMAA has been offering Savvy Caregiver, a grant- funded six-week series for caregivers of people with dementia, since 2008 through Administration on Aging grant funding. Caregivers have given consistently positive feedback on the knowledge, skills and outlook they have developed as they assist a person with dementia. The AoA grant officially ended on August 31, and the State will be requesting an extension to offer the program through the end of 2013. This does not mean that Savvy Caregiver will end, but our number of offerings is likely to be reduced. We are considering a variety of ways to continue to support this important program, which might include options like business sponsorships, grants, and/or charging tuition. SMAA is committed to continuing to offer support to family caregivers (of people both with and without dementia) through one-toone counseling and support, caregiver classes, support groups, assistance with problem-solving and navigation through the system of care, and our many other services. Our Savvy Caregiver classes typically fill, which is a good indication to us, and to potential sponsors, of just how important and needed these trainings are. We continue to encourage caregivers to call us if you are interested in attending a class! Having an accurate sense of how many people are interested, and what locations are most convenient for them, helps us to plan for future offerings. As always, whether you are interested in attending a class or not, please call us for individual services and supports (1-800-427-7411 x558 or x541).

Connecting via Facebook

Just a reminder: The Family Caregiver Support Program has its own page on Facebook that offers links to articles of interest and news items. We are considering creating private pages for people who would like to connect for group support.

If you are interested, please go to our webpage

http://www.smaaa.org/family_caregiver_support_and_assistance.php

and "Like" us, and then post your thoughts.

You may also email Kate Fallon with questions or interest at kfallon@smaaa.org.

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



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- Memory Issues
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- Eating/Swallowing Concerns

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MMC Geriatric Center 66 Bramhall St., Lower Level, G-1 ■ Portland, ME 04102

Help For People Helping Aging Family Members

Caregiver Class Schedule 2013

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

October 29, November 5, 12, 19, 26 and December 3, 1:30-3:30PM: **Savvy Caregiver.** Southern Maine Agency on Aging, Scarborough. Snow dates December 10 and 17. Contact Ann O'Sullivan at 1-800-427-7411 x541 to pre-register (required).

November 5, 5-7PM: Understanding Cognitive Loss: Basics for Family Caregivers. Crooked River Adult Education, Casco. \$25 registration fee. Contact Crooked River at 627-4291 to register.

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.

Caring For Aging Family Members

Support/Discussion Groups

ou're not alone. Connect with other caregivers in a safe setting. Find out what's working for other people. Groups are coordinated by SMAA or the community providers listed.

Biddeford: For caregivers of people with dementia. 2nd Monday of the month, 3-4:30PM, at Community Partners, Inc. Contact Barbara Alberda at 207-713-3723.

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 with prior reservation

Kittery: 1st Thursday of the month, from 3-4:15PM, at The Gathering Place. Respite available onsite for a fee; please call ahead to reserve. Contact Jill Larson at 207-439-6111.

Scarborough: 4th Thursday 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 207-475-1167.

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.

For online support and information, "Like" us on Facebook! www.facebook.com/SMAAcaregivers

It Is Only A Number

By: Louise Hirshberg

hat is what "THEY" said... as my birthday approached... IT IS ONLY A NUMBER. Well the "THEY" who say this are young and have no idea what 83 feels and looks like. My age colors my everyday life. I see my old woman's face in the mirror when I get up in the morning. I work twice as hard to keep up with my YOUNG tennis friends. I fear the demise of my energy. I find I would rather stay home than make the effort to engage in social activities. I feel unseen. And then there are those physical issues of this old body. NO. I feel old because I am old. So if you too are feeling the NUMBER of your birthday, try my cure.

It started when my daughters said "how do you want to celebrate your birthday". We were all shocked and surprised when my impetuous answer was, "I want to do a zip line". Where did that come from? They jumped on it, before I had a chance to reconsider, and the following Sunday we had our reservation at Gunstock Mountain, the longest zip line in the USA, I am told.

If you want to feel young again, buckle yourself into their heavy duty harness with extra weights and buckles, clamp on your protective helmet and place your trust in the hands of those adorable young people who manage the zip line. It helps the fun if you make up your mind not to whine and tremble. First you get to try out the thousand pound (feels like it) harness on a baby line. Then you get to practice braking on a line a bit higher. Next, you lug your gear up the mountain on the chair lift where a high line awaits your last practice—AND finally-you pull yourself and your gear up an even higher spiral staircase to what feels like the stairway to heaven. And while you are huffing from the exertion, delighting at the magnificent scenery, and adjusting your mind that you really might take this plunge into space, those adorable young people open the guillotine looking door in front of you and you are screaming through the air. Yes, screaming I did but that was all a part of the fun.

And when it was all over... my back is straighter, my shoulders are proud, my aches and pains gone, the

face in the mirror is youthful and I am filled with joy and a new confidence.

Senior News 7

So go enjoy—celebrate your birthday. It is only a number.

P.S.: When my daughters told the operators, my age, they said a 95 year old gentleman had gone the week before.

P.P.S.: I am open to ideas for next year, but I am not George Bush so no airplanes please.







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Balancing Life Without Fear

By Barbara Stetson

n early 2012 I took a fall. I was walking to my front door, using my four-prong cane, like I had done so many times before. There were large cracks in the sidewalk, cracks that "weren't in the budget" to repair. My cane became wedged and I took a fall.

After my fall I faced many changes. Physically I had been injured, suffering from a broken arm and thumb. I had fallen face first into hydrangea spikes causing damage to my eyes and eyelids. It took three eyelid surgeries to remove broken glass, dirt, and pieces of wood obtained during the fall. Having two corneal transplants a few years earlier made this even more challenging.

My loved ones came to my aid, sometimes too strongly. In their zeal to help me, they modified my home - removed rugs, installed a chair lift, helped me obtain an electric chair (NO, not THAT kind, the scoot around the neighborhood kind). Each time they "helped" by installing safety items, the older, more vulnerable, and less confident I felt.

Before the fall I had never thought of myself as OLD, incapacitated, or weak. I was grateful for their love, concern, and assistance, but I also became fearful. I became fearful of falling again, of leaving the safety of my condo for the unknown hazards of the outside world - stairs without railings, steps and not ramps, traffic, store parking lots, you name it. I felt vulnerable,

unable to decide whether I dared to "risk" attending a meeting or even Sunday morning church if the weather was bad. I quickly changed from a person who went where angels feared to tread to an OLD woman of 87 who found danger lurking everywhere.

I then read about an upcoming balance class that would be held in Saco. I went to my first class, led by two coaches: Crystal and Sara. They were young and perky. They could show consideration and care, yet not treat older people like OLD people (There is a difference you know!).

There were many aspects to this class. We began talking about our fears, lack of confidence, how to manage our concerns, fall prevention, recognizing hazards and of all things—ASSERTIVENESS. There were questions for us in a very inclusive workbook—and ANSWERS.

By the second class our group of 10 was learning to replace fears with constructive ideas. The classes included brainstorming and we became used to sharing feelings with the group. We were comparative

strangers, but we were also people who shared our fears of living normally in this sometimes dangerous world.

Some of the things that really stuck with me from the class:

- Get a bone density test. Strong bones are harder to
- There are lots of things that can make us dizzy and fall medicines, blood pressure changes. temperature changes, etc.
- Practical suggestions on how to SAFELY go about your regular life with built-in safeguards.
- Listening to the safeguards built into your brain so that you stop and THINK about what you're going to do and how to proceed safely.
- Exercising and movement to help improve your balance.
- Changing our "fall-ty" behav-

Together we learned very important facts and offerings that we can use to build happier, more carefree lives. Call to sign up for A Matter of Balance. You will never be sorry that you did!

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Robert Daly, MD











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For a free email subscription to our Eye Health Updates, visit us at www.eyecaremed.com.

Upcoming Classes and Workshops

A Matter of Balance

9/9-10/3, Mondays & Thursdays 12-2PM, Woods at Canco, Portland

9/10-10/22, Tuesdays 1-3PM Casco Bay YMCA, Freeport

10/2-11/20, Wednesdays 10AM-12PM SMAA, Scarborough

10/11-12/6, Fridays 1-3pm Paul Hazelton House, Saco

Classes TBD: Pineland YMCA (Nov/Dec), Biddeford **YMCA** (Jan/Feb 2014)

Chronic Pain Self-Management

10/9-11/13, Wednesdays 10AM-12:30PM, Holy Trinity Church, Portland

Workshops TBD: Casco Bay YMCA (Nov/Dec)

Living Well for Better Health

Workshops TBD: Woods at Canco (Fall 2013), Casco Bay YMCA (Jan/Feb 2014)

FMI or to register (required), contact: Emily Weston, 1-800-400-6325 x 583 or 207-396-6583, eweston@ smaaa.org

Volunteer Training Opportunities

Volunteer training opportunities for all three programs to be scheduled soon. Contact us to learn more about becoming an Agewell

Crystal Castro, 1-800-427-7411 x 529 or 207-396-6529, ccastro@ smaaa.org.



SMAA Will Join the Nation's Observance of Falls Prevention Awareness Day

alls Prevention Awareness day is September 22, 2013. This year's theme, *Preventing Falls—One Step at a Time*, seeks to unite professionals, older adults, caregivers, and family members to play a part in raising awareness and preventing falls in the older adult population.

Falls in older adults in Maine caused 15,384 visits to the emergency room in 2009 and 85 fatalities with an average cost of \$16,000 per fall. On average, a Maine resident over the age of 65 is hospitalized every seven minutes from a fall-related injury. We need to raise awareness of the many preventive measures that can be taken to keep our seniors safe. Falls are the leading cause of both fatal and nonfatal injuries for those aged 65 and over. The chances of falling and of being seriously injured in a fall increase with age.

Studies show that a combination of interventions can significantly reduce falls among older adults.

Experts recommend:

- A physical activity regimen with balance, strength training, and flexibility components.
- Consulting with a health professional about getting a fall risk assessment.
- Having medications reviewed periodically.
- Getting eyes checked annually.
- Making sure the home environment is safe and supportive.
- New research also suggests hearing loss should be routinely assessed

EXPAND YOUR WORLD!



The Active Retirement Association offers programs reflecting the many interests of people 50+ years of age, retired or not, in the ME-NH-MA Seacoast area.

FREE GENERAL MEETING

featuring Carl Lindblade:
"A Hotel Goes to Peace, Not War: The Story of the
Mount Washington Hotel and the International
Monetary Conference at Bretton Woods,"
REFRESHMENTS and SOCIAL TIME

Monday, Oct. 14, 2013, 1:30 pm Durham Evangelical Church 114 Dover Road (Rt. 108), Durham, NH

For more information about ARA, see <u>www.unh.edu/ara</u> or call Carol Caldwell, 603-343-1044

My Lucky Day Caught Me By Surprise

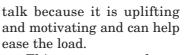
By Jane Olfene of Cape Elizabeth

ne day as I was about to enter the Southern Maine Agency on Aging, an enthusiastic woman coming out the door got my attention. She announced that a workshop for living healthy with chronic conditions—Living Well for Better Health—was about to start. She seemed to think I was a lost participant. Actually, I was making my first visit to the Agency to inquire about Medicare! I figured I would be in and out in a flash.

Well, the receptionist never saw me, because "Ms. Workshop's Cheerleader" had gotten me interested in the workshop, with her friendly insistence that this would be worth my time. I do have a chronic condition and I did want to learn more about living healthy. So, without much time to think things through, I was completely influenced to follow "Ms. Full of Energy" to the workshop.

I ended up staying through the workshop and came back for five more sessions. This course was just what I needed! Living Well for Better Health thoroughly covered both physical and mental tips and ideas to make my life easier. The emphasis was on being a positive self-manager with two knowledgeable ladies leading us, and the workbook we used covered extensive information researched by Stanford. The classes were affordable and full of useful tools.

Some of the tools that I found particularly helpful were related to using action plans, making decisions, taking care of me inside and out and being proactive with my healthcare provider. I also really enjoyed the emphasis on positive self-



This was so worth attending! Sometimes you just have to take a leap of faith! Thank you to Liz Weaver for your energy and enthusiasm that day and for giving me a

helpful push to discover the many benefits of the Living Well for Better Health workshop. YOUR 1ST STOP FOR ANSWERS 1-800-427-7411 www.smaaa.org





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quire that the beneficiary be noti-

It May Pay You To Know The Difference

by Stan Cohen, Bridgton

n order to be considered a hospital inpatient under Medicare, you must have been formally admitted into the hospital by an attending physician. If you have not been formally admitted, you are considered an outpatient and that is called an observation stay. An observation stay is different from an inpatient stay in a hospital.

Observation stays often occur when patients go to the emergency room and have symptoms that re-

quire hospital physicians to monitor them. While these stays typically last no more than 24 to 48 hours, they could last longer.

Here's the problem: services you receive during an observation stay are covered under Medicare Part B rather than Part A and consequently there are usually co-insurance charges that will be billed to you (or to your supplemental insurer). Furthermore, you may not be able to tell whether the hospital considers you to be an inpatient or outpatient. If you stay overnight in the hospital,



ask hospital staff whether you are considered an inpatient or outpatient. This will help you understand the costs for your hospital stay and any skilled

nursing care you may need.

fied promptly, in writing, if a hospital determines that a patient's inpatient stay is not medically necessary, and therefore should be

The Traveling Library at the **Kittery Meals on Wheels** site now has over 50 titles of books on tape as well as a few tape recorders for loan to Meals on Wheels clients in the area.

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reclassified to outpatient observation. **How Can I Be**

Depressed If I Don't Feel Sad?

By Kate Cole Fallon. MS, LCPC, NCC

epression is often misunderstood. On the one hand, we have become so comfortable with diagnosing ourselves and asking for help that, according to the CDC, the number of prescriptions written for anti-depressants in the US annually has increased by 400% since 1988. On the other hand, also according to the CDC, those prescriptions are not being taken by the two-thirds of people who are experiencing the most severe symptoms. They receive no treatment at all. How is this possible?

There is still a great deal of stigma associated with depression among some groups, older people being one of them. Survivors of the Great Depression have a very different sense of this word. These folks struggled and fought through tough times, and are likely to take this approach to their own well-being too. New Englanders, in particular, are famous for pulling themselves up by their bootstraps and not sharing their problems.

One additional barrier to treatment may be the way depression appears as we age. As we get older, diagnosable depression may look very different than the stereotypical presentation of sadness and crying that people may expect. Most likely, depression feels like a change in physical health: fatigue, chronic pain, change in appetite, change in sleep routine, and possibly cognitive changes. Depression may even create a pseudo-dementia, leading people to believe they are developing Alzheimer's.

Whether young or older, depression is a treatable condition. There are treatment options, including low dose anti-depressants, talk therapy, exercise therapy and possibly dietary changes or herbal supplements. It is important to talk to your family physician to be sure there isn't some other cause for your symptoms. If you are experiencing any of these changes you may be suffering needlessly. Life is too short for that! Find out what is behind any physical or emotional changes you are feeling so that you spend your later years as enjoyably as possible.

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1. Survey conducted via telephone to 376 respondents, March 4–14, 2010, by Infogroup/ORC of Princeton, N.J.

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(In front of Hampton Inn) 50 Industrial Park Rd.

September 17, 2013

Saco, Maine

Matthew Cyr Host:

Date:

Sr. Financial Advisor/Program Mgr, S & B Financial Services

Guest Trish Regan, Vice President Speakers: Prudential Annuities

> Ryan McKee Senior Vice President, Fidelity Investments

RSVP: Nicole Trottier-Rogers S & B Financial Services

Nicole.Trottier@ceterais.com



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From Jo Dill's Notebook

SENIOR G

National Senior Games

Congratulations to the following athletes who received a medal or a ribbon at the National Senior Games in Cleveland:



Archery: Jo Petkus 5th (55-59) Basketball: (55-59) Flashes 2nd, Quick Silver 1st

Bowling: Don Clayton (60-64) 4th, Loring Deagazio (65-69) 4th Cycling: George Walsh (90-94) 5k 1st, 10K 1st, Debbie Williamson (65-69) 6th, 40 K, 7th 20K, 7th 5K, 7th 10K, Guy Berthiaume (65-69) 5K 8th, 10K 5th, 20K 4th, 40K 5th

Golf: Mary Brandes (55-59) 3rd, Elaine Politis (60-64) 2nd

Horseshoes: Ed Oakes (55-59) 3rd

Racquetball: Tom Farley/Rene Saucier (60-64) 3rd, Maurice Wesley (70-74) Men's Singles 6th 10 K Road Race: Rudy Kelly: 1st (65-69), Jerry LeVasseur 6th (75-79), Darlene Beach 5th (60-64)

5K Road Race: Rudy Kelly 2nd (65-69), Charlie Kahill 8th (70-74), Jerry LeVasseur 7th,(75-79), Darlene Beach 7th (60-64)

Swimming: David Vail (70-74) 200 yd. Free 2nd, 200 yd. IM 2nd, 100 yd. IM 3rd, 200 yd. Back 1st (broke record), 100yd Back 1st, (broke record), 500 yd. Free 1st, Brad Thompson (80-84) 4th in 500 yd. Free, 6th in 200 yd. Free.

Table Tennis: Irena Stepan 2nd (60-64) women's singles, Art Lekousi 2nd (85-89) singles, 2nd Men's Doubles

Tennis: Spencer E. Gray, Jr. (Men's 50-54 Singles), 5th

Track & Field: Kim Coombs (55-59) Javelin 4th, High Jump 3rd, 800 M 4th, 4 X100 Relay 1st, Karen Reardon (55-59) Shot Put 4th, Discus 1st, Hammer Throw 3rd, Mark Poirier (50-54) High Jump 3rd, Long Jump 4th, Jerry LeVasseur (75-79) 800 M 7th, 4x100 Meter Relay, 2nd, 1500 M 5th, Triple Jump 5th, Arden LeVasseur (75-79) Triple Jump 6th, Ellsworth Rundlett (65-68) 400 M 7th, David Colby Young 4X100 Relay 7th

Triathlon: Mary Brandes (55-59) 6th, Brad Thompson (80-84) 2nd

Registration

There is still plenty of time to register for the Maine Senior Games. There are many events still left to participate in. Athletes are en-

couraged to register online as it is much cheaper and saves me tons of time. You can still pay by check if you don't want to use your credit card. If you are having trouble registering or can't remember your passwords call Jo at 396-6519 for help. www.mainesrgames.org

2013 Schedule (Remaining)

Basketball (Women's): September 14, Cape Elizabeth HS, 8:30AM, Saturday

Hot Shot/Foul Shoot: September 14, Cape Elizabeth HS, 3PM, Saturday

Basketball (Men's): September 15, Cape Elizabeth HS, 9AM, Sunday

Swimming: September 15, Cape Elizabeth HS, 10am, Sunday

Bowling Candlepin: Singles/ Doubles: September 19, Big 20, Scarborough, 10AM/1PM, Thursday Table Tennis: September 20, Pineland YMCA, 5PM, Friday

Racquetball: September 21, Racket/Fitness, Portland, 9AM, Saturday

Pickleball: September 28, Men's /Women's Doubles South Portland Community Center, 9AM, Saturday

Pickleball: September 29, Mixed Doubles (Men/women single if time) South Portland CC, noon, Sunday

Bowling 10 Pin: October 6, Singles/Doubles, Yankee Lanes, Portland, 10AM, Sunday

Track and Field Event

Seventy Five athletes joined us for the Track and Field meet held at Scarborough High School in June. The clouds broke, the sun came out and records were tied or broken. The following is a list of those records: Congratulations to you all!

Men 200 Meters: 50-54 Rohan Stuart 25.35 GA

Women's Discus: 80-84 Marcia Crooks 36'3" MA

Women's Javelin: 55-59 Debbie Tefft 67'7" ME, 75-79 Joan Youngs 45'6" CT

Men's High Jump: 55-59 Ed Doane 5'2" ME

Women's 1500 Power Walk: 65-69 Marilyn Rundlett 13:20.65 ME

Men's 1500 Power Walk: 55-59 Peter Blank 08:59.84 ME

Men's 50 Meter: 50-54 Rohan Stuart 6.89 GA, 55-59 Michael Travers 7.22 ME

The Incredible Shrinking Man

By Don Kopp

good friend of mine, while passing through Vermont, had occasion to stop for coffee. He was startled when a stranger rushed up, grabbed his hand, pumped it vigorously, and exclaimed, "I'm your biggest fan!" A nice sentiment to be sure except that my friend did not know this gentleman from, well, Adam. It unfolded that my friend had been mistaken for Bernie Sanders, Vermont's colorful seventy-two year old U.S. Senator. Because my friend was unfamiliar with Mr. Sanders, I decided that it would be amusing to prepare side-by-side photos. The resemblance was wonderful. Perhaps this was insensitive of me considering that my friend pictured himself as he was when I met him in college, a handsome All-American lacrosse player. Now, doubtless Senator Sanders has many sterling qualities, but describing him as "handsome" or "athletic," I think we can agree, would be a stretch.

As it turned out, my deriving enjoyment at my friend's expense (what the Germans call "schaden-



freude") was a bad idea, karma-wise. Let me explain. When my height was measured in highschool, I distinctly remember that I was five feet nine and threequarter inches tall. I had hoped to be as tall

as my father, who was five foot ten. This shortcoming of mine, so to speak, became indelibly etched in my memory. Back in the present, at my latest physical exam, along with blood pressure, pulse, and weight, the nurse measured me. I wish that I hadn't asked the result because she reported that I was five feet six and three-quarter inches tall (if I can still use the word "tall"). I demanded a recount. Yup, sixty-six and three-quarter inches.

At home, still refusing to believe that I was not my high-school height, my wife reassured me by saying, "No, that measurement has to be wrong because I'm five feet six, and you are still as much taller than I as you were when we were married." This sounded good to me, and I decided to leave the matter right there. The idea that there could be another explanation for why my wife of 44 years is still three inches shorter than I, well, it's best not to go there, don't you think?

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Fresh Farm Food for Seniors Wraps Up a Second Season

he health benefits of fresh fruits and vegetables are no secret, so why are they a luxury item to so many households? Food insecure older adults frequently have to choose between meals and medication, meals and utilities. meals and rent, or a combination of them all. Struggling to buy the most basic of food items, fresh fruits and vegetables are just not in the budget. This is where Farm Fresh Food for Seniors comes in.

Farm Fresh Food for Seniors helped to put free farm "shares" into the hands of food insecure older adults in York County. Similar to the USDA-run Maine Senior FarmShare program, Farm Fresh Food for Seniors provides "shares" to older adults not currently being reached by the Maine Senior FarmShare program. This summer 310 individuals benefited from a "share" that will provide fresh fruits, vegetables, and in some instances even farm fresh eggs. Additionally, Farm Fresh Food for Seniors helped by providing "shares" to homebound older adults. Through the support of area Meals on Wheels volunteers, staff, and Senior Clubs, "shares" were able to be delivered to the doors of some of our most vulnerable older homebound adults.

Farm Fresh Food for Seniors is one of the many projects Partners for a Hunger-Free York County (PfHFYC) is working on to help reduce hunger in our communities. Southern Maine Agency on Aging is working with PfHFYC to help match shares to older adults in need. For a second season, Farm Fresh Food for Seniors was funded by the generosity of Kennebunk Savings Bank and the Huntington Commons Charitable Trust. We are thankful for their support of this program.

We also want to thank the farms and markets participating this season: Black Kettle Farm, Chase Farms, McDougal Orchards, Piper's Knoll Farm, Pumpkin Valley Farm, the Sanford/Springvale Farmers Markets, Stucroft Farms, Tibbetts Family Farm, and Twin Maples Farm.

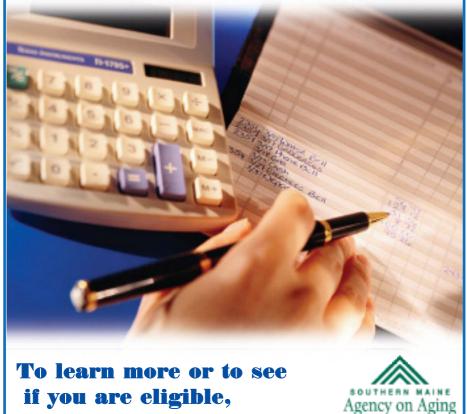
This past winter PfHFYC also offered a test project called "Winter Shares" that provided \$25 Hannaford gift cards to eligible individuals to help them obtain produce during the winter months. PfHFYC are looking to grow both Farm Fresh Produce for Seniors and Winter Shares and needs your help. If you're interested in volunteering or helping Farm Fresh Food for Seniors and Winter Shares grow, please contact Kristine Jenkins, PfHFYC Coordinating Director at 985-3359 ext. 217.

To learn more about food insecurity in York County, please visit www.hungerfreeyorkcounty.org



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The Southern Maine Agency on Aging offers MONEY MINDERS... a FREE program to assist people age 55 and older who need help balancing a checkbook and writing checks.



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Never Too Old to Change

By: Joan Chadbourne

fter fifteen years of regularly scheduled weeklong visits with my elderly aunt, everything changed. I moved four hundred miles to be near her. She was now ninety-five; it was time to be more available.

However, my aunt didn't see it that way. She didn't like the change and let me know in no uncertain terms. I'd never heard her so angry as one day when she'd gotten scared and yelled at me, "I don't like this. You feel good taking me grocery shopping. Getting groceries or doing the laundry doesn't matter. You're not here when I need you. Just go home!" I did.

My whole body felt the attack. It was tight, tense, and numb. One part of me wanted to withdraw. The other part reminded me that every caregiver has moments of "I just can't do this anymore." It seems that no matter what we do, it is never good enough.

Fortunately, I have a loving, wise, and supportive partner who reminded me that I had moved because of a heart call to be with my aunt in her last years. He also helped me to see the situation through her eyes. She missed our overnight visits. She couldn't focus on the possibility of this new situation being better than our visits, because loss was her primary experience.

It also helped to remember one of Don Miguel Ruiz's1 four agreements: "Don't take things personally." What felt like venom spewed at me was her fear of change. It wasn't about me. The day of her angry explosion, she'd been scared. The next morning she called crying and apologized, a first for her.

She had chosen a predictable, restricted life. It was her way of creating a sense of safety and comfort. She didn't want to deal with the unknown. She was facing the biggest unknown—death, and definitely didn't want any more uncertainty in her life. She preferred the security

continued on page 16

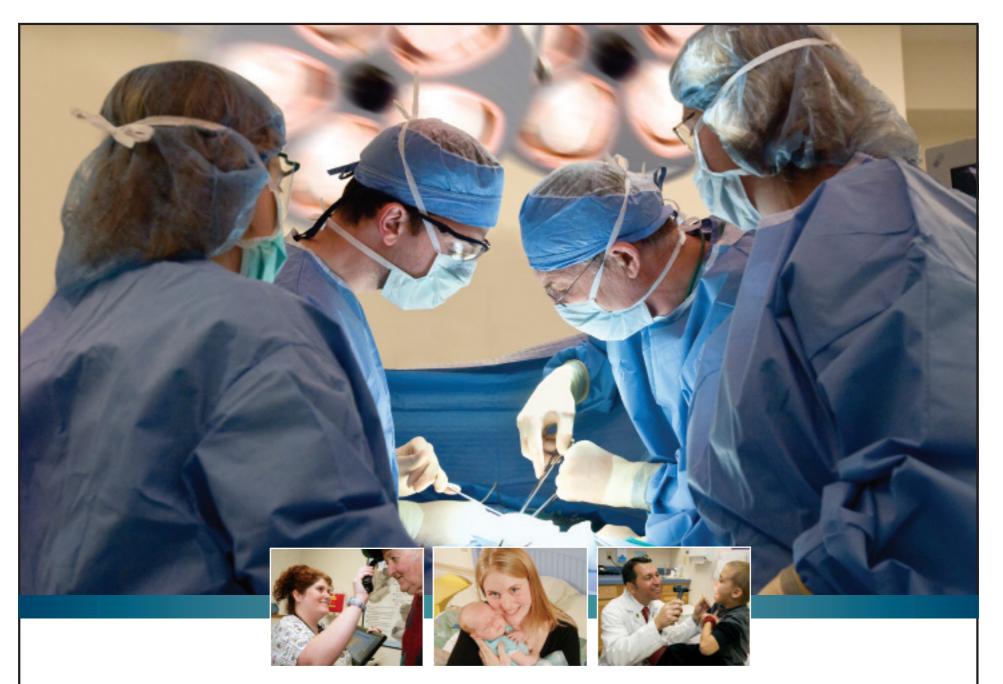


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Where's Phil?

One Man's Journey **Across America**

n the last issue we introduced you to Phil Chiwsky, a man who is walking across America to help raise awareness for senior hunger and Meals on Wheels. Phil set out from San Diego, California on March 4 and is set to reach

York Harbor in early October. By the time Phil reaches Maine he will have logged 3,200 miles.

Phil's trek across the country has been challenging: facing storms, summer heat, fatigue, and painbut he's not giving up! As he goes from town to town, Phil takes the time to talk about senior hunger and the work that Meals on Wheels programs do for some of our most vulnerable citizens. Phil encourages local citizens to either donate to



Phil crossing the Mississippi River in July

their local programs or volunteer even just a few hours to help end senior hunger.

The programs that Phil comes into contact with frequently all face the same main challenge: funding. Meals on Wheels programs across the country (and here at SMAA) have been impacted due to Sequestration. Less money means fewer meals, fewer meals mean higher rates of hunger.

During his trek, Phil has mostly

camped out in his tent each night. Five times he asked townspeople if he could borrow a patch of their yard for the evening. Four of those five times the person who answered the door was a Meals on Wheels recipient. Senior Hunger happens to our neighbors, our friends, and our families—hunger happens where it is often least expected.

This summer, Phil was nominated for the Meals on Wheel s Association of America's (MOWAA) "American Volunteer" award. The award winner is chosen by votes on MOWAA's Facebook page. As of Mid-August, Phil was winning heartily! Good luck Phil.

As of this publication, Phil is crossing from Pennsylvania into New York. We look forward to sharing coverage of Phil crossing the finish line in our next issue.

VISIT OUR WEBSITE www.smaaa.org



by Vivien Eisenhart (alias G Unit 9)

The Big Wedding

Comedy - Rated R 89 minutes **Directed by Justin Zackman**

Starring Robert DeNiro, Diane Keaton, and Susan Sarandon, The Big Wedding centers around a young couple about to embark on their new life together.

Ellie (Diane Keaton), mother of the adopted son and divorced from father, Don (Robert DeNiro) arrive for the wedding. The birth mother of the adopted son is invited to the wedding along with the daughter (sister of the bridegroom). Ellie and Don decide for the sake of the birth mother to still be married. In the meantime, Susan Sarandon, who plays the longtime girlfriend of Don, is not too happy about this. Her role as the Wedding Planner complicates this matter further.

What pursues is extremely funny and a must see comedy about the confusion that can happen when the best made plans for a wedding don't

I give this move a 4 Pumpkin bread rating.

Drama - Rated PG-13 128 minutes **Directed by Brian Helgeland**

42 is a truly moving story for the whole family about the life of Jackie Robinson and how he was an inspiration to the African American children of the time. Set in 1946, the movie takes place during a time when there was so much prejudice between blacks and whites, especially in sports.

Chadwick Boseman stars as the inspirational Robinson and Harrison Ford stars as, Branch Rickey, the General Manager of the legendary Brooklyn Dodgers. The story centers on the two, who made a brave stand against prejudice and helped to change the game of baseball as we know it today.

Baseball loves will know that 2 was retired in 1997 for all teams, the first number in sports history. April 15 (Jackie Robinson Day) is when all baseball players proudly wear the #42 in memory of Jackie Robinson's first game with the Brooklyn Dodgers.

I give this movie a 5 Pumpkin bread rating.

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Parents & Children

By: Merryl Hodgson

have written about my almost ninety-five-year-old mother who died last February from Alzheimer's disease. She lived at Birchwoods at Canco for seven and a half years where she was loved and cared for very well. The assisted living facility provided three meals a day, housekeeping, lots of activities and friendships.

My sister and I visited her two or three times a week. We must have played thousands of Scrabble games, which declined in verbal complexity over the years. My mother had a real gift for language and could often conjure up seven letter words even as she lost mental ability. As her memory failed, Scrabble was a great activity for her since she was not very good at maintaining conversations. Scrabble enabled us all to be in the moment, and we laughed about playing scatological words. We always tried to include any other residents who were hanging around in the activity room, making the game more appealing by not keeping score. The winner was the first person who used up all their letters.

As my mother declined it became more burdensome to visit her. Sometimes her decline was slow and subtle. At other times she would have a sudden serious loss of function. My sister, who has no children,

felt that she should be doing far more for our mother than I thought I should. I have two grown sons, and have always thought that love rolls down hill: one loves a child more than one loves a parent. My children were and are first in my heart. I often questioned why I thought that way, and living with a mother who had Alzheimer's disease provided some answers to that question.

There are many similarities between small children and elderly parents. Both babies and elderly parents wake us up at night, babies with their crying and parents with nighttime ambulance trips to the emergency room. Both babies and elderly parents wear diapers. Small children and elderly parents are very fussy about how their clothing feels, complaining miserably if the fabric is too scratchy or the sleeve are not rolled up in a particular way. Both spill lots of food on themselves while they eat. Both get frustrated and angry if they can't communicate their needs. Both often are toothless...

It is far easier to get a crying child back to sleep than it is to take your elderly parent to the emergency room, hanging around for five hours before you can take your parent back home. Based on sheer volume, it is also a whole lot easier to change a baby's diaper than a parents' Depends. Elderly parents are understandably angry about their losses while babies are overcome with pleasure at their new accomplish-

ments. Babies are just cute and more lovable with their soft unwrinkled flesh and clear eyes. Our expectations of our infants are far less than our expectations of our parents.

Children are just easy to love with the fresh perspective they bring to life. My older son started talking before he was nine months old. He was and is a guy who likes to control his environment and talking at an early age helped him do this. His favorite word was "want" and he was very good at letting us know exactly what that was. His favorite book was "Goodnight Moon", and we kept most of his books upstairs in his room. When he was sixteen months old he said, "Poop. Diaper. Upstairs." I picked him up, carried him upstairs and put him on his changing table. He then said, "No poop, 'Moon Book'." Some other sayings were: "Peter Rabbit has a bad dream on his face. He's crying." "Sometimes I sleep on my front. Sometimes I sleep on my back. Most of the time I like to sleep on my edge." "How do you get an echo?

Mountains can't talk." "I can't do both things at the same once." And when eating a rather tough, dry steak he said, "My stomach feels like it just ate a sweater." When our dog farted our son said, "There's a bad smell in my nose!"

Not to be outdone, our younger son had his own unique view of things: "A bulla constrictor ravels around you and squeezes you till you die." "My teacher has either ammonia or bronktizitis." "I wish I was a cartoon so I wouldn't be so sad, but I'm not a cartoon." Looking at a piece of meat on his dinner plate, he asked me, "Is this fat, Mom?" I said no, and he replied, "Well, if it isn't fat it must be chubby." He also said, "This cookie is chubby." I asked him what chubby meant and he replied, "It means squishy, like my tummy." When my husband ground up a spoon in the garbage disposal, our son said, "Daddy is making more grapefruit spoons." My own favorite saying was, "Superman goes faster than a speeding limit."

With children it is easier to find humor and hope in the future.



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The Upcoming Health Insurance Marketplace

continued from page 5

scription and support tools on our website, www. maineoptions.org, in the coming weeks in advance of the October 1 start of Open Enrollment.

Still, you ask, what's it going to cost? While final rates aren't approved yet, there's been a lot of speculation about the direction of rates going into 2014. A "rate shock" has been predicted by some thinking that certain regulatory changes may create higher rates. However, this possibility should be considered on a state-by-state basis, based on the degree of any pre-existing consumer protections. For those states without much prior consumer protection, the newly-introduced standards of guaranteed issue, no preexisting condition exclusions, no life-time caps on coverage, and community rating may in fact raise the costs of coverage for some. For states like Maine, however, which have long had greater consumer

protections, the health reform law standards require minimal changes, and so rate shock seems unlikely. In fact, rates may even go down for some relative to current pricing, if one is looking at plan types of similar benefit levels.

The experience of a dozen or so state-based exchanges bears this out: the average premium price of the lowest priced "silver level" plan is forecasted to be cheaper than current coverage. Silver level refers to the middle tier of plan coverage amounts, with bronze being the lowest amount of coverage, and gold and platinum higher than silver.

In order to help make coverage possible for all people, those with incomes up to four times the poverty level (\$45,960 for an individual and \$94,200 for a family of four, currently) can get reduced premiums for coverage through the Marketplace. Additional cost sharing reductions are available for those with incomes less than two-and-a-half times the poverty level. For more information on eligibility to get coverage, premium assistance and lower out-of-

pocket costs on the Marketplace, visit www.healthcare.gov.

For companies with 50 or fewer employees, the small business marketplace will similarly offer an array of Qualified Health Plans at the various levels of coverage amounts. Small businesses with fewer than 25 full-time equivalents (FTE) can benefit through employer health care tax credits if the payroll averages about \$50,000 per FTE a year or less. To get more information on the Small Business Health Care Tax Credit, go to: www.healthcare.gov.

In sum, the advent of the Marketplace in Maine should be a boon to Maine consumers seeking health insurance coverage in the individual or small-group markets. The competition among and choice of Qualified Health Plans and the availability of subsidies, cost sharing reductions and tax credits will make coverage more affordable for thousands of Maine individuals and businesses. As we get the green light from our regulators, we at Maine Community Health Options will provide information and decision aids to help people find the coverage that best suits their needs.

Kevin Lewis is the CEO of Maine Community Health Options, a Consumer Operated and Oriented Plan (CO-OP) based in Lewiston and serving all of Maine. MCHO is a private, nonprofit entity.

Follow continuing coverage of this topic in our next issue of Senior News!

Never Too Old... continued from page 1

of the familiar.

With support I kept going back. Before each visit I'd take a few moments and ask that my heart be open and loving with her, and that I'd be patient. I made sure our visits weren't rushed. I also told her I knew that change was difficult, and I was sorry for that. I definitely didn't try to change her mind.

Slowly her anger subsided. When I had to be out of town for a month, she realized she liked having me around all of the time.

Today we were both rewarded. I invited her to come on an adventure with me to a new upscale grocery store in a place she didn't know. She readily agreed. We both had fun and a marvelous experience; she even said so.

I didn't expect her to change and prayed for the ability to love her just as she was. She is now even more delightful than she was before. If I pay attention, I notice many small shifts that add up to a lot of change. I am so glad I hung in during those times she was having difficulty with change.

Joan Chadbourne EdD, coach, workshop facilitator, and author of "Healing Conversations Now: Enhance Relationships with Elders and Dying Loved Ones" can be reached at joanchad10@gmail.com.

¹Ruiz, Don Miguel. "The Four Agreements." Amber-Allen Publishing. San Rafael, CA: 1997.



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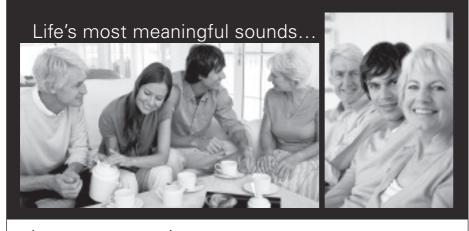
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Community Links continued from page 1

with medical and pharmacy costs, and arranged for other financial benefits for which Mary was eligible.

According to the World Health Organization, "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."

In 2010, the University of New England Maine Geriatric Education Center conducted an educational needs assessment for health professionals throughout Maine. The survey rated the professionals' knowledge in 22 areas related to the health of older people.

In the areas of social services the work done by the Southern Maine Agency on Aging—the percentages of health professionals who described themselves as having no or low knowledge about the topic were significant. For example, 25% said they had no or little knowledge of community resources available to the elderly. Health professionals have little time to commit to continuing education not related to medicine. Community Links provides them with a low-time/cost investment to assist their patients whose social service needs are negatively affecting their health.

Community Links is a partnership between medical professionals and the Agency on Aging to help support a model of comprehensive care. It is an effective, and necessary, partnership: in FY 2010 only 14% of the referrals to the Southern Maine Agency on Aging's department of Community Services were from health providers; in FY 2012, 46% of those referrals came from health providers.

The Community Links online referral is easy, fast, and a wonderful way to help our vulnerable seniors connect with resources. As a physician, it is helpful for me to communicate directly with SMAA about what I feel each individual needs. I appreciate being proactive instead of simply asking these folks to call SMAA themselves. Furthermore, it is an avenue for me to help them when I suspect they might have a hard time calling themselves.

— Robert Anderson, MD Maine Medical Center

Community Links is considered a model of excellence by the National Association of Area Agencies on Aging. It connects patients and their medical care providers with community services. It serves people 60 and older as well as those under 60 who are disabled. Health professionals who would like to easily refer their patients to the Agency through Community Links should call Annmarie Bryce, Community Links Coordinator, at 396-6544 or email her at abryce@smaaa.org.

AARP Driver Safety Classes Announced

lass size is limited and registrations will be accepted firstcome, first-served while space is available. The registration fee is \$12 per person for AARP members, \$14 per person for nonmembers. Advance registration is required by calling the numbers listed below.

September 13, 9AM-11PM – PORTLAND 829-4664

September 18, 6:30-9:30PM – YORK 363-1036

September 19, 9AM-2PM or 6:30-9PM – YORK 363-1036

September 21, 9AM-1:30PM – BRIDGTON 647-3116

September 24, 9AM-1:30PM – GRAY 657-2620

October 11, 9AM-1:30PM – PORTLAND 370-9647

November 8, 9AM-1:30PM – PORTLAND 370-9647

November 13, 9:30AM-1:30PM – PORTLAND 829-4664

November 21, 10AM-2:30PM – BIDDEFORD 282-5005

Attention Snowbirds

efore you fly away, please let us know your winter mailing address. If the Post Office informs us of your change of address, it costs us more than \$3! If you want the "Senior News," we want you to receive it. To update your address or to be taken off the mailing list, contact Bonnie Craig at bcraig@smaaa.org or leave a message at 207-396-6526 or 1-800-427-7411 x526. Be sure to specify the date of your expected return to Maine.

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

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outhern Maine Agency on Aging has teamed up with The 911 Cell Phone Bank to collect used cell phones for those who need easy access to dial 911 in case of emergency. S.O.S. Phones are cell phones equipped with 911 dialing capabilities providing a Sense Of Security (S.O.S.). S.O.S.

If you are a senior or adult with a disability and interested in receiving a FREE S.O.S. Phone, please contact Southern Maine Agency on Aging at 1-800-427-7411 or 207-396-6500. If you have a cell phone/s to donate, please drop them at the Southern Maine Agency on Aging, 136 U.S. Route 1, Scarborough, Maine.



Autumn Senior Expo

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207-232-7847 details: www.MaineSeniorGuide.com

Crock Pot Sweet Potatoes & Apples

Ingredients:

3 sweet potatoes, chopped 3 apples, chopped 1 tbsp maple syrup 1 tbsp brown sugar

1 tbsp Country Crock®, melted 1/4 tsp McCormick® cinnamon 1/4 tsp McCormick® nutmeg salt and pepper to taste

Directions:

Place chopped sweet potatoes and apples in a crock pot or slow cooker. Add remaining ingredients on top of the potatoes and apples. Cook on low for 4 to 5 hours. Add salt and pepper to taste.



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Using a crockpot is a great way to create healthy, hearty meals!

Add fresh seasonal flavors to your crockpot - like apples and sweet potatoes - for a warm, fall meal! You will save time by using the crockpot, and also save money by shopping our flyer to find fresh fall produce at lower prices!"

Nutrition Tip from Susan Gay, RD, LD Portland Hannaford Dietitian

Talk to a Hannaford Dietitian for FREE! To see a complete list of stores offering FREE nutrition services, view their monthly in-store schedules of events, or send your nutrition question in a private message to our staff registered dietitian, please visit hannaford.com/dietitians.

The Lark at Heaven's Gate Sings

an Older Woman's Handbook for Living Alone

By: Jessica LeBlanc

rowing older is not simple, as no one of us has done this before." Wise and practical words from the opening chapter of Margaret Hollingsworth's handbook on aging *The Lark at* Heaven's Gate Sings. Titled and dedicated to her mother, who even at 92 "was soaring like a lark", The Lark at Heaven's Gate Sings is an honest look at the journey of ag-

ing matched with practicality, wit, and humor.

Hollingsworth, 86, has a quiet and well-spoken demeanor that is dotted with subtle charm and elegance. Multi-talented, The Lark at Heaven's Gate Sings also contains full-color images of some of her own pastel art alongside some favored Shakespearean quotes. The experiences she writes about are unique, yet relatable, making it easy to continue turning the page.



Margaret Hollingsworth

Hollingsworth looks at different topics surrounding aging such as

setting up a sup-

port team, tending

to business, staying healthy and safe, keeping up appearances, planning ahead, and much more. The different topics provide practical advice and solutions dotted with Hollingsworth's own personal experiences and knowledge. Comically titled chapters such as "Am I Losing My Mind?" and references to hip replacements and hearing aids as "repairs" remind us to take a moment to laugh a little at ourselves and the situation even in the midst of con-

cerns and challenges. While written as an "older woman's handbook for living alone", The Lark at Heaven's Gate Sings resonates with men and women of all ages: children, siblings, friends, and caregivers can relate to the trials and tribulations that Hollingsworth covers in her eight chapters.

From The Lark at Heaven's Gate Sings -

Some people seem to dread even the idea of aging, thinking of it as the process of falling apart. To me, this is not so. This time in my life is as important as adolescence: It's a continuation of growth, more intellectual than physical. I've lived a long time and learned a lot, but I don't use this long perspective as a chance to tell everyone what to do. I see similarities and connections between events in my life that never occurred to me before, so I find this is a time to pull lots of those thoughts together. I have "Well, of course" moments, but events take on new meaning. My mind is engaged in discovering reasons and relationships, and I find that my life has more connectivity than I ever realized.

Getting older is a valuable part of living: We shouldn't waste it. It's not the time to sit in a rocking chair, anticipating the end of everything. I enjoy thinking about how some of my decisions were pivotal. What might have happened if I had chosen another path? We all come to crossroads like that. The life of the mind can be rather entertaining. We have our own "books" stored there, whether we write them down or not.

The Lark at Heaven's Gate Sings is available for purchase directly through the author. Copies are available for \$15 each (plus tax and postage) by calling 967-2666.

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NE, Occupational Therapy Students: Margaret Preece, Melissa Pierce, Kirstin Russell, and Kevin Rabuck wrap up a successful year of fieldwork at Truslow Day Center in Saco.

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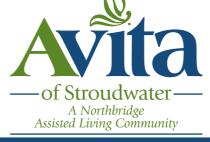


Clockwise, Kirsten Russell, Melissa Pierce, Margaret Preece, Kevin Rabuck



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Agency on Aging

SENIOR MOMENTS

by Hunter Howe

Noisyville

air-raising headlines in a recent edition of the *Noisyville Herald* warned, "Noise the control of the Noisyville Herald".

overload." You might scoff and say there's no such place. You're wrong. You see, we all live in Noisyville.

Noisyville farmers harvest a fertile field of haste. Noisy folk feed on this, furiously twittering, texting, talking loud and talking often. They're worry-birds obsessed with connectedness. They're battered with an avalanche of bad news from their information fed stimulation gadgets. Cell phones are the new cigarettes, pressed into ears instead of mouths.

Noisy folk rush about, hungry to fit in, eager to tackle tasks, and subscribe to a stressed out way of life. Like a tsunami, the stress overwhelms them in ongoing waves of doom and depair.

I won't wade into the war of words over what defines a senior. But, I do know that as we grow older, we begin to resist, to break free from those nauseous noise waves. We seek a sense of balance and crave more peace. It's like a pressure relief valve and it's a good thing.

The late Caskie Stinnett, who wrote the column "Room With a View," for *Down East* magazine, once said, "I loathe noise."

Noise is annoyance. Researchers tell us that noise can be a hazard to our health. They suggest that noise increases the risk for high blood pressure, heart attacks, and hearing loss. Oh my. Have you ever heard yourself proclaiming, "I need some peace and quiet!" Our health depends on it.

It's too darn noisy out there.

We need to turn down the noise volume, like the librarian, the protector of silence, the noise spoiler, who loudly whispers, "Shhhhh."

I'm thinking of writing a bestseller called, *The Great Maine Escape*. My characters will live in Silentville, a peaceful hamlet somewhere in Vacationland. Here, common folk seek a common bond, a noise respite of quiet moments. They indulge in mind-wandering, thinking, reflecting, and pondering.

As we mark our senior birth-days, we tend to slow down a mite and relish those natural speed bumps. Edgar A. Guest said, "Peace is born of simple things." Kayak on Eagle Lake near Fort Kent, prowl around the Port Clyde General Store next to the Monhegan ferry, browse the book and antique aisles of the Big Chicken Barn on Rt. 1 in Ellsworth, and hike in the mountains near Bethel. Right here in Maine.

Toss the cell phone, grab your walking stick, and saunter around the bend. Take the pine-scented path, the long forgotten trail, the

road to solitude. Sit back and enjoy the satisfying feel of sea mist, the

comforting sound of a ticking clock, the scrumptious smell of homemade donuts, and the savory taste of silence. Right here in Maine.

Perhaps these poignant words in *The Last of the Mohicans* say it all: "We'll go back into the forest and find what

we lost—peace—the most precious thing a man has." Right here in Maine.

My rocking chair softly scrapes the creaky floorboards. I nod and smile to passersby who stroll along, momentarily free from everyday strife. I rock, snug in the shelter of my own solitude, observing the sweet silence of life, from the porch.

Reprinted with permission from the Maine Seniors magazine.

Readers may contact Hunter at grayowl@ maine.rr.com

BOOK REVIEW

Awakening Land Trilogy

by Conrad Richter:

The Trees; The Fields; The Town

Reviewed by Don Caouette

n Conrad Richter's first book, *The Trees*, the year is 1790, the American Revolution has ended; the Republic has grown to sixteen states, and many Colonists are beginning their trek west to explore the Ohio Valley. What these undaunted pioneers encounter are dark woods so thick that sunlight barely filters to the ground; a forest that you either learn to live in or be consumed by. Our protagonist Sayward Luckett, the family's oldest daughter, represents countless pioneer women at

that time. The Lucketts are a large family, as many were then, to survive the many difficulties found in this way of life. Richter's ability to capture the language used by these people is truly remarkable and undoubtedly one of the finest attributes of his writing. The reader cannot help but feel a part of this family's joys and sorrows in their quest to begin a new life.

In his second book, The Fields, Richter continues his story of Sayward Luckett Wheeler (now married) who gives birth to seven children. A strong female character, she and her family clear enough farm land to live off. More pioneers move into the area and settlements begin to increase. As the civilization of the Valley takes place, "the deep woods no longer seem to swallow you up like Jonah in the whale." Instead of meeting only at the trading post, neighbors now have social gatherings at church and people's homes, a school has been established, boats are being built to navigate to other settlements on the river, and "the times of the deep woods are passing." Although hunting is still necessary for some food and protection, the basic food supply comes from farming.

The third and final Pulitzer Prize winning book of this trilogy *The Town* shows the evolution from settlements to a town where prosperity exists for those who seek it. Because it is the start of the Industrial Revolution, people have access to a higher standard of living, more mobility, and many more choices in their lives. However, there are also social complexities; money and status become dividing lines and people are no longer considered equal. For example, the American Indians are pushed further west as their land is taken from them. The inhabitants who live in this town called Americus transform from "woodsies" to "settlers" and then to "citizens." Some, such as Sayward, attempt to cling to the values that have helped them survive in the past. This becomes difficult as the culture continues to change.

The Awakening Land Trilogy by Conrad Richter is undoubtedly one of the best illustrations of the settling of the American west leading to the growth of our country. His main character, Sayward, is one of many historical figures who became heroes for those who followed.

Never Too Young... or Too Old to Volunteer

by Deb Folsom, Manager, Sanford Site, SMAA

everal months ago we ran a story about the Sanford Site's oldest volunteer. I would now like to introduce you to our youngest. Mia Lantagne is three years old and delivers Meals on Wheels with her mom, Anne, at least three times a week. Mia will not only help take the Meals to the door, but is also very good at choosing flowers and delivering them with the food on Fridays. The clients are reporting that she is adorable and they love to see her coming.

Like all our volunteers, Mia is



more than an asset to SMAA. Without our volunteers, where would we be? I am very fortunate to have such caring and giving volunteers. Will you be our next volunteer?



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SOCIAL SECURITY

Reflecting On 78 Years Of Social Security

By Carolyn W. Colvin Acting Commissioner of Social Security

here are special moments when people look back and evaluate a life or an era: birthdays, class reunions, holidays, anniversaries. Time is, after all, simply the stringing together of a number of events, some small, others significant. These events can speed by quickly, but each one can have an effect on the greater whole. A lifetime of seemingly mundane events can pass in what seems like the blink of an eye... until one looks back to examine them and realizes just how much has filled the space.

When I think about Social Security on the program's 78th anniversary, I am amazed by what a significant difference it has made, one event at a time, one person at a time. Over Social Security's long history, every single monthly payment has made a difference to an American somewhere. But when you string those payments together, it's remarkable what a huge and positive effect Social Security has had on the people and economy of our nation.

Social Security has been a cornerstone of our nation, touching the lives of almost every American at one time or another, for 78 years. It's the most successful domestic program in our nation and, arguably, the world.

When President Franklin D. Roosevelt signed the Social Security Act into law on August 14, 1935, he said, "The civilization of the past hundred years, with its startling industrial changes, has tended more and more to make life insecure. Young people have come to wonder what would be their lot when they came to old age. The man with a job has wondered how long the job would last." The same can be said of the current information age, with our rapidly evolving digital revolution and periods of economic instability. Social Security is a safety net cast to help those who need it.

President Roosevelt knew that the cornerstone of his administration would offer security, but he also understood that Social Security would need to evolve as new changes challenged the nation. "This law, too, represents a cornerstone in a structure which is being built but is by no means complete," he admitted. "It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness."

Today, Social Security is much more than just a retirement program. We provide benefits to disabled individuals and their families. We provide survivors benefits to widows, widowers and the minor children of deceased workers. We provide Supplemental Security Income (SSI) to aged and disabled people who have low income and resources. We provide work incentives to help people work. We even provide Extra Help with Medicare prescription drug costs. In so many ways, Social Security benefits America.

Milestones come and milestones go. But looking back over the past 78 years of the nation's most important program, it is those millions of individual moments — the monthly benefit payments — that have made a tremendous difference. In good times and bad, in sickness and health, Social Security has helped Americans. Each payment has helped someone, somewhere. But place them side by side and the difference Social Security has made in the lives of Americans is certainly something to celebrate.

Myths About Social Security

By Robert Clark Social Security Representative

ike any other successful and long-standing program or organization, there are a number of myths surrounding Social Security. Some of them are grounded in truth but just slightly misconstrued. Others are completely out of line with the truth. Let's take a look at a few myths and some frequently asked questions.

MYTH 1: Social Security is just a retirement program.

Social Security is more than a retirement program. It provides benefits to retirees, survivors, and people with disabilities who can no longer work. In fact, almost seven million disabled workers and nearly two million of their dependents get Social Security disability benefits. Six and a half million dependents of deceased workers (including two million children) get Social Security survivors benefits. Social Security is more than just retirement.

Learn more about Social Security's rich history at www.socialsecurity.gov/history.

Become a part of Social Security's history by doing business with us online at www.socialsecurity.gov/onlineservices.





Located in Saco, the Truslow Adult Day Health Center provides therapeutic activities, personal care, snacks and a noon meal, and entertainment for adults who need physical and emotional support during the day.

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- ${\color{red} \bullet} \, \text{Veterans covered by VA benefits}$
- Non-veterans may be covered by third-party payment

The Truslow Adult Day Health Center is a state-licensed, Adult Day Health provider for VA, MaineCare and Office of Elder Services.





SOCIAL SECURITY

MYTH 2: I don't need to save because Social Security will take care of me when I'm retired.

Social Security was never intended to be a person's sole income in retirement; it should be combined with pension income and personal savings and investments. Your Social Security Statement, available at www.socialsecurity.gov.mystatement, is a great place to get an idea of what to expect during retirement. You can also visit our Retirement Estimator at www.socialsecurity.gov/estimator.

MYTH 3: If I work after I retire, I'll be penalized.

Once you reach your full retirement age, there is no penalty and no limit on the amount you can earn. You can determine your full retirement age by visiting www.social security.gov/retirecharted.htm. The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) is \$15,120 in 2013. (We deduct \$1 from benefits for each \$2 earned over \$15,120.) The earnings limit for people turning 66 in 2013 is \$40,080. (We deduct \$1 from benefits for each \$3 earned over \$40,080 until the month the worker turns age 66.) Keep in mind that if we withhold some of your benefits due to work, we will re-compute your monthly benefit amount when you reach full retirement age to account for those months that we withheld your benefit. There is no limit on earnings for workers who are full retirement age or older for the entire year.

MYTH 4: To apply for benefits or do business with Social Security, I need to go to an office.

Not only is this false, but we *encourage* you to do business with us the most convenient and fastest way: at www.socialsecurity.gov. At our website, you can apply for benefits, use our *Retirement Planner*; get an estimate of your benefits, request a replacement Medicare card, and much more. You'll find it all — along with answers to your questions — at www.socialsecurity.gov.

Question:

I need a benefit verification letter. Do I need to come into the office?

Answer:

No, you can get it online. There's no need to fight traffic and visit a busy government office in order to obtain proof of your benefits. To get your benefit verification letter, simply visit us online at www.social security.gov/myaccount and set up a my *Social Security* account. After you've spent a few minutes to establish your account, it will be simple to get your benefit verification letter immediately and much more, at any time. For example, in addition to getting another benefit verification

letter in the future, you can check your benefit and payment information, as well as your earnings record. You also can change your address, phone number, and direct deposit information.

Get your benefit verification now at www.socialsecurity.gov/myaccount.

Question:

Are Social Security numbers reassigned after a person dies?

Answer

No. We do not reassign Social Security numbers. In all, we have assigned more than 460 million Social Security numbers. Each year we assign about 5.5 million new numbers. There are over one billion combinations of the nine-digit Social Security number. As a result, the current system has enough new numbers to last for several more generations. For more information about Social Security, visit our website at www.socialsecurity.gov.

Question:

Can I apply online for retirement benefits?

Answer:

Yes. In fact, almost half of all individuals apply for retirement benefits online. Join the millions of Americans who have saved a trip to a Social Security office and applied the quickest and easiest way-online. In as little as 15 minutes you can submit your application electronically. In most cases, once you've submitted your application, you're done and there are no forms to sign or documents to send in. If we do need more information to process your application, a representative will contact you. For more information about applying online, visit our website at www.socialsecurity.gov or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

Question:

If both my spouse and I are entitled to Social Security benefits based on our own work records, is there any reduction in our payments because we are married?

Answer:

No. We independently calculate each person's Social Security benefit amount. Each spouse receives a monthly benefit amount based on his or her own earnings. Couples are not penalized simply because they are married. If one member of the couple earned low wages or did not earn enough Social Security credits to be eligible for retirement benefits, he or she may be eligible to receive benefits as a spouse. Learn more about Social Security at www.socialsecurity.gov.



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VOLUNTEER CONNECTIONS RSVP

"An Invitation to Make a Difference"

Volunteer Station Spotlight - Big **Brothers Big Sisters of Southern Maine**

MAA Volunteer Services has partnered with Big Brothers Big Sisters of Southern Maine to recruit volunteers as mentors and as leaders to help the agency creatively increase their capacity for agency funding and recruitment of volunteers. Through the nurturing guidance of an adult mentor, Big Brothers and Big Sisters help children discover their potential and find place in society. Every child can achieve and become a productive member in his or her community.

Volunteers across York and Cumberland counties are needed in three areas:

Community-based Volunteers - matches children and volunteers based on the needs, preferences, interests, and hobbies of both. There is some flexibility regarding time commitment, but all community-based volunteers must be:

- Between 18 and up;
- Available to participate in activities with a child on a regular, consistent basis;

- Able to make a minimum one-year commitment once matched; and
- Able to commit at least 3-5 hours of time every week.

School-Based Mentoring Program - matches children and volunteers at an area school during the school year (Sept-June). Caring adults with one hour a week during the school year can have an opportunity to participate in an innovative school-based mentoring program. Become a friend to a child who needs your guidance.

Capacity Leadership Volunteer - Big Brothers Big Sisters receives no public funding, relying on a number of funding sources, both from individuals and businesses. Volunteers are needed with businesses or marketing backgrounds to help the program creatively address the need for both funding and volunteers. Additionally, volunteers are needed for corporate partnership committees. Meeting time is about an hour a month, but taking initiatives between meetings is what's really needed.

— VOLUNTEER OPPORTUNITIES —

Help Kids "Catch Healthy Habits"

Remember those days when we stayed out playing until dark called us home and even in winter we were out in the snow and cold only stopping home for a change of mittens? Remember when soda was a treat we seldom if ever had? Those days are long gone. Did you know that Maine ranks 13th for overweight or obese children in the nation? Approximately 1/4 of Maine's children are overweight or obese.

Southern Maine Agency on Aging's CATCH Healthy Habits program (CATCH) is designed to help prevent obesity in young children before bad eating and exercise habits become ingrained. With volunteer leaders CATCH works to teach good eating choices by helping children prepare their own healthy snacks as well as teaching fun vigorous games and exercises like we used to do.

Volunteering at Goodall Hospital!

portunities for you to brighten a patient's day. Become a Patient Visitor who provides patients with much needed support during their stay or an Emergency Department Support volunteer who helps identify patient's unmet needs and/or collect feedback from patients and report them back to Emergency Department staff. There are also opportunities at the Newton Center and Pavilion for volunteers to use their skills to help with activities for their elderly residents.

Goodall Hospital has many op-

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Volunteering with the SMAA Knitters Club

The SMAA Knitters club is looking for a volunteer leader to assist with the deliveries of donated hats and mittens this fall. This volunteer would help with the sorting, organizing, and delivery of knit goods to areas of need in York County.

Make This a Colorful Fall

Brighten the shortening days by getting involved and giving back.

School Bells are ringing - help others learn by:

- Tutor an elementary child in reading
- Become a mentor in a middle school or high school
- Assist a student preparing for their GED
- Help multinational adults learn English
- Become a Literacy Volunteer

Other ways to get involved:

- Volunteer to deliver meals to home-bound seniors by delivering Meals On Wheels once a week
- Drive seniors to appointments including oncology or kidney dialysis appointments
- Maine Senior Games are still ongoing- consider being a participant or lending a helping hand at the games.
- Become an instructor in Financial Literacy Seniors, based on a curriculum from the Institute for Financial Literacy
- Help people reduce their risk of falls, and improve their balance by becoming a Matter of Balance coach. There is a need for coaches in the towns of Kittery and York. Training will be held in late fall/early winter.
- Spend some time outside working on town clean-up projects, or serve on committees to help plan future projects!
- Put your people skills to work, and volunteer in a retail environment to help a local non-profit.

For more information about these and many more opportunities, call (207) 396-6525 or email at volunteer@smaaa.org.



CATCH Healthy Habits Volunteers Rock!



ver 30 kindergarten and first graders participated in the CATCH Healthy Habits summer camp sessions in Westbrook. The Mayor, Ms. Colleen Hilton, visited during week six. She commented, "I have to tell you what a great job the volunteers did with the kindergarteners. What a busy, busy group!! Glad I got to see the program in action. Nice job and great service."

"We'd love to have you back in the fall; your program fits in well with our 5210 goals and our health and wellness initiatives. I'm looking forward to hearing some feedback from the summer program volunteers (who all rock)," e-mailed Anthony Dahms, Children's Program Coordinator at Westbrook Community Services. Our Westbrook volunteer team included Donna Gordon, Jan Keiper, Peggy York and Laurel Siulinski.

"The activities that are introduced to the children to help get them moving are wonderful", says Laurel, a first time volunteer. "The children have had many opportunities to play parachute games, hula hoop and bean bag activities as well as good old fashioned Simon Says. All of these activities are great ways to help teach kids to be active for at least a portion of every day."

"Most of the children love the one on one attention that we volunteers give them as they come into the program each week. We greet them at the door by name and check in with them. While they are enjoying their snack is another opportunity that we take full advantage of to sit and talk with them to see how their week has been and ask them what "GO" foods they may have eaten that week and what physical activities they may have participated in. This is a great bonding opportunity!

"I have heard the children laugh and really become engaged in the activity that we are doing when the

volunteers not only show them the activity but also participate in the activity with them! Sometimes they ask us how old we are and before we get the chance to make up a "magical" age they blurt out "70" or "80"?

"Catch Healthy Habits is a great program that not only teaches our youth and their families about healthy eating habits and lifestyles but it also brings our youth and our seniors together which is a win, win for everyone!"

Jan, after her second program, says "I have enjoyed being a volunteer for the CATCH Healthy Habits Program. I enjoy working with children and have found this program to be fun and rewarding. I've learned an excellent approach for teaching about nutrition and I could imagine using components of the program with my students when back in the classroom. I have also enjoyed meeting the other volunteers and learning from their areas of expertise, as well. This is a great opportunity to get "seniors" and young people working together. Thanks for a chance to be part of this program."

If you live in greater Portland, have a couple of hours a week during the school year to offer as part of a team of leaders, enjoy children and making a meaningful difference in their young lives—Catch is the volunteer option for you. Our next training will be in late September. If you would like to know more or are interested in volunteering on a Catch team – please give us a call at 396-6525 or e-mail to volunteer@smaaa.org.

CATCH Healthy Habits is a program of The OASIS Institute and funded by the Anthem Blue Cross and Blue Shield Foundation. CATCH Healthy Habits received the 2012 Maine Fitness Award in the Adult Category from the Governor's Council on Physical Fitness. Volunteers received the Anthem Community Angels Award in 2013.

Welcome New Volunteers!

n June and July, 26 new volunteers were welcomed into Volunteer Services and RSVP! Some of their names are listed below:

> Willy Baxter Kenneth Bray Annmarie Bryce Gregory Clifford Charlene Connors Kimberly Doyle Annette Fournier Margaret Gilbert Arnie Hoffman Anne Lantagne Michael Littlefield David McCann Richard Olesen Connie Polomski Katherine Porter David Raftelis Betty Ann Robidoux Linda Sanborn **Edward Sappet** Peggy York



Volunteer Milestone — Over 1500 people served!

Since starting his Medicare volunteering career in 2004, Stan Cohen has served 1505 individual clients. The number of sessions he has provided is well over 3000. Way to go Stan! We couldn't do it without volunteers like you.

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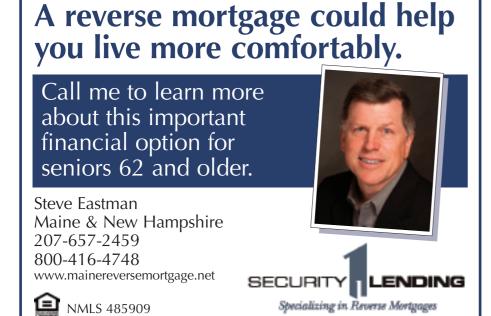
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When you first came to the hospital you were ill and care was directed at treating your illness. As your condition improves, you need to continue to get well, but perhaps you aren't quite ready to go home. The **Swing Bed Program** at Bridgton Hospital focuses more on getting well after your illness has been treated. Your doctor and the hospital staff will work with you on making this determination.

As one example, if you've had joint replacement in another hospital, we can provide rehabilitation for you close to your home and family, at Bridgton Hospital.

The Skilled Swing Bed Program allows you to receive skilled rehabilitation right here, in your own community, at Bridgton Hospital.

Why choose Bridgton Hospital for your Swing Bed care?

- All private patient rooms with private bath, cable TV, free internet access and phone
- Access to the Central Maine Medical Group's extensive network of medical specialists
- Physicians are on-site 24 hours a day/7 days a week
- RN care, around the clock
- Rehabilitation services available 7 days a week
- Lab, radiology (x-ray), pharmacy and other services right

The Swing Bed Program may include:

Physical Therapy Occupational Therapy Speech Therapy Wound Management Respiratory Therapy

Nutrition Therapy Psychosocial Support **Comfort Care** Longterm Antibiotic Treatment

How is Swing Bed care paid for?

Swing Bed care is often covered by Medicare, Medicaid and many private insurances. Bridgton Hospital's social worker or case manager will discuss your coverage prior to your transfer from the acute care setting to the Skilled Swing Bed program.

For further information please contact Miriam Gibely, RN, Swing Bed Coordinator at (207) 647-6054 or (207) 402-0753.

