

Welcome to the Holiday Edition of Senior News

Medicare Open Enrollment

As the holiday season approaches, so does open enrollment for Medicare. With almost 50 Medicare D prescription drug plans offered in our region, there are lots of choices. Reviewing your plan from last year could reduce your out-of-pocket expenses for premiums, medications or co-pays, especially if your medicines or plan coverages have



changed. SMAA recommends all plans be checked each year to make sure you get the best plan for your needs.

Maine Agencies on Aging specialize in helping people analyze their Medicare D and Medicare Advantage plans. Our staff and volunteers are trained to navigate the "Medicare maze" to help you get the best plan for your money. Don't delay: call us to set up an appointment at a Medicare Plan Finder Clinic near you, or to speak to one of our Advocates on the phone during open enrollment. See page 18 for a listing of times and places for appointments.

Breakfast, Lunch & Dinner "As you Like It"

The Southern Maine Agency on Aging has teamed up with the chefs at the Maine Medical Center to offer people age 60 or older an opportunity to sample a variety of nutritious meals at five MMC cafeterias and cafés. Tickets are available for a \$4 donation. For more information, including sample menus and a listing of "As You Like It" locations in Portland and Scarborough, see page 12.

Home Heating

It has been heartwarming to see so many towns and social service organizations rally to prepare for potential winter heating emergencies. If you are out of heat, cold, or need help this winter, please call someone. The main contact for home heating information and assistance, no matter where you live in Maine, is the phone number 2-1-1. Don't wait until you are out of fuel to call a family member, 2-1-1, a neighbor, or your town hall. It is a lot easier to help when there is time to plan and respond.

Family Caregiver Month

Governor Baldacci has proclaimed November Family Caregiver Month. It is estimated that about 138,000 Maine residents of all ages are caregivers for family members or friends. In addition, nearly 11,000 Maine children are living with rela-

tives other than their parents, often their grandparents. The time involved in unpaid care giving is up to 147 million hours per year in Maine alone. The health and long term care segments of our economy would collapse without the precious time given by family and friend caregivers. SMAA's Family Caregiver Support Program offers support and advice for caregivers. We can help with information and training. A number of which are outlined on pages six and seven of this issue.

All the best to you,



Laurence Gross
Executive Director
Southern Maine Agency
on Aging



2008 Maine Senior Games a Resounding Success!

Thanks to all 465 athletes who registered — many for the first time ever.

The Maine Senior Games would not have been possible without our many sponsors who made these events possible—please see their logos in this edition and don't be shy about thanking them.

As many of you know, 2008 was a qualifying year for the 2009 National Senior Games to be held August 1-15, 2009 in Palo Alto, CA. Our Maine results have been sent to National and those who qualified will be contacted directly by the NSGA. In addition, the Maine results will be posted on the Southern Maine Agency on Aging website under Maine Senior Games along with some incredible photos by Luke Trottier.

Of interest to many is the breakdown of who's who among ath-

letes. More than half of our athletes are residents of Maine and the majority of those "from away"

are from the New England states, although we did have representation from Penn., Fla. and Calif. as well. Here are some other interesting facts about our 2008 athletes:

BY GENDER

Male: 325 (70%) Female: 140 (30%)

BY AGE:

50-54:	78 (16.8%)	65-69:	78 (16.8%)
55-59:	81 (17.4%)	70-74:	68 (14.6%)
60-64:	96 (20.6%)	75+:	63 (13.5%)

Future editions of Senior News will feature interviews with Maine Senior Games athletes as they prepare for the 2009 National Senior Games. As always, we welcome your suggestions for these interviews in addition to your thoughts and reflections on the 2008 Maine Senior Games. Call "Senior News" editor, Eileen Whynot at 396-6512.



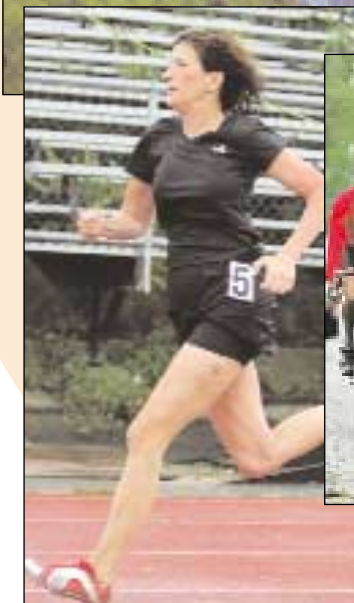
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See page 11 for more photos from Maine Senior Games 2008. Photos of Maine Senior Games athletes by Luke Trottier.

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Dial **2-1-1** to be connected to a complete list of support groups or social service agency. Phones are answered 24-hours a day, seven days a week. Or, visit www.211maine.org.

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"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 to 16,000 households in southern Maine and 3,000 copies are delivered to newsstands. An additional 1,000 copies are distributed through Agency on Aging events and locations. "Senior News" has contracted for auditing by The Certification Verification Council (CVC).

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

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

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Mission Statement

The mission of the Southern Maine Agency on Aging is to ensure that older people living in southern Maine, especially those who are frail, living alone, or have a low income, receive the support necessary to maintain their independence in the community.



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

Janet Locke Receives Award at the Blaine House

The Maine Long Term Care Ombudsman program selected long-time Larrabee Village Resident Attendant Janet Locke to receive a 2008 Excellence in Long Term Care Award.

Janet was an honored guest at the governor's residence in Augusta in late September.

Congratulations, Janet!

Fix-It Program — an all-volunteer home maintenance program

Help Us Get Projects Done

The Fix-It Program helps older adults stay in their own homes when tasks become difficult to complete or current rates make simple home repairs too costly. There is an urgent need for volunteers to complete the routine fixes listed below. These projects are on a waiting list.

- Plumbing and electrical work
- Leaky faucets
- Washing machine repair
- Leaky showerheads
- Replace doors and windows
- Fix doorknobs
- Railing built to the basement
- Tightening of toilet
- Repairing steps
- Replacing water-damaged floor boards
- Weatherization tasks
- Window sealing
- Wood stove hook up
- Yard Work

Please call Donna Lachance at 396-6522 in the Portland calling area, or 1-800-427-7411 x522 if you

have fix-it skills to offer older adults living in their own homes. School or community groups would be welcome to help with yard work. Fix-It volunteers are particularly needed in Hollis-Buxton, The Berwicks, Limington, Sanford, and Parsonsfield.

Your help could make such a difference for the elders living near you!

Meals on Wheels Drivers Needed in the Buxton Area

If you would like to deliver meals to older people who are homebound in the Buxton area, please call Avis Mitchell at 929-6525 from 8:30 a.m. to 12:30 p.m. or Fran Martin at 1-800-400-MEAL.

Volunteers are needed for Buxton, Standish, Hollis and Waterboro. Volunteers are reimbursed 42 cents per mile.

Are you or someone you know eligible for Meals on Wheels?

The only requirements are:

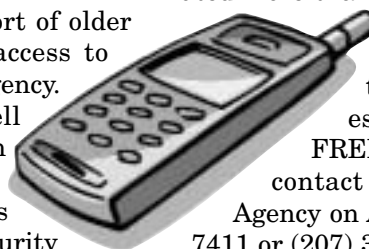
- Age 60 and older
- Unable to regularly prepare nutritious meals
- Gets out of the house with difficulty; primarily stays at home
- Without consistent daytime help to prepare a nutritious meal
- Able to accept meals late mornings

There are NO income guidelines. Meals are provided based on need for nutritious food and not ability to pay. Donations are accepted to help cover the cost of the program. Suggested donation is \$15 for five meals per week.

Call Fran at 1-800-400-MEAL [6325] to sign up or to inquire for a friend or family member.

S.O.S. Phones Provide a Sense of Security Donate a Phone or Call for a Free Phone for Emergencies

Southern Maine Agency on Aging has teamed up with The 911 Cell Phone Bank to collect used cell phones in support of older adults who need easy access to dial 911 in case of emergency. SOS Phones are cell phones equipped with 911 dialing capabilities for use in emergencies providing a Sense of Security



(SOS) to older adults and their caregivers. To date, SMAA has distributed more than 100 SOS phones to seniors in York and Cumberland counties. Seniors interested in receiving a FREE SOS Phone, please contact Southern Maine Agency on Aging at 1-800-427-7411 or (207) 396-6500.

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Pictured from L to R: Gretchen Spann and Paul Casey from Aetna, Larry Gross, Agency on Aging, with Robert Stocker and Vicki Eggert-Toran from Aetna. Aetna was the tennis co-sponsor for Maine Senior Games 2008 and gave a generous \$10,000 unrestricted gift to the Agency on Aging.



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More Households Are Eligible for Fuel Assistance

York County Community Action (YCCA) notified "Senior News" of new income guidelines for fuel assistance, as we are going to press. If you anticipate having problems paying for heat this winter, contact YCCA 1-800-965-5762 or 324-5762 for an appointment to apply. Or, in Cumberland County, contact PROP at 553-5800. Benefit amounts range from \$215 to \$1,599.

Income is based on the past three or 12 months, whatever works best and documentation of income is required. Those who are eligible under the extended guidelines are also eligible for Weatherization Services and CHIP (grants to replace or repair heating systems). Other benefits that may be extended are LIAP (help with electric bill) the appliance replacement program or ECIP (Emergency Crisis Intervention Program).

Another change is that some of your out of pocket costs can be deducted from income including medical costs including health insurance, prescriptions, co-pays, over-the-counter medicines, including vitamins. Receipts for these expenses are required.

Also, payment for child support can be deducted with documentation.

How to Apply in York County

- Call for an appointment—324-5762 or 1-800-324-5762
- Walk in to make an appointment—6 Spruce St., Sanford. This is often the fastest way to get an appointment, as the LIHEAP office receives 100's of calls each day).
- Outreach sites located in Berwick, South Berwick, Biddeford, Buxton, Cornish, Kittery, Limerick, Limington, Parsonsfield, Sanford, Waterboro, Wells—you must call the number above first and make an appointment at an outreach site.
- Home visitors are available for homebound applicants.

In Cumberland County, call PROP 553-5800.

Speed Up the Process! Bring this information to your appointment:

- Written proof of income for all household members. Paychecks may be for the last three months or 12 months.
- Social Security Numbers for all members of your household.
- Birthdates of all members of your household.
- Copy of your most recent electric bill.
- Name of your fuel vendor and account number.
- Phone Bill (You may qualify to save \$10.50 on your monthly bill.



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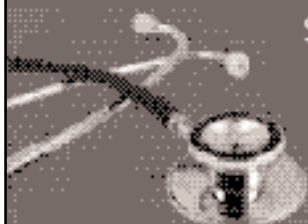
In one year, over 19,000 children, adults and elders benefited from the services of HomeHealth Visiting Nurses:

- 7,357 patients received 114,336 home health visits from nurses, rehabilitative therapists, social workers and home health aides.
- 9,234 people received flu shots at community clinics.
- 2,435 patients received foot care and screenings at community clinics.
- 635 older adults received Lifeline - an emergency response program.
- 150 volunteers gave over 12,000 hours of time and commitment.

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Biddeford and Portland Residents Save Money

Every older adult: Take the time to see if you qualify for benefits that will improve your finances by calling statewide, toll free 1-877-353-3771.

Community Development funding has made it possible for staff from the Agency on Aging to help more residents from Biddeford and Portland save money. Below is an actual Biddeford resident with identifiers removed, who came to the Benefit Specialist because she needed help with her finances.

She is a female in her late 70's with net Social Security of \$925.50 per month living in subsidized housing.

After meeting with the Biddeford Benefit Specialist:

Found eligible and applied for Medicare Savings Plan

Effect: \$93.50/mo in 2007
\$96.40/mo in 2008

Found eligible for and applied for Low Cost Drugs for the Elderly

Effect: reduced co-pays for drugs from \$84.68 to \$19.35/mo) and no premium for Medicare Drug Plan

Applied for Tax and Rent Refund

Effect: Not eligible until next year.

Between July 1 and December 31, 2007 the Biddeford Benefit Specialist has assisted 338 similarly situated Biddeford residents.

For Biddeford, call Linda Sprague-Lambert at 776-4759. For Portland, call Melissa Picoraro at 396-6554. For all other locations call, 1-877-353-3771.

Projected annual savings for 2008 for this one Biddeford resident:

Medicare Savings Plan	\$96.40 monthly	\$1,156.80 annually
Part D premium	\$31.00 monthly	\$372.00 annually
Drug co-pay savings	\$65.33 monthly	\$783.96 annually
TOTAL SAVINGS	\$192.73 monthly	\$2,312.76 annually

While we have used an example from Biddeford, similar examples can be found for every person who has a Specialist from the Agency on Aging help them access benefits. You won't know if you can save money unless you call the statewide, toll free number for the Agencies on Aging, 1-877-353-3771.



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Family Caregiver Support Program



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

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

November Is National Family Caregivers Month

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

In November, we honor family caregivers—unpaid family and friends who are assisting older adults. Family caregivers provide more than 80% of the long term care in the United States. Without their support, the system could not function. Locally, more than half of Maine's families are assisting an older adult family member or friend with some of life's activities.

The Agency on Aging offers a variety of resources to try to help reduce caregiver stress and make caregiving easier. Our goal is to help family caregivers continue to assist older adults without becoming exhausted.

Classes for caregivers and professionals: We have an array of

topics, from stress management to planning for eldercare to supporting independence, which we offer frequently in partnership with adult education programs and community groups. We are happy to present lunch and learn topics at workplaces for employee caregivers (a great way for employers to be supportive of their staff). Training is available for professionals to enhance their understanding of issues faced by family caregivers and strategies to work effectively with them.

Support: We have a number of support groups for people assisting older adults (see the support group schedule in this issue). We also offer an online support group. Email online@smaaa.org for more information. We are happy to talk with family caregivers on the phone or set up a time to meet in person.

Information and Referral: Elder Advocates at SMAA offer assistance

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

Respite: The Partners in Caring program offers respite reimbursement for people who are assisting people with dementia. The care recipient must meet state liquid asset guidelines, and funding is capped to a state limit each year. There is generally a waiting list for this program, but it is worthwhile to get on the list.

The Family Caregiver Program also has a small amount of respite funding available. We are fortunate that the Federal guidelines for the program define "respite" broadly, and allow us the option for creative problem solving to relieve caregiver responsibilities and reduce caregiver stress.

Supplemental Services: This part of the program funding allows us to identify other caregiver needs that we may be able to meet. We help identify problems to address and assist with solutions. We can also help to purchase items or services to make caregiving easier.

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

Please feel free to contact the Family Caregiver Support Program for assistance. And to all family caregivers, "Thank You" for all you do!

Faith Community Partnerships

One of the challenges faced by the Family Caregiver Support Program is actually connecting with people who could benefit from our services. People who are assisting older adults don't always see themselves as "caregivers," but rather as spouses, children, or friends doing what anyone in that role might do. Sometimes, people could use some help, but are reluctant to ask. Sometimes, family caregivers don't know that help is even available.

Members of faith communities are often aware of needs and challenges faced by others in the group. We would like to strengthen partnerships with these communities, as a way of better serving the caregivers within them.

In the past, these partnerships have included hosting caregiver classes and support groups, identifying ways to help caregivers attend classes or groups, and working with "caring committees" to help members understand services and resources in the community. Of course, there may be other opportunities for collaboration that we haven't yet tried—we're open to suggestions!

If your faith community would like to consider ways we can work together, please contact Ann O'Sullivan at the Agency on Aging from the Portland calling area, 396-6541, or toll-free, 1-800-427-7411 x 541, or email aosullivan@smaaa.org.



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Reverse Mortgage Handbook



Family Caregiver Support Program



The Life Story

Kate Dulac, MS, LCPC,
Caregiver Advocate

Caregiving can be a very demanding and time consuming enterprise. Caregivers often must act as care managers, coordinating appointments and meals, running errands, keeping a household organized, or sometimes two. The demands are many but once in a while it is important to focus on spending some time as a "human being" rather than a "human doing." One valuable way to do this is to gather the life story of the person you are caring for.

Our fast-paced lives don't encourage taking the time to explore someone's life history. Yet, what better gift can we give to our children than a real history within their own family? No matter how "ordinary" a life someone imagines they've lived, each life is filled with its own unique experiences that add to the quilt of a family's heritage.

Documenting someone's life story can be as simple or complicated as you'd like to make it. There are businesses that provide this service for a fee. There are helpful guidelines for those who would like to create a history of someone in their family. The University of Southern Maine Life Story Center has a list of resources for documenting life stories, and they have a searchable database of life stories available to read (<http://usm.maine.edu/olli/national/lifestorycenter/>). Based on their 20 years of documenting life stories, here are some of their suggestions for the interview process:

- Do your homework. Think it through ahead of time so you know what you want to ask and what your goals are. Prepare equipment (video or audio tape, laptop, camera, etc.).
- Be clear with your family member about what you want to do. Be sure to ask their permission about the interview as well as how much information you have the right to share with others.
- Be sure you conduct your interview in a setting that is comfortable and private.
- Remember this is an interview, not a conversation. Encourage your subject to talk to allow the stories to evolve.
- Ask open ended questions and listen for clues to help the story along. Seek out the richness of the story. How did they feel then? What kinds of patterns emerge? What have they learned from these experiences and how have they shaped the person they are today?
- Telling a life story may elicit a lot of emotion. Be understanding and accepting of this. If they need to pause in silence, allow that to be

okay too.

Sharing their story may be very rewarding for your family member as well.

It is an opportunity to embrace all the experiences of life and look back at accomplishments both big and small. Even if you are caring for someone who has dementia, there may still be time to gather some vital parts of their story. Keep all the materials you gather safe. Transcribe their words accurately and protect your originals and you will have created a valuable legacy your family will cherish for years to come.

Family Caregiver Support Program 2008 Mini-Grants Outcomes

SMAA's Family Caregiver Support Program (FCSP) awarded four collaborative mini-grants for 2008. Mini-grant proposals were solicited throughout the community in the fall, and grant projects were completed in June. All projects were collaborative and done jointly by the grantee and Family Caregiver Program staff. Completed 2008 grants were:

Bev Thorpe, LCSW offered a series of brown bag lunch meetings for employees of Southern Maine Medical Center and its affiliates who are family caregivers or assisting older adult patients and their families. An ongoing group for family caregivers began in September, and will meet on the fourth Saturday of the month, in classrooms A and C at SMMC, from 9:30 to 10:30 AM. Classes for employees will continue to be offered through SMAA.

Community Counseling Center offered support/education sessions for family caregivers of older adults with mental illness and also some education for staff about caregiver issues and resources.

Dona Forke, of Wellness Associates developed a wellness newsletter for older adults in the Lakes Region, which includes resources for family caregivers and caregiving grandparents/relatives, along with information on health promotion for older adults and family members. The printed version is available, and Dona plans to post and update it online as well.

Maine Medical Center Geriatric Center initiated a caregiver support group, which meets in the early evening for caregivers who work during the day. The group continues to meet on the 1st Monday of the month, from 5:30 to 7 PM, at the Geriatric Center (66 Bramhall St. in Portland). The Early Memory Loss Support Groups also did some innovative exploration of community resources through this grant.

Thank you to all grantees for

their hard work and creative ideas, which have expanded the supports and resources available to family caregivers and kinship parents. The Request for Collaboration for 2009 mini-grants was made available in July, with an October 1 deadline. Announcements of grant awards will be made in November 2008.

Help For People Helping Aging Family Members

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

CLASS SCHEDULE

November 12, 1:30-3PM: **Handling Depression & Stress for Caregivers**, Bridgton Community Center. Contact Oretta Baker, 647-8095

November 13, 6:30-8PM: **The Emotional Rollercoaster of Caregiving**. Wells - Ogunquit Adult & Community Education. Register at 646-4565.

November 19, 6:30-8PM: **Holiday Blues for Seniors & Caregivers**. Gray - New Gloucester Adult Education. Call 657-2620.

November 20, 12-1PM: **Family Meetings & Negotiating**. Caring for Your Aging Family Members discussion / support drop-in group, SMAA office, Scarborough. Contact Kate Dulac at 1-800-427-7411.

December 10, 1:30-3PM: **Legal & Financial Issues**, Tim Vogel, elder law attorney, Bridgton Community Center. Contact Oretta Baker at 647-8095

December 18, 12-1PM: **Facing the Holiday Blues**. Caring for Your Aging Family Members discussion / support drop-in group, SMAA office, Scarborough. Contact Kate Dulac at

1-800-427-7411.

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

Support Groups For Family Caregivers

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

Want to talk with other people in this situation and share ideas?

Biddeford: 4th Saturday of the month, 9:30-10:30AM at Southern Maine Medical Center. Contact Bev Thorpe at 615-4659

Bridgton: 2nd Wednesday of the month, 1:30-3PM at the Bridgton Community Center. Contact Oretta Baker at 647-8095. November 12: Handling Depression & Stress. December 10: Legal & Financial Issues


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

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

York: For people with CHF and their families, 1st Tuesday of the month, 1-2PM, at the Heart Health Institute. Contact Susan Kelly-Westman at 351-3700

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

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




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by **Hanna Sanders, Esq.**
Legal Services for the Elderly



are many questions as Mainers try to pay for oil and utilities, and as we try to make sure that our services get delivered.

But what if you run low on money this

With fuel costs skyrocketing, and the winter months quickly approaching, our thoughts turn to the daunting prospects of home heating. There

winter? What if you or a loved one gets sick and can't pay the utility bills? What if your oil carrier is threatening not to deliver to your home? The Maine Attorney General's Office has issued "Home Heating Rules," and published the "Con-

sumer Law Guide," which is an excellent resource that describes how Maine law will help protect you during the winter heating season, which runs from October 15th to April 30th.

http://maine.gov/ag/consumer/consumer_law_guide.shtml

LP Gas (Propane)

When your primary source of heat is Propane/LP Gas, you also have rights to receive a delivery in the winter heating months, even if you owe the dealer money. If you have the cash to prepay, or have made payment arrangements through the HEAP (Home Energy Assistance Program), then the dealer must deliver.

The dealer will be able to charge you extra for an unscheduled delivery to your home. However, the dealer cannot require an unreasonably high minimum delivery amount. Again, you should pay the price that the dealer has quoted you for LP Gas "today" **unless** the dealer has specifically told you that the price is subject to change, and will reflect the dealer's price on the day of delivery.

Firewood and Coal

There are additional rights for Maine consumers who heat with firewood. Mainers burn almost one million cords of wood each year, and there are many consumers who feel they are getting "burned" by their firewood suppliers.

Maine law provides the definition of a "stacked cord" and a "loose thrown cord" and prohibits the use of confusing terms such as "rack," "pile," and "truckload." The law also requires that a firewood dealer gives you a receipt for any purchase over \$20, and you should insist on this. A receipt must include 1) the buyer's and seller's names and addresses, 2) date delivered, 3) quantity of wood delivered, 4) price, 5) description of the wood, and 6) a statement of the quality such as dry or seasoned. Note that coal dealers are also required to give you a receipt which includes these items for deliveries of coal in any unpackaged form.

If you believe that your wood dealer has not given you the correct amount of wood, or has misrepresented that the wood is "seasoned" (meaning less than 25% moisture content), you can call the Maine Department of Agriculture Bureau of Weights and Measures at (207)287-3841. Be sure to have your receipt. The Bureau will help you get your money back if you have been shorted.

Electricity and Natural Gas

Utilities that provide electricity or natural gas are regulated by the Maine Public Utilities Commission (PUC), whose job is to protect consumers and make sure that the utility companies provide adequate services at fair prices.

Electric and natural gas companies must offer low-income customers the option to spread out pay-

ments over the winter months. If you can't pay your utility bill in full, you should ask for a payment plan. This plan will consider your past payment history and your current ability to repay. You can set up a weekly or monthly installment plan for repayment. However, if you break the payment plan the utility company can send you a 3-day disconnection notice with payment of the overdue amount required in full.

Usually, the company will give a 14-day disconnection notice if you fail to pay your bill. Note that disconnection cannot happen on a Friday, a weekend, a legal holiday, the day before a holiday, or any day the office is closed. No customer can be disconnected **if** they enter into a long-term payment plan and **if** they make payment as required by that plan.

If you or a member of your household have a medical emergency or are seriously ill, you still have the right to receive utility service, even if you have an overdue bill. Ask your doctor to call the utility (or call yourself if you can't get a doctor right away); the utility may require a letter from your doctor. The utility company will not disconnect you for up to 30 days, with renewal up to 90 days. However, you will be required to pay the bill at a future date.

When you are a tenant, and your landlord assumes responsibility for one or more of the utilities and fails to pay, you have rights regarding disconnection. The utility company cannot disconnect until you are notified and given an opportunity to assume responsibility for future service. Tenants cannot be forced to pay utility charges which are the landlord's responsibility, and the utility cannot require a tenant to pay the landlord's overdue bill.

When you have issues with your utility company, you must contact that utility directly and give them a chance to resolve the problem. The utility is required by law to work with you and to try in good faith to settle your dispute. If the utility response does not satisfy you, call the Maine Public Utilities Commission Consumer Assistance Division at 800-452-4699. If you have made a complaint to the PUC, a utility cannot disconnect your service while that complaint is being investigated. You are responsible for paying any portion of your bill that is not in dispute.

Assistance

If you need help paying your home heating bills this winter, please call the nearest Community Action Agency to see whether you qualify for assistance, or call the Maine State Housing Authority at 800-452-4668.

If you have legal concerns and would like to consult with an attorney, please call the Legal Services for the Elderly Helpline at 800-750-5353. Legal Services for the Elderly provides free and confidential legal advice to Maine residents age 60 and over.

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We've got some great news for you!

Peg Brown, CFRE
Director of Development
Southern Maine Agency
on Aging

As frost appears on the pumpkins, now is the time to consider a year-end gift. Not only will your charitable gifts make an important difference in what the Southern Maine Agency on Aging is able to accomplish, but they may provide you with significant tax savings.

EXAMPLE

If you are in a 33% income tax bracket in 2008, and you itemize your deductions, a \$1,000 gift to us by December 31 will save you \$330 in 2008 taxes.

Leave A Legacy

Gifts of Life Insurance

If you own a life insurance policy that is no longer needed, consider it the perfect vehicle for a 2008 year-end charitable gift! It's easy—ask your life insurance agent for details. To receive a charitable deduction, name the Southern Maine Agency on Aging as both the owner

and beneficiary of the policy. If the policy has a cash value, you can take a charitable deduction approximately equal to the cash value at the time of the gift. If annual premiums are still to be made and you continue to pay them, those premiums will become tax deductible each year.

Life Income Gifts

If you are considering a major gift, a "life-income" gift may be an excellent year-end gift. Such a gift can increase your own income. For example, you could transfer cash or stock to us and establish a charitable gift annuity that would provide you with a 5% or greater annual return. This income would be paid to you and/or a loved one for life. The Agency will receive a gift in the year you create your charitable gift annuity and you will receive a tax deduction.

Gifts from your IRA

A special opportunity to make a direct gift from your IRA has been extended to December 31. You may realize extra benefits by making a gift from your IRA to SMAA, thanks to the IRA Charitable Rollover Extension. Under this new legislation, such gifts can:

- 1) Count toward your required minimum distributions for 2008 and
- 2) Be excluded from your gross income—a tax-free rollover

To qualify for benefits under the extension:

- You must be 70 1/2 or older at the time of the gift
- Transfers must go directly from the IRA to SMAA
- Your total IRA gift(s) cannot exceed \$100,000

- Gift(s) must be outright.

For other 2008 year-end gift ideas, we suggest you talk to your lawyer, accountant or tax advisor, and Peg Brown, Director of Development, to learn how this general information relates to your individual circumstances and the best way for you to be a tax-wise philanthropist. To make a gift online, go to our web site, www.smaaa.org and click on Make a Donation.

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Later Life *Holiday Blues*

Ron Bailyn, MD
Director, Memory
Disorders Program
Maine Medical Center
Geriatric Center



In the holiday classic "It's a Wonderful Life," divine intervention rescues Jimmy Stewart from a severe case of the Holiday Blues. The remedy recommended in pre-Prozac Hollywood? A transforming mixture of the love and support of others and a renewed appreciation of the life you live today. It remains a good prescription. At any age, the holiday season can offer opportunities for joy and celebration with family and friends. Self and community expectations to join "the spirit of the season" can be high. Unfortunately, for some older people the holidays can be a time of emotional struggle. Mental Health America outlines the

risk of entering a period of "(negative) self-evaluation, loneliness, reflection on past failures and anxiety about an uncertain future." The struggles faced during the holidays range from normal stress or sadness to an overwhelming combination of seasonal demands, depression and grief. What are the sources of holiday sadness? Among older individuals I know are many who miss the good times that were. They deal with a Christmas card list that reflects too many deceased family and friends. One acquaintance first worries whether she will be invited to join her remaining family and then worries about managing the cost of travel and a small gift. Still others cope with freshened memories of past holiday conflict or abuse. Non-Christians can feel pressured or overlooked.

What might help George Bailey today? The American Geriatrics Society would suggest:

- Socialize. Ask family and friends for help traveling to parties and events or invite family and friends over.
- Volunteer. Helping others can help boost your mood.
- Don't drink too much alcohol, which can have a negative effect on your mood.
- Accept and express your feelings. If you're feeling blue, talk to someone about it. It may help you understand why you're feeling down.
- Recognize the warning signs of depression. Holiday blues tend to be temporary and mild, but depression is more serious and can last a long time, if you don't get help. Be alert for signs of depression, such as: unrelenting sadness; loss of interest or pleasure; changes in appetite and weight; sleeping a lot more or less than usual; crying often;

feeling restless or tired all the time; feeling worthless, helpless or guilty; slowed thinking; thoughts of death or suicide.

For family and others:

- Lend a hand by offering to help with shopping, transportation and preparations for get-togethers in their homes.
- Be a good listener and encourage your loved one to talk about how they're feeling. Acknowledge their "difficult" feelings, such as a sense of loss if family or friends have died or moved away.
- Encourage the person to talk with a health care provider. Many people don't realize when they're depressed. Explain to your loved one that depression is a medical illness that can be treated and managed.

To these I would add:

- Ask family and friends—reach out, don't wait to be asked and don't consider something to be too small to matter. Offer holiday invitations early.
- For older individuals—practice the art of the possible. Set reasonable goals and budget time and money to accomplish them.
- For both—anticipate the possibility of post-holiday blues whether from expectations not met or the end of a special time. Consider what you can do or offer to improve a life throughout the year.

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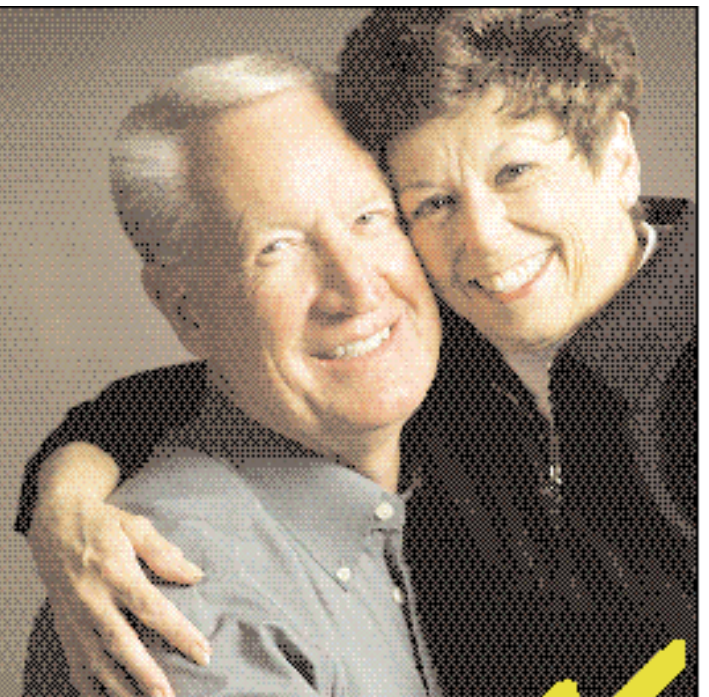
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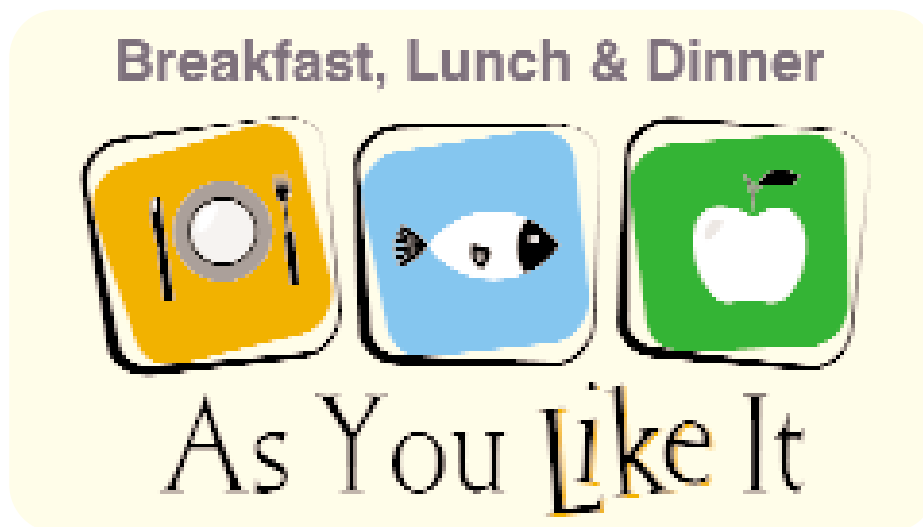
“As You Like it” is a new program of the Southern Maine Agency on Aging offering healthy food choices at several Maine Medical Center Cafés.

Five meal tickets are available for a suggested donation of \$20. Or, buy single tickets, for a donation of \$4 each. Your donations will keep Breakfast, Lunch & Dinner “As You Like It” available as an option for everyone.

“As You Like It” Sample Menu Selections

- Choice of Soup, Turkey Ranch Wrap, Veggie Chips
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- Beef Stew, Biscuit, Small Salad

*All meals include: Choice of dessert, low fat milk and fountain soda or coffee.



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Help yourself to a variety of meals from traditional comfort food like roast turkey with all the fixings or Maine seafood, to stir fry entrees and a chicken Caesar wrap. Most days, choose from an entrée or a soup and salad combination.

Menus change daily and feature healthy, tasty choices.

“As You Like It” menus are approved by a Maine licensed, registered dietitian. Meals available with meal tickets are intended to meet one-third of the Dietary Reference Intake (DRI) as published by the Institute of Medicine.

Register just once!

If you are age 60 or older or an adult on disability, get your “As You Like It” member card so you can trade donations for tickets at any

Southern Maine Agency on Aging location.

“As You Like It” is made possible by your donations and federal grants. Donations of \$4 per ticket are very important to the continuation of this program. Together we can make this work! Thank you for your support!

Where can I get tickets?

- Stop by the Southern Maine Agency on Aging, 136 US Route One, Scarborough between 8AM and 2PM, Monday through Friday, and ask for Fran.
- Visit www.smaaa.org for more locations.
- Call Fran at 396-6583 to find the location most convenient for you!
- Outside Greater Portland, call 1-800-400-MEAL (6325).

Present your meal ticket from the Southern Maine Agency on Aging at the following Maine Medical Center “As You Like It” locations:

Brighton Cafeteria

MMC Brighton Campus
335 Brighton Avenue, Portland
Breakfast: 6:30-10AM
Lunch: 11AM - 1:30PM
Dinner: 4-6PM

Impressions Café

Maine Medical Center
22 Bramhall Streetm Portland
Breakfast: 6:30 - 9:30AM
Lunch: 10:30AM - 1:30PM
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Grandchildren Learn by Example

Susan Gay, Registered Dietician Nutrition Coordinator, Hannaford



Along with death and taxes, the unwavering truth is that the sun will rise and set and there will be an endless supply of miniature chocolates in Grandma and Grandpa's candy dish. While we all appreciate that some things in life are constant, up to 88% of children are at nutritional risk regarding several vitamins, minerals, and fiber. But there's hope and that's where you come in!

Because of the special relationship and unconditional love for their grandchildren, grandparents are uniquely influential. While sweet treats are fun and can be included in a well-balanced meal plan, providing nourishing meals and snacks can positively impact kids' health more than you may realize.

Take part in providing your grandkids with a variety of fruits and vegetables to reach the recommended five or more each day. If they don't like fruits and vegetables, get creative and persevere! Repeated exposure has been proven to work. It can take more than 10 tries to eventually accept a new food. Grandparents are of great essence in their grandchildren's lives and prioritizing their health can promote a sense of trust while encouraging self confidence.

Another unfortunate truth is the number of overweight children is on the rise. With early exposure to good nutrition we can decrease the risk of chronic disease such as cardiovascular disease and Type II Diabetes. In my experience, adults who have grown up with rules favoring good nutrition while avoiding French fries, sugar cereal, and soda, reflect back with a sense of pride. Proper support and guidance towards nutrition including breakfast everyday, nutrient dense snacks, and well-balanced meals can promote long-term healthy eating habits. Lead by example—children are impressionable! While improving your own health, you can impede this trend of overweight and undernourished that is all too common in our young children today.


Provide more whole foods like delicious oatmeal with a hint of honey and cinnamon for a hearty snack. Use dried apricots for dessert and sliced peppers and dip as an appetizer. Get creative with lean protein alternatives like beans and encourage low-fat or fat-free dairy products.

"If kids know it's good for them they won't eat it" is a misconception. Kids love to learn and thrive on positive attention from caring adults. They want to be "in the know" allowing them to identify good food choices to be stronger, smarter and healthier. So love your kids' kids with more carrots!



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

Hearst/ABC 2007 TOP AGENCY

EDITORIAL

Medicare Nugget

By Stan Cohen
Medicare Volunteer
Counselor



If you have automobile insurance, you know that the premium will probably go up at the time of renewal. You don't expect the terms of coverage will change unless you, yourself, change them. In other words, the deductible will remain the same, and the

amount of coverage for various risks will also remain the same unless you ask for changes.

Likewise, when you have a whole-life insurance policy, you expect the amount of coverage to be the amount that was specified when you first bought the policy and even the premium will be consistent. You do not expect the insurance company to make unilateral changes in the policy without your consent.

So why is it that the private insurance companies that offer Medicare prescription drug cover-

age (Part D) and Medicare Advantage plans can change every aspect of the coverage annually (within limits) if they so wish, without your consent? And because they DO make many changes from year to year, you have to make an extra effort to check out the competition to make sure you are still getting the plan that is best for you.

This is one of the most frustrating aspects of the privatization of Medicare and one of the reasons why so many seniors are unhappy with the way the new Part D benefit is run. The government should offer a Part D plan of its own with uniform coverage that one does not have to investigate every year.

Stan Cohen, a Medicare Volunteer Counselor, is available for free, one-on-one consultations at the Bridgton Hospital every Tuesday from 9:00AM to noon. No appointment is necessary. For more locations, call the Agency on Aging at 1-800-427-7411 and ask for a Medicare Advocate.

Please note: The Southern Maine Agency on Aging encourages you to review your Medicare D and Medicare Advantage Plans every year during open enrollment between November 15 and December 31st.

Defining Your Hearing Loss: Part II of a Three-Part Series

We began this series in the May-June issue and continue it now. We have had several very full issues and my apologies to anyone who rightly expected Part II sooner.

--Editor

Degree of hearing loss refers to the severity of the loss. There are five broad categories that are typically used. The numbers represent the patient's thresholds, or the softest sound that can be perceived. dB stands for decibels, which in this instance is a measurement of sound levels compared to the softest sounds that can be heard by a human ear. When have a hearing test, the audiologist will record different measurements on an audiogram. Your thresholds will be one of the measurements on your audiogram.

- Normal Range0 dB to 20 dB
- Mild Loss.....20 dB to 40 dB
- Moderate Loss.....40 dB to 60 dB
- Severe Loss60 dB to 80 dB
- Profound Loss80 dB or more

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Not Too Late to be an Athlete

By Kim Williams

Three years ago a new magazine hit the stands. The name was "Geezer Jock," renamed to "Masters Athlete" after some people objected to being called a Geezer and other people objected to being called a Jock. No matter—it was proof of the emergence and significance of senior age group athletes.

Some of the featured athletes had been active all their lives and over the years have maintained a level of activity or competition. But some of these athletes are new to the game. New to the game at fifty? How about sixty-two? Ninety?

Flo Meiler competes at the pole vault at age 74 and can clear 1.9 meters. On the day that she set an American record in her age group at the Dartmouth Relays she told me she only started pole vaulting in her sixties. Bob Matteson from Vermont (age 92) competes at events from the 100 meters to 3000 meters and still goes to Williams College to work out on their track during the good weather.

Active and fit older Americans are the fastest growing segment of our society. Some of us were athletic when we were in high school or college. Yet for many, especially women who came of age pre-Title 9, there was little opportunity to participate in sports. Remember when we weren't supposed to perspire, let alone "sweat!" How times have changed.

How to get started

When I reached age fifty I decided to give up the occasional road race and turn my sights to track races. All the articles I found online or in books were geared for high school or college athletes. Even worse were the training regimens I tried, which were designed for elite athletes. After a few months of frustration I was fortunate to find a coach who was willing to work with me.

As a result of my experience I became interested in coaching and focused on older athletes in order to share my knowledge and perspective. I completed coaching education provided by USA Track and Field and received coaching certification. I want to use what I have learned to help other new or returning athletes to find out how rewarding training and competing can be as a lifelong activity.



So what do you need to know to start, or re-start, an athletic career? *First, get competent advice.* Most events in track and field are technical and you would benefit from advice, demonstration and training. *Start slow.* It's common to read about someone who got all fired up, walked to the local high school track and immediately launched into a fast 100 meter dash and... pulled something! You need to know how to warm up (it's more than toe touches). You need to know how to avoid injury (we're older but smarter, remember?). You need to know how to get the most from your time and effort.

If you missed this year's Maine Senior Games think about starting now to train for the 2009 games!

Anyone interested in learning about senior age group competition can contact me at cottageroad@verizon.net or 799-5977. I'll be happy to try to answer your questions or work with you to start your new athletic career.

Note: Kim is very interested in reaching out to seniors who might be interested in being more involved in athletics but are unsure how to begin or intimidated about starting up. She started training as a sprinter at age 50, so she is very aware of the concerns of older athletes. She is willing to work with people on a volunteer basis.

From the Mail

Dear SMAA,

I want to thank you for the help you've given my mother over the last few months providing her with Meals on Wheels. It's helped her out tremendously. She had a stroke this year and has had difficulty cooking for herself. It's been a relief to her family knowing that she had this service provided for her, allowing her time to regain her ability to cook.

Thank you to all the volunteers who help people this way through Meals on Wheels and thank you to this office for the support you provide.

With much thanks and appreciation, B. F.



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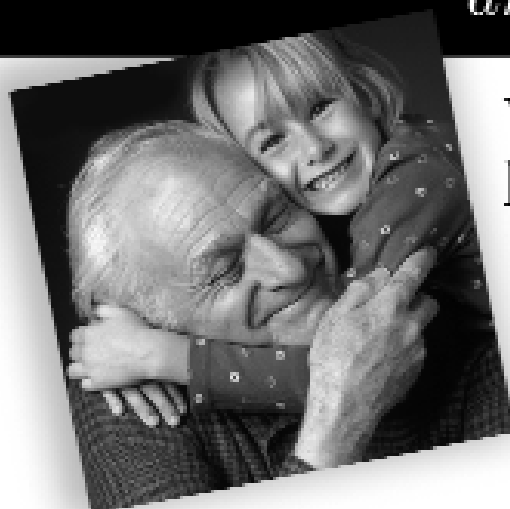
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Rather than Move, Fix Up your Home with a Section 504 Repair and Rehabilitation Loan



Betty and Charlie Forth were able to get an affordable home improvement loan through the Rural Development 504 program. They learned about 504 loans and enrolled in "Living Well," after discovering these programs through "Senior News."

Betty and Charlie Forth thought they'd have to give up their home. Instead, they called the Rural Development office and got a number of home improvements done to help keep them warmer and safer. With 504 you can borrow up to \$20,000. The Forth's were able to get a bunch of work done for \$7,500.

"I never thought I could afford a home improvement loan, but I decided to see what HUD could do for us," says Betty. "We've been given a

chance to stay in our own home, and we can actually afford the payments."

The Forth's got a new roof, a new, handicapped accessible bathroom, a back deck with stairs (no stairs last year), new front stairs with an overhang to keep the snow off the stairs including a porch sitting area to watch the birds. A light fixture over the kitchen sink and one on the porch were repaired and a new window replaced one held together with tape. Last year the Forths were literally trapped in their house when a snowstorm packed snow against

their front door. The overhang will keep the snow from piling up on the outside stairs.

"We were ready to give up our home, because we couldn't afford all the repairs. We thought maybe we'd have to go into senior housing. It is amazing that we were able to get all this work done and stay," says Betty. "Everybody was so nice. We kept asking questions and we never felt like we were bothering people."

USDA, RURAL DEVELOPMENT 504 DIRECT LOAN PROGRAM MAXIMUM ADJUSTED INCOME LIMITS

Area I

Includes the towns of Buxton, Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Hollis, Limington, Long Island, North Yarmouth, Old Orchard Beach, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth

One Person \$23,850

Two Persons \$27,300

Area II

Includes the towns of Berwick, Eliot, Kittery, South Berwick, York

One Person \$25,700

Two Persons \$29,350

Don't be left in the cold with a home that needs repair. Call and see if you qualify TODAY!

1-800-352-8963 Ext. 161 or email rdhelps@me.usda.gov and provide your name, telephone number, and the county in which you live.

Examples of How a 1% Interest Loan Can Help You

You can repair or replace the essential systems and increase the weather proofing of your home including:

- Furnace or water heater
- Changing your method of heating
- Window or doors
- Roof
- Well
- Septic system
- Electrical system
- Insulation

Any essential home improvement to help you stay warm and to make your home safe and healthy can be explored with the USDA's 504 Loan Program.

Eligible individuals and families can obtain a low interest loan with very low payments. A \$5,000 loan is only \$23/month up to \$20,000 for only \$92/month. For more information, call 1-800-352-8963 ext. 161.

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



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Have You Gotten Your Flu and Pneumonia Shot?

Influenza or the "flu" is a contagious disease caused by a virus. Five to 20% of the population gets the flu each year, according to the Centers for Disease Control and Prevention (CDC). For most people, the influenza vaccine prevents serious influenza-related illness.

Influenza vaccine is recommended for people who are at risk of complications from influenza including pregnant women, children, adults more than age 50, people with chronic health problems and residents of long-term care facilities. New for 2008 is the CDC recommendation that ALL children

aged 6 months-18 years be vaccinated. Influenza vaccine is also recommended for caregivers or others in close contact with people at risk of serious influenza including child-care providers, medical professionals and family members.

The pneumonia vaccine is also available while supplies last. Flu Mist will also be offered as a vaccine alternative to children aged 2-18.

Flu season is upon us, please be sure to get your vaccine. Medicare Part B and Anthem/Blue Cross are accepted as payment for flu shots. Please bring your insurance card with you.

FLU SHOT RESOURCE LIST

Call for Flu Shot Clinics Near You

Southern Maine Medical Center Visiting Nurses, Kennebunk 207-985-1077	VNA & Home Healthcare South Portland, 207-780-8624
Home Health & Visiting Nurses of Southern Maine, Saco 207-284-4566	Interim Healthcare South Portland, 800-775-3366
City of Portland, 874-8946	Miles Home Health Damariscotta, 207-563-4592

Consult with your family physician if you have any questions about the risk to your health from influenza.

2008 FLU CLINICS

Fri.	11/7	8AM-noon	South Portland	VNA Home Health & Hospice, 50 Foden Rd
		8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main Street
Sun.	11/9	9AM - 12PM	Cliff Island	Community Center
		Noon-1PM	South Portland	Church of Nazarene, 525 Highland Ave.
Mon.	11/10	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		1-5PM	South Portland	VNA Home Health & Hospice, 50 Foden Rd
		3-5PM	Harrison	Harrison Fire Station
Tues.	11/11	2-6PM	Saco	SMMC Diagnostic & Therapy Center, 13 Industrial Park Rd
Weds.	11/12	6:30-9AM	Portland	Becky's Diner
		8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
	**	9-11:30AM	Portland	First Baptist Church, Canco Rd.
	**	1:30-6PM	Saco	HomeHealth Office, 15 Industrial Park Rd
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Thurs.	11/13	9AM-12PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		2-4:30PM	Windham	Windham Town Gym
		2-6PM	Saco	SMMC Diagnostic & Therapy Center 13 Industrial Park Rd
		2:30-4:30PM	Cape Elizabeth	Middle School
Fri.	11/14	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main Street
		1-4PM	Portland	St. Pius X Parish Hall, Ocean Ave
		2-5PM	Waterboro	Town Hall, Meetinghouse Rd
Mon.	11/17	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		2-4PM	Gorham	High School
Tues.	11/18	9-11AM	Arundel	Town Hall, Rt 111
		2-6PM	South Portland	VNA Home Health & Hospice, 50 Foden Rd
		2-6PM	Saco	SMMC Diagnostic & Therapy Center 13 Industrial Park Rd
		2:30-4:30PM	Gray	Gray/New Gloucester Middle School
		4-7PM	Portland	Sagamore Community Center
Weds.	11/19	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
	**	1:30-6PM	Saco	HomeHealth Office, 15 Industrial Park Rd
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Thurs.	11/20	2-6PM	Saco	SMMC Diagnostic & Therapy Center, 13 Industrial Park Rd

Thurs.	11/20	3-5PM	Bridgton	Memorial School
Fri.	11/21	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	11/24	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Tues.	11/25	2-6PM	Saco	SMMC Diagnostic & Therapy Center, 13 Industrial Park Rd
Weds.	11/26	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
	**	2-4PM	Saco	HomeHealth Office, 15 Industrial Park Rd
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	12/1	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Tues.	12/2	2-6PM	Saco	SMMC Diagnostic & Therapy Center 13 Industrial Park Rd
Weds.	12/3	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Thurs.	12/4	8:30AM-12PM	Wells	St Mary's Church Hall
		2-6PM	Saco	SMMC Diagnostic & Therapy Center 13 Industrial Park Rd
Fri.	12/5	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	12/8	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Tues.	12/9	9AM-12PM	Biddeford	YMCA, 3 Pomerleau Street
		2-6PM	Saco	SMMC Diagnostic & Therapy Center 13 Industrial Park Rd
Weds.	12/10	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Thurs.	12/11	2-6PM	Saco	SMMC Diagnostic & Therapy Center, 13 Industrial Park Rd
Fri.	12/12	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	12/15	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Weds.	12/17	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
		5-6:30PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Fri.	12/19	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	12/22	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Weds.	12/24	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St
Mon.	12/29	8AM-1PM	Kennebunk	SMMC Visiting Nurses, 72 Main St

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Many Changes Make it Vital to Check Your Medicare D Plan

Some plan premiums have doubled in the last year and many drug prices in the plans have gone up. This is not a year to be complacent. Check what you had in 2008 and make sure it is cost effective for 2009. Seven Part D plans have left the state this year, so anyone who had one of these plans needs to pick a new plan by December 31, 2008.

Medicare Prescription Drug Plan Finder Events

Call the Southern Maine Agency on Aging to make an appointment during one of our clinics. We provide unbiased help with making decisions about your Medicare options. Open enrollment begins on November 15 and ends on December 31. Due to the high volume of people needing help at each clinic, an appointment is required. Call 1-800-427-7411 x524 or (207)396-6524.

Southern Maine Agency on Aging, Scarborough

Mon: Nov. 17, 24; Dec. 1, 8, 15, 22, 29
 Wed: Dec. 3, 10, 17, 31

Thurs: Nov. 20; Dec. 4, 11, 18
 Fri: Nov. 21; Dec. 5, 12, 19
 Time: 9AM - 3PM (by appt. only)

Maine Medical Geriatric Center, Portland

Mon: Nov. 17, 24; Dec. 1, 8, 15, 29
 Time: 9AM - noon (by appt. only)

Baxter Memorial Library, Gorham

Fri: Nov. 21; Dec. 5, 12, 19
 Time: 9-11AM (by appt. only)

Portland Public Library (Main Branch-Downtown)

One day only: Nov. 18
 Time: 10AM - 3PM (by appt. only)

Old Orchard Beach, Police Substation, Grand Victorian

Tue: Nov. 18, 25; Dec. 2, 9, 16, 23, 30
 Time: 10AM - 12PM

Sanford High School

One day only: Nov. 24
 Time: 9AM - 3PM (by appt. only)

Bonny Eagle High School

One day only: Dec. 30
 Time: 9AM - 2PM (by appt. only)

Gray Library

Please contact Phil Ohman @

657-5446 to schedule an appt.

Bridgton Hospital

Tue: 8:30-11AM
 Walk-in availability. For more information, please contact Stan Cohen @ 1-800-427-7411 x560

Bridgton Community Center

Please contact Stan Cohen @ 1-800-427-7411 x560 to schedule an appt.

South Portland Library

Thur: Nov. 20; Dec. 4, 11, 18.
 Time: 10AM - 1PM
 Please call 1-800-427-7411 x524 to schedule an appt..

Freeport Library

Tue: Nov. 18, 25; Dec. 2, 9, 16, 23, 30
 Time: 10AM - 3PM
 Please call 1-800-427-7411 x524 to schedule an appt.

Southern York County

Appointments are required and can be made by calling Community Health Connection of the York Hospital at (207) 438-9167. In case of snow and if the York schools are closed, the

appointments are cancelled and can be rescheduled by calling the same telephone number.

South Berwick

Mon: Nov. 17 Time: 9AM-12PM

North Berwick

Tue: Dec. 9 Time: 1-5PM

Traip Academy- Kittery

Tue: Nov. 18 Thur: Dec. 11
 Time: 3-5PM

York Middle School

Fri: Dec. 5, 19 Time: 9AM-1PM

Become "A Matter of Balance" Coach

If you are interested in becoming more fit and agile yourself, the first step could be coaching others to do the same. Coaches need to be able to lead low to moderate level exercise.

If you have good communication and interpersonal skills, enthusiasm, dependability and a willingness to lead small groups of older adults in exercise, please contact Anne Murray at 1-800-427-7411 x529 or 396-6529.

The next "A Matter of Balance" coach training will be held on Thursday and Friday, November 13 and 14 from 12:30 to 4:30PM at Southern Maine Agency on Aging, 136 US Route One in Scarborough.

Learn to Overcome the Fear of Falling

Have you turned down a chance to go out with family or friends because you were concerned about falling? Have you cut down on a favorite activity because you might fall? If so, A Matter of Balance is a program for you.

The next course will be Tuesdays and Thursdays, November 18 through December 16 from 10-12 at Southern Maine Agency on Aging, 136 U.S. Route One, Scarborough.

Please call Anne Murray at 396-6529 or 1-800-427-7411 x529 to register or for more information.

Free Kidney Early Evaluation Program (KEEP)

You should attend a KEEP screening if you are 18 years or older and have one or more of the following:

- Diabetes
- High Blood Pressure
- A parent, grandparent, or sibling with diabetes, high blood pressure or kidney disease.

Do you experience any of the following:

- Trouble thinking clearly
- Dry, itchy skin
- Less Energy
- Muscle cramps at night
- Swollen feet and ankles
- Frequent urination, especially at night
- Puffiness around your eyes in the morning

If so, you could be suffering from chronic kidney disease and not even know it!

Medical tests worth \$700 are provided free by the National Kidney Foundation in Maine. Next screening will be held on November 18, 11am to 3pm at Andover College, 265 Western Ave., South Portland. Pre-registration is required. Call 207-772-7270 for an appointment.

Larrabee Village Westbrook

WESTBROOK HOUSING



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

Download an application at www.westbrookhousing.org

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

Optional services:

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



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info@westbrookhousing.org + www.westbrookhousing.org

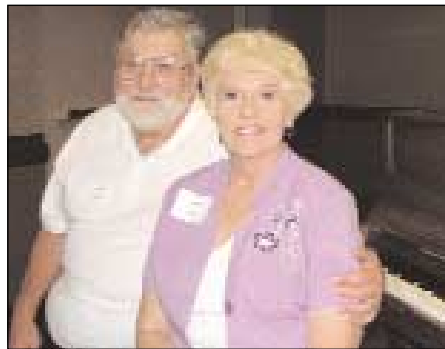
RSVP Retired and Senior Volunteer Program

"Sharing the Experiences of a Lifetime through Volunteering"

Annual Volunteer Recognition Luncheon

RSVP held its 35th Volunteer Recognition Luncheon on September 25th at Verrillo's Convention Center in Portland.

RSVP volunteers, representatives from the organizations where RSVP volunteers serve and guests enjoyed lunch while celebrating the many hours of service that RSVP volunteers contribute to their communities each year. During the April 1, 2007 through March 31, 2008 RSVP Fiscal Year, 481 RSVP volunteers served 52,665 hours at over 100 nonprofit and healthcare organizations in York and Cumberland counties.



Pianist Bette Schulz played exquisite music for the opening of the Recognition Luncheon. Bette and her husband Gary travel the area to play personalized piano music for all occasions. They can be reached at 892-3453.

A musical entertainment and educational program was presented by Kevin Farley of York, "The Irish Music Guy."

Dana Graham read a wonderful congratulatory letter from Congressman Tom Allen. The letter stated, in part, "Retired and senior persons in Maine and the rest of the country have long provided the foundation of our volunteer efforts, for you have the experience, wisdom and time to devote to helping others in the community. Indeed, this kind of civic and social engagement is the lifeblood of a democracy."

While the Luncheon is held to honor all RSVP volunteers, those who were celebrating milestones of service received special recognition and special pins to mark the occasion. Those marking special anniversaries were as follows:

Five-Year Volunteers

Barbara E. BeanWaterboro
Claire F. Bean ..Old Orchard Beach
Virginia Black.....Cape Elizabeth
Rosemarie L. BrownPortland
David Cole.....Westbrook
Mary CollinsGorham
Ann Cowie.....Portland
Rita Dugal.....Ocean Park
Lea Gobeil.....East Waterboro
Eugene Guptill.....Windham



This RSVP knitter didn't miss an opportunity to work on a project during the program portion of the luncheon.

Frances GuptillWindham
Elizabeth JohnsonPortland
Dorothy J. Johnston.....Sanford
Elizabeth Lagueux.....Gray
Jean R. Leonard.....Portland
Norma E. MacDuff.....York Beach
Mary Ann MorinPortland
David C. Norman..North Yarmouth
Joan O'TooleFalmouth
Louise C. Patterson.....Scarborough
Theodore Poland.....Old Orchard
Yvette G. PorellSanford
Earl Ramsay.....Scarborough
Phyllis V. Schroeder..West Baldwin
Raymond SpiroPortland
Marie J. Veilleux.....Ocean Park
Betty WheelerSouth Portland

Ten-Year Volunteers

Florence M. BouchardSaco
Arla F. CohenCape Elizabeth
Gillian EhrichCape Elizabeth
Kathleen M. Fink.....Sanford
Richard K. Gallupe.....Portland
Gayle Gardei.....York
Florence P. HansenSpringvale
Carl T. HewsScarborough
Dorothy Hews.....Scarborough
Cora M. Johnson.....Portland
Larry KanePownal
Carol Knowlton.....Portland
Dolores C. LevesqueSaco
Marilyn LevesquePortland
Frances T. MailhotSanford
Marie Mannette.....Portland
Lynn B. Reese.....Topsam

Earlene J. Scammon.....Ocean Park
Jeanette S. Whitten.....Ocean Park

Fifteen-Year Volunteers

Lelia M. Anthoine.....Portland
Pauline CarrierSanford
Joyce DanisOcean Park
Betty S. DyerNaples
Leona Emery.....Portland
Faith H. FletcherPortland
Audrey L. Jackson.....Ocean Park
Essie LibbySpringvale
Yolande PayeurSpringvale
Karyl S. PerryPortland
Theresa PorellSpringvale
Roger Quirion.....Sanford
Jean Southard.....Sanford
Eileen M. Stritch.....Springvale
Betty A. Syvinski.....South Berwick

Twenty-Year Volunteers

Floris H. JonesFalmouth

Charter Volunteer 1973

Georgette CoteWestbrook

Volunteer Opportunities Cumberland County

- Do you have a loud, clear voice? A senior facility could use that talent to help call BINGO.
 - If you know someone who has taken a fall or is afraid of falling, here is how you can help – train to become a "Matter of Balance" coach.
 - Is reading your favorite activity? Why not share your interest by starting a reading group with seniors.
 - Maybe you would like to sign up to volunteer for one-time special events as a way to help out and meet new people. We have those kinds of opportunities, too.
- For information on these suggestions and numerous other volun-

teer opportunities, call Priscilla at 396-6521 or 1-800-427-7411 x521.

York County

- Become an AARP Tax Aide and help low to moderate income Mainers complete tax returns. Short-term assignment for the months of Feb. through April.
- Help with activities programs in nursing homes and assisted living facilities. Opportunities available throughout York County.
- Support senior independence: help seniors with grocery shopping, check writing, minor home repair or Meals on Wheels.
- Feed the hungry at a food pantry in Biddeford.
- Help out in a hospital or health center.

To learn more, call Ken Murray at 1-800-427-7411 x520.

New Volunteers

Welcome to you all, and thank you for sharing your gifts with others through volunteering.

Eileen Bateman	Lucy MacLeod
Seymour Becker	Jane Metzler
Bill Cataldo	Ted Metzler
Doris Chase	Pamela Michaud
Sally Connolly	Jane Moody
Diane Gotelli	Janine Myers
Donald Gotelli	Judy Scribner
Elizabeth Hollidge	Betty Thompson
Van Le	Ann Warner

New Stations

We welcome the following organizations to the RSVP network and look forward to working with them to develop meaningful volunteer assignments.

Gorham School
USM Applied Medical Services
USM Physics Department

Heartfelt Home Care

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

SERVICES INCLUDE:

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

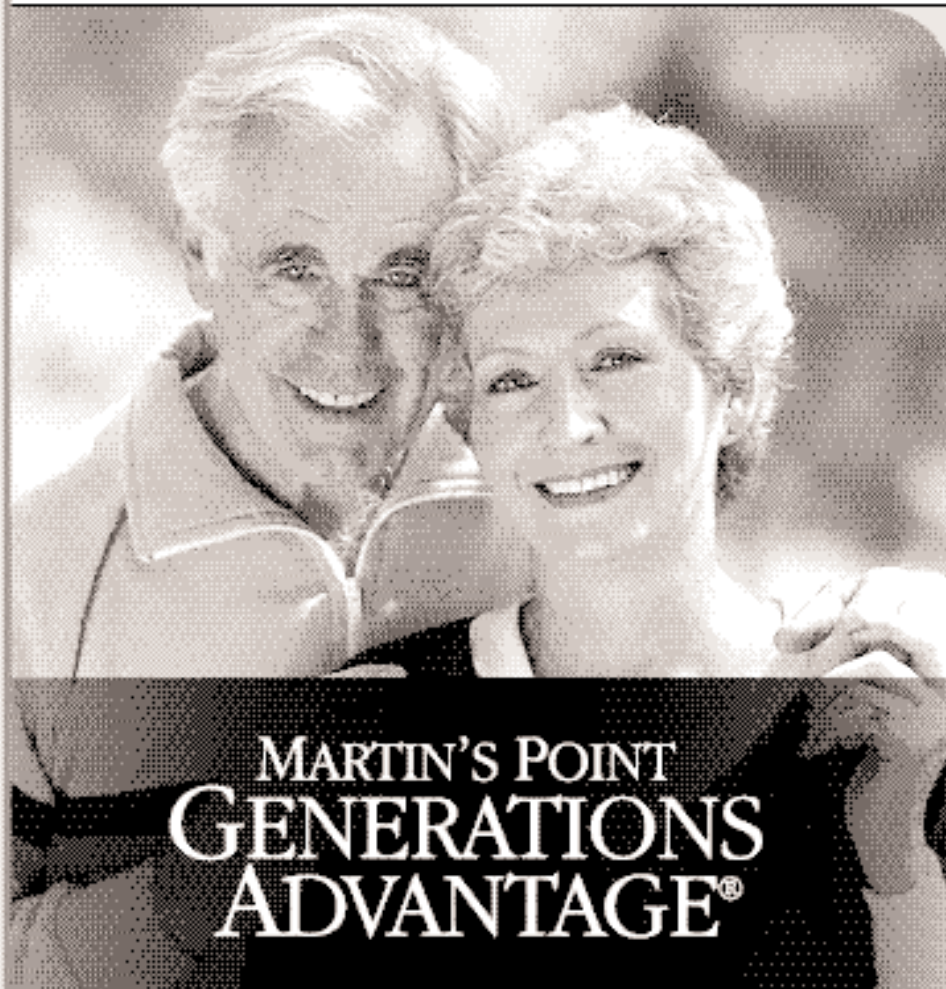
Kennebunk • 72 Main Street / Biddeford • 235 Main Street
207-985-1000

1-800-794-3546 • www.smncvisitingnurses.org

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

Martin's Point Generations Advantage offers Medicare Advantage health plans with Part D prescription coverage options. It's comprehensive coverage you can afford!

For a complete list of seminars, please visit martinspoint.org

PORTLAND

10 am and 1 pm:

- ▶ Thursday, November 6
- ▶ Tuesday, November 18
- ▶ Tuesday, November 25
- ▶ Tuesday, December 2
- ▶ Tuesday, December 9
- ▶ Tuesday, December 16

Marine Hospital at Martin's Point
Great Diamond Island Room
331 Veranda Street, Portland

SACO

10 am and 1 pm:

- ▶ Wednesday, November 19
- ▶ Wednesday, December 10

Dyer Library
371 Main Street, Saco

FREEPORT

10 am and 1 pm:

- ▶ Thursday, November 13

Freeport Community Library
10 Library Drive, Freeport

WINDHAM

10 am and 1 pm:

- ▶ Wednesday, December 3

Windham Public Library
217 Windham Center Road, Windham