

## Welcome to the Fall Edition of Senior News

### Portland Rotary Tees Off for Meals on Wheels

On June 9 an enthusiastic group of Portland Rotarians and friends gathered to enjoy a game of golf to benefit SMAA's Meals on Wheels. Paul Tully, fundraising chair, presented SMAA with a \$5,000 check. These boosts of support make it possible for us to serve anyone who is eligible for home delivered meals with no waiting list. Special thanks to Club President Ben Lowry and Golf Tournament Chair, Doug Fair, for their work on the event.



Paul Tully, fundraising chair, presented SMAA with a \$5,000 check.

### Have You Filed for an Economic Stimulus Check?

Don't miss the filing date of October 15 to collect a payment of \$300 for a household of one person or \$600 for two people. We urge everyone to file, even if you normally don't file an income tax return, because everyone who has at least \$3,000 in retirement benefits is eligible. If you are in need of help filing, call 207-396-6500 or toll-free, statewide 1-877-353-3771.

### Preparing for Winter

As our thoughts turn to the cooling temperatures in the coming months, SMAA has been researching the resources and statewide plans to help curb and cover the high cost of heating, especially for people age 60 or older. We know everyone is affected by these costs and that many essentials like gasoline and groceries have already hit home.

If you have received an application for Fuel Assistance in the mail from a community action agency, fill it out and return it so that your application will be processed. If you need help with the paperwork, call 1-877-353-3771.

For information and referrals for any health or human service in Maine, call 2-1-1 or visit [www.211maine.org](http://www.211maine.org). 2-1-1 is a free hotline for information and will have details on many of the resources for home heating this winter.

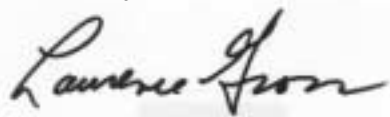
### Hats Off to Our Donors

More than 1,000 donors gave \$590,000 providing critical operating support for SMAA programs during the year ending June 30. During that time 15,500 people and their families benefited from finding needed resources, saving money through bene-

fits and reducing every day stress. We helped older residents remain in their homes for a fraction of the cost of institutional care through programs like Meals on Wheels, delivering 244,070 meals this year.

Designated gifts to Meals on Wheels increased by 189% and sponsorships for Maine Senior Games doubled this year! Thanks to all the individuals, businesses and foundations that make our work possible. For a list of donors, visit [www.smaaa.org](http://www.smaaa.org).

Sincerely,



**Laurence Gross**  
Executive Director  
Southern Maine Agency  
on Aging

## Medicare Birthday Clinics are Popular!



This photo shows an interested group at the August 7 Medicare Birthday Clinic at the Southern Maine Agency on Aging.

Volunteer and staff Medicare Advocates can help you with your Medicare options. You don't even have to wait until you turn 65, call to register for a seminar so you'll know what to do when the time comes. We ask for a suggested donation of \$20 for this 90 minute service but no fee is charged to participate.

The Southern Maine Agency on Aging does not sell Medicare insurance products, so is an unbiased source of the information you need. To register for one of the seminars listed, call 396-6500 in the greater Portland calling area, or 1-800-427-7411 if you are long distance. For Biddeford, you may call 776-4759 to schedule directly with Linda Sprague-Lambert.

**September 17—**  
Birthday clinic seminar: 9:30-11  
McArthur Library, Biddeford  
1-on-1 appointments: 11:30 -2:30

**September 18—**  
Birthday clinic seminar: 10-12  
Scarborough Office  
1-on-1 appointments: 9-4

**October 2—**  
Birthday clinic seminar: 10-12  
1-on-1 appointments: 9-4  
Scarborough Office

**October 15—**  
Birthday clinic seminar: 9:30-11  
McArthur Library, Biddeford  
1-on-1 appointments: 11:30-2:30

**October 16—**  
Birthday clinic seminar: 10-12  
Scarborough Office

## Home Energy Watch

### Home Weatherization

Weatherizing your home can reduce heating energy use by 15-20%. Sealing air leaks can save precious energy dollars. One of the quickest dollar-saving tasks you can do is caulk, seal, and weatherstrip all seams, cracks, and openings that let colder air inside your home. First, test your home for air tightness by running your hand along windows, doors, electrical boxes, plumbing fixtures, electrical outlets, ceiling fixtures, attic hatches, and other locations where there is a possible air path to the outside. You should be able to feel the cold air leaking in. Dampen your hand to increase the sensitivity to the cooler outside air on your bare skin.

For excessively leaky windows or doors, covering with sheets of

plastic will add an additional cold air barrier and increase the comfort level in your home. For more information, contact a building contractor or visit a building supply store for weatherization materials and options. Once all the leaks are filled, you'll feel the difference.

The People's Regional Opportunity Program provides energy audits and weatherization services. To qualify, priority is given to people who are:

- Eligible for fuel assistance (LIHEAP)
- On Maine Housing's "high user list"
- Living with a child less than 2 years old
- Receiving disability
- At least age 60

To apply, call 207 553-5902.

**For FREE "Home Energy Conservation Tips,"  
send an e-mail to [info@propeople.org](mailto:info@propeople.org) or call 207-553-5900.**

### Qualify for Fuel Assistance?

The household income limit, if there is a person age 60 or older is:

1 person	\$17,680
2 persons	\$23,800

If you earn slightly above this guideline, apply anyway as there may be deductions to help you qualify. Contact PROP at 207-535-5900 to apply.

**Southern Maine Agency on Aging**  
136 U.S. Route 1  
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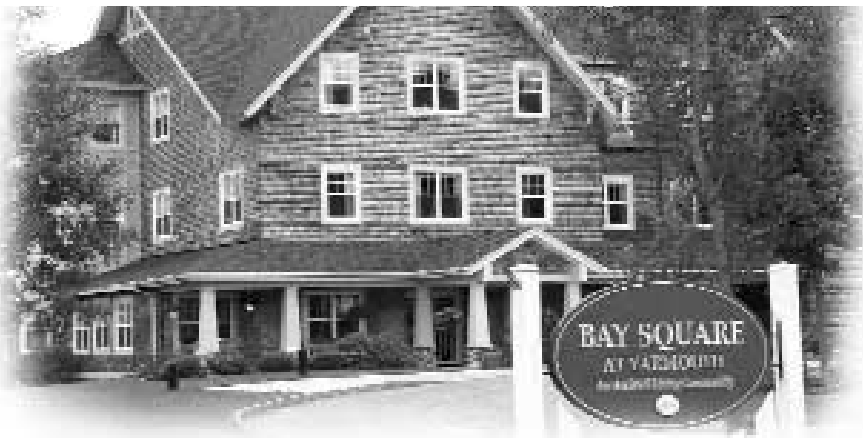
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*Dave Astor, a new resident of OceanView at Falmouth, spearheaded a number of special events held throughout the month of May to enjoy and celebrate older Americans.*

*Art work by Mary Rodlak.*

## Where You Feel at Home



It's not just the amenities or the comfortable apartments that make our residents feel at home. It's the friends made, the activities shared, and the genuine caring of our staff.

We make life easier for our residents by providing personalized service plans that focus on everything needed to maintain and improve health, vitality and independence.

Our Harbor Program for the memory impaired offers an engaging environment and innovative programs specially designed for seniors with memory impairment.



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### Senior News

is a publication of



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

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

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

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

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- library and computer center

### 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.

# Your Home Heating Rights



Free Legal Help for Maine's Seniors

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



storage capacity or 100 gallons, whichever is less. A standard tank is 275 gallons.

If you request an unscheduled delivery of less than the minimum amount, the oil dealer can impose extra charges as discussed above. But no other extra charges are permitted.

It is important to note that you are guaranteed the price quoted by the oil dealer **unless** the dealer specifically tells you that the quoted price is subject to change, and that the price you will pay is the dealer's price on the day of delivery.

There are also laws which govern the "heating price contracts" or prepaid price plans that are offered by oil dealers. Read your contract carefully before signing. Each prepaid contract must include: 1) the total money paid by the customer, 2)

the maximum number of gallons that the dealer will deliver, and 3) an assurance that the contact is secured for your protection in one of three ways—either through the dealer having a guaranteed contract with suppliers, a surety bond, or letters of credit. If your contract does not state that the dealer has obtained one of these three required protections, then you should call the Attorney General's Consumer Protection Division at 800-436-2131. The prepaid contract must include a reimbursement provision stating that any money not used will be refunded within 30 days, unless you agreed to a different procedure.

## 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 1-800-452-4668.

If you have legal concerns and would like to consult with an attorney, please call the Legal Services for the Elderly Helpline at 1-800-750-5353. They provide free and confidential legal advice to Maine residents age 60 and over.

*In the Nov-Dec issue of "Senior News" we will explore your rights when you use fuel sources other than oil, such as natural gas, propane, firewood, coal or electricity.*

**W**ith fuel costs skyrocketing, and the winter months quickly approaching, our thoughts turn to the daunting prospects of home heating. There are many questions as Mainers try to pay for oil and utilities, and as we try to make sure that these services get delivered.

But what if you run low on money this 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 "Consumer 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](http://maine.gov/ag/consumer/consumer_law_guide.shtml)

## Home Heating Oil

One of the most important things to know is that an oil dealer cannot refuse to deliver to your home – even if you owe that dealer money—as long as: 1) you request at least 20 gallons, 2) you have cash, or a government guaranteed payment (such as LIHEAP) to pay for the oil, and 3) the dealer regularly services your area. The oil dealer does not have to make an emergency delivery (unless you are an "established customer") but must deliver to you on the next scheduled trip to your area.

You can become an "established customer" of any oil dealer by making your next two (2) oil purchases from that dealer. If you are an established customer then the dealer must treat you as he/she treats other established customers. For instance, if the dealer provides immediate emergency service, or unscheduled deliveries to other established customers, then they must do the same for you.

An oil dealer has the right to charge you extra for unscheduled or emergency deliveries. However, the dealer must tell you: 1) about how much the extra charge will be, 2) the reason for the extra charge, and 3) when the dealer will make the next regularly scheduled visit to your area. If the dealer has already planned to be in your area anyway, he/she cannot charge you extra for an unscheduled delivery.


The oil dealer may also charge you a penalty of up to \$5 if you do not order at least 50% of your tank's



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# HomeHealth

## Visiting Nurses

### Fulfilling the Promise of Home Health Care

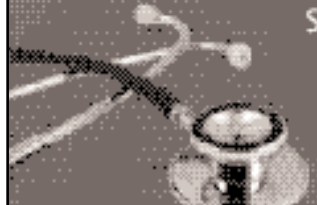
In one year, over 19,000 children, adults and elders benefited from the services of HomeHealth Visiting Nurses:

- 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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1-800-660-4867  
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**Cape Elizabeth:** "Planning for the Right Reasons" Thursday, Oct. 23, 7 pm at St. Bartholomew Church, 8 Two Lights Rd. We are all getting older, each and every day. Let's be prepared. This evening will provide you with information on hospice, trusts and estates, Meals on Wheels, Living Well and Matter of Balance classes, funeral preparations and much more. Free and open to all. FYI call Gail at 799-5528.

**Cumberland:** "Perspectives on Aging," Congregational Church, Main Street, 6:30-8 pm. Sept. 14 – Guests: Hanna Sanders, attorney, Legal Services for the Elderly; Katlyn Blackstone, Director, Information &

Advocacy, Agency on Aging. Topic is "Overview of Services: More Than You Think." Sept. 28 – Guest: Lucie Arbuthnot, Ph.D., "Outwit Memory Loss," latest scientific findings on how to promote cognitive fitness. Oct. 5 – Guests from Hospice of Southern Maine, "Services for Families: What Hospice is Today."

**Falmouth:** American Sign Language for Families, Free for 10 weeks, Wednesdays, Sept. 10 thru Nov. 12. Session 1 – 6:15-7:45 pm.

Instructor, John Post. Session 2 – 4:30-6 pm. Instructor, Sally Albert. Register with Barbara Keefe at 781-6209 or e-mail: barbara.keefe@mecdhh.org. For each person, please provide, "Name, address, phone, e-mail address and which class."

**Falmouth:** Deaf Culture Festival at Maine Educational Center for the Deaf and Hard of Hearing, Sept. 27, all day. Lots to do, see and learn. Art contest, crafts, storytelling, friends old and new. FMI or to help plan,

contact Darleen Winship DWinship@mcdmaine.org

**Kennebunk:** Southern Maine Volkssport Association, 11 km or 5 km Walk ongoing from Oct. 1 to Dec. 15. The walk is held daily, 6 am to 6 pm. Walkers should finish by dusk. The 11km trail is along sidewalks and paved roads. After passing by the Monastery grounds, the 5km trail proceeds along beautiful Gooch's Beach and into Dock Square. This walk is suitable for strollers and wheelchairs with assistance. Contact: Beryl Wolf, wolfberyl@aol.com 775-2938 or Elaine Johnson, elmcjj@aol.com 774-2971.

## Active Aging Calendar

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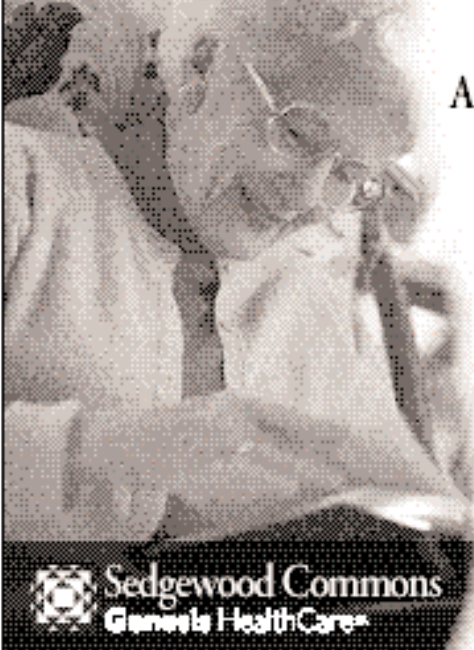
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**Scarborough:** "Living Well." Do you have a heart problem, aches and pains, difficulty breathing, diabetes, vision or hearing problems, depression, weakness, struggle with your weight (over or under), or any other long-term health condition? No age restrictions apply. A family member, friend or caregiver can also participate. Southern Maine Agency on Aging, 136 U.S. Route One, Tuesdays, Sept. 9-Oct. 14, 1-3:30 pm. Register with Anne at 396-6529 or 1-800-427-7411, Ext.529. \$10 for book.

**Scarborough:** Volunteer Leader Training—Consider this opportunity! Oct. 16, 17, 23, 24, 9 am - 4 pm. Do you want to learn new skills, meet new people and help others learn to help themselves? Do you have a chronic health issue or support someone with a health issue?

- Training is free
  - All course materials provided
  - Breakfast and lunch each day
- Southern Maine Agency on Aging, 136 U.S. Route One. Contact Anne Murray at 396-6529.

## Caregiver Classes

**Kennebunk:** The Family Caregiver Support Program and the Senior Center at Lower Village will be offering classes to give guidance to adult children, spouses and others who are helping an older adult family member or friend.

**Caregiving from a Distance:** This class addresses the challenges of long distance caregiving and offers strategies and ideas to help older adults we care about stay independent and safe. (Sept. 16, 6-7:30 p.m.)

**Handling Visits and Holidays for Caregivers:** What are some ideas to make visits to older family members productive as well as enjoyable? (Oct. 1, 1-2:30 p.m.)

**Strategies for Independent Living:** There are many products, services, and ideas that can help an older adult maintain independence. (October 15, 1-2:30 p.m.)

Attend any or all of the classes. There is no charge, but pre-registration is requested. To register, call Judi Malko at the Senior Center at Lower Village, 967-8514.

## Seniors, Family & Friends Picnic

Free and Open to All  
September 13 & 14 – Noon to 4:00  
Rain dates: 9/20 & 9/21  
Shoreway Park at SMCC  
80 Fort Road, South Portland

Many activities including Pet Contest, Liar's Contest, Beano!  
Special tribute to the  
Hon. Catherine I. Carswell on Sunday.  
FMI, call Scoop 883-4998.



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## Easy Adventures—Take it Outside!

**Rafting • Kayaking • Canoeing** on the Saco River, Friday, Sept. 19, 10-1. Enjoy the river and lunch included. \$10.

**Eastern Prom Bike Ride,** Wednesday, Oct. 1 (rain date Oct. 2). Pick either 4:30 or 5:30. Bicycles and guides provided. Healthy snacks. \$10.

**Walking and Geo-Caching** at the Scarborough Marsh, Saturday, Oct. 18 (rain date Oct. 25), 9-12. Enjoy the fall scenery as you walk near the marsh and use GPS devices to find hidden geo-caches! Healthy snacks. \$10.

Register for all three adventures for \$25. For more information or to register, contact Anita Chandler at 396-6507 or [alchandler@smaa.org](mailto:alchandler@smaa.org).

Sponsored by the 50+/- Activity Workgroup, including area municipal recreation departments and the Southern Maine Agency on Aging.

## "A Matter of Balance" Classes

### LEARN TO OVERCOME THE FEAR OF FALLING

**Bridgton:** Community Center, 15 Depot St., Oct. 2-30, Tuesdays and Thursdays, 9:30-11:30 am.

**Falmouth:** MaineHealth Learning Resource Ctr., 5 Bucknam Rd., Sept. 24 - Nov. 12, Wednesdays, 1-3 pm.

**Portland:** Park Danforth, 777 Stevens Ave., Oct. 14 - Dec. 2, Tuesdays, 10-12 am

**Scarborough:** Southern Maine Agency on Aging, 136 U.S. Route One, Sept. 8 - Oct. 27, Mondays, 1-3 pm.

Please call 396-6529 or 1-800-427-7411 Ext. 529 to register or for more information.



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# Family Caregiver Support Program



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

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

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

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

**Biddeford:** 4th Saturday of the month (beginning 9/27/08), 9:30-10:30 a.m. at Southern Maine Medical Center. Contact Bev Thorpe at 615-4659.

**Bridgton:** 2nd Wednesday of the month, 1:30-3 p.m. at the Bridgton Community Center. Contact Oretta Baker at 647-8095. September 10: open discussion. October 8: Dealing with Ongoing Loss. November 12: Handling Depression and Stress

**Portland:** 1st Monday of the month, 5:30-7 p.m. at the MMC Geriatric Center, 66 Bramhall Street. Contact Ann O'Sullivan at 396-6541.

**Scarborough:** 4th Thursday of the month, noon to 1 p.m. at SMAA. Contact Kate Dulac at 1-800-427-7411. September 25: Caregiving, stress and your health. October 23: Talking to healthcare providers

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

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

**Other areas:** Please call Kate 396-6558 or Ann 396-6541 at SMAA if you are looking for a group in another area.

## New Family Caregiver "Topic" Support Group

The caregiver support group that has been meeting at SMAA for the past few years has a new format. Starting in September, we will have information on a topic followed by open discussion.

**September 25:** "Caregiving, Stress and Your Health"

**October 23:** "Talking To Healthcare Providers"

This is a casual, drop-in group. Meetings are held the 4th Thursday of each month from 12-1 PM at SMAA in Scarborough. Questions can be directed to Kate at 396-6558. New members are always welcome! Please feel free to bring your lunch!

## Help For People Helping Aging Family And Friends

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 is here to support you as you help someone else.

### Fall 2008 Class Schedule

September 16, 6-7:30 pm: **Caregiving from a Distance.** Senior Center at Lower Village, Kennebunk. Contact Judi Malko at 967-8514.

September 19, 9:30 am-2:30 pm: **Best Friends® Training for Families,** SMAA office in Scarborough. Pre-registration required. Contact Ann O'Sullivan at 1-800-427-7411.

September 30, 6:30-8 pm: **Beginning Planning for Eldercare,** Gorham Adult Education. Register at 222-1095.

October 1, 1-2:30 pm: **Handling Visits and Holidays for Caregivers.** Senior Center at Lower Village, Kennebunk. Contact Judi Malko at 967-8514.

October 2, 9, 16 and 23: 5:30-7:30 pm: **Putting the Puzzle Together: Getting Ready to Offer Information, Care, and Support to Older Family Members and Friends.**

Four-part series include understanding geriatric health issues; resources and supports; legal and financial issues; and strategies to make it work. Maine Medical Center Geriatric Center, Portland. Advance registration required through Partnership for Healthy Aging, 775-1095.

October 8, 1:30-3 pm: **Dealing with Ongoing Loss,** Bridgton Community Center. Contact Oretta Baker at 647-8095

October 9, 5:30-7:30 pm: **Beginning Planning for Eldercare.** Bonny Eagle Adult Education. Register at 929-9185.

October 15, 1-2:30 pm: **Strategies for Independent Living.** Senior Center at Lower Village, Kennebunk. Contact Judi Malko at 967-8514.

October 23, 6:30-8 pm: **In the Middle: Strategies and Solutions for the Sandwich Generation.** Bonny Eagle Adult Education. Register at 929-9185.

October 30, 6:30-8 pm: **Living Options for Older Adults.** Wells - Ogunquit Adult & Community Education. Register at 646-4565.

November 6, 6:30-8 pm: **Beginning Planning for Eldercare.** Gray-New Gloucester Adult Education. Call 657-2620.

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

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

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

Please use the numbers listed to register. Feel free to call Kate Dulac 396-6558 or Ann O'Sullivan or 396-6541 with questions.

## On-Line Discussion and Support Group

Come connect with other family caregivers.

We sponsor a free, online 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, 396-6558 or 1-800-427-7411 x558 or online@smaa.org.

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# Family Caregiver Support Program



## Put it in Writing

Kate Dulac, MS, LCPC,  
Caregiver Advocate

In The Importance of Being Earnest, Oscar Wilde wrote, "I never travel without my diary. One should always have something sensational to read on the train." Most of us can't imagine anything we write could be that entertaining. Yet for anyone who would like to improve their health or decrease their stress level, journaling can be a very inexpensive and effective tool.

Studies have shown that keeping a journal focusing on expressing emotions, rather than on things you've done, can improve the immune system, reduce symptoms of asthma and arthritis, and be an antidote to emotional pain. Whether you are struggling with grief, anger, guilt, anxiety, depression or an overdose of stress, simply writing about it can provide relief. For many family caregivers, stress becomes a daily struggle. No matter how much we may want to care for someone, it is a difficult and stressful job. Although we can't keep stress out of caregiving, we can do something to fight its effects. Stress leads to illness, so it is crucial to do what you can to take care of yourself.

The first step in using journal writing to make yourself feel better is to let go of the need to write well. Let go of proper grammar, forget about complete sentences and hush your inner critic. The goal is to release thoughts and feelings. It needs to be a place where you feel safe expressing what you really feel. Find a book that you will enjoy using and be sure to protect it. If you have a computer, you might keep a private journal in your personal files. Some people destroy what they write once they've finished, while others enjoy being able to look back to see their progress and how they've changed over time. For people who are not comfortable with writing, there is also the option of cutting photos or articles out of publications and creating collages which reflect how they are feeling. Some people prefer to draw. There are many ways to use a journal and it's important that you explore what works best for you.

It may feel like a daunting task to start journaling. Just like anything else, such as starting a new exercise routine or a healthier diet, it just takes a little time to get into the habit. The best way to get going is to make a short-term commitment. Make a promise that you'll write for 15 minutes every day for a week, for instance. Set an end date to assess your progress. Determine if you need to make changes, perhaps write at a different time of the day or buy some different colors of

ink. Then set a new date to reassess. In a couple of weeks, you'll know if it's working for you and hopefully you'll feel some positive changes.

Protect your privacy. Be sure to keep your journal in a place that is secure. Always treat yourself well in your journal. Avoid regrets and "should haves." This is an opportunity for you to get to know yourself better, and to get some perspective on the many ways your life has been touched by caregiving. Be open to wherever the writing takes you. Simply let your thoughts unfold. Enjoy the journey. The ultimate destination is you, healthier and feeling well.

## Workshops to Help Those Caring for Older Family Members or Friends

MaineHealth's Partnership for Healthy Aging will offer the popular "Putting the Puzzle Together: Getting Ready to Offer Information, Care, and Support to Older Family Members and Friends," a 4-part series for family caregivers. The series will be held on Thursday evenings, October 2-23, from 5:30-7:30 p.m., at the Maine Medical Center Geriatric Center, 66 Bramhall Street, Portland.

Topics include:

**Understanding Geriatric Health Issues** with William Wadland, MD, Maine Medical Center Division of Geriatrics

**Resources, Supports, and Living Options** with Ann O'Sullivan, OTR/L, LSW, Family Caregiver Specialist, Southern Maine Agency on Aging

**Legal and Financial Issues** with Mary Toole, Esq., Toole, Carlin & Powers, P.A.)

**Making It Work:** family communication, caregiver coping, and action strategies with Ann O'Sullivan

The cost of the program is \$20 for the series, and includes a "Guidebook for the Caregiving Journey," a helpful workbook that can be used to organize and plan for assisting a family member or friend. Please call 775-1095 to register in advance or for more information.

## New Caregiver Support Group in Biddeford

A new family caregiver support group will begin meeting on the 4th Saturday of each month (Sept. 27) from 9:30 to 10:30 AM at Southern Maine Medical Center. Beverly Thorpe, LCSW, will facilitate the group. For the past 15 years Beverly has specialized in working with elders and family caregivers in the community.

She maintains a private counseling practice and has also worked extensively with SMAA's Family Caregiver Support Program both with individual caregivers and in developing and implementing education programs. The group is open to anyone assisting older adults. For more information, contact Bev at 207-615-4659 or Ann O'Sullivan at SMAA 207-396-6541.

## Best Friends® Workshop for Families

SMAA's Family Caregiver Support Program will be offering the Best Friends® training for family and friends helping a loved one with dementia. Facilitators will be Liz Weaver from the Maine Alzheimer's Association and Ann O'Sullivan from the Agency on Aging.

Best Friends® is an approach to communicating and interacting with a person with dementia that helps to improve the experience for both the care recipient and caregiver. Discussion will include:

- knowing about dementia and its progression over time
- understanding the person behind the behavior
- enhancing communication
- enjoying shared activities and reminiscence
- taking care of ourselves, the caregivers
- finding and accessing community resources

The workshop will be Friday, September 19, 2008 from 9:30 AM to 2:30 PM, at the Southern Maine Agency on Aging, 136 US Route One, Scarborough.

There is no charge, but pre-registration is required. Classes do tend to fill, so it is wise to register early. For more information or to register, call the Family Caregiver Support Program at SMAA 396-6541 in the Portland calling area or 1-800-427-7411 x541.

## Advanced Care Planning: Medical Decision Making for People with Advanced Dementia — October 15, 2008

If you missed it last time, don't miss it this time. The Southern Maine Agency on Aging will be offering an afternoon for family

caregivers with Elizabeth Hart, MD. Dr. Hart is a geriatric physician with Maine General Health Associates in Augusta. She has extensive experience working with people who have dementia and their families. This interactive discussion will address the most common anticipated paths at the end of life and the dying process for people with dementia.

Some topics to be discussed include: advanced directives and powers of attorney; artificial hydration and nutrition, CPR (cardiopulmonary resuscitation), antibiotic treatment and hospitalization; care options for late stages, "dying in place" and the responsibilities and roles of "proxy" decision makers who are speaking on behalf of those who cannot speak for themselves.

This session will be held on Wednesday, October 15 from 1-4 p.m. at the Southern Maine Agency on Aging, 136 US Route One, Scarborough. There is no charge to attend but space is limited, so pre-registration is required. For more information or to register, call 396-6558 or 1-800-427-7411 x558. You may also email kdulac@smaa.org. The session is aimed primarily at family and friends who are assisting someone with dementia. Professionals are welcome to register and attend as space permits.

This presentation is co-sponsored by the Office of Elder Services, DHHS, with funding from the Administration on Aging.



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### A Touch of Sugar?

Susan Gay, Registered Dietician  
Nutrition Coordinator, Hannaford



Are you one of the 54 million people with pre-diabetes? This is a condition when your blood sugars are greater

than normal but not yet high enough to warrant the diagnoses of diabetes. Being overweight is a key component to pre-diabetes. Other risk factors include a sedentary lifestyle, a family member with diabetes, delivering a baby weighing over 9 lbs., high blood pressure, low HDL ("good cholesterol"), and high triglycerides. Left unchecked, pre-diabetes will develop into diabetes, which can lead to blindness, kidney failure, nerve damage, and heart disease. You can delay or prevent these complications starting with a healthy diet plan!

A diabetic diet isn't a special diet. It's the way everyone should eat. In other words, if you have pre-diabetes and are trying to avoid diabetes, have diabetes and are trying to avoid complications, are overweight and ready to shed some pounds, or at your ideal weight and wish to maintain, these three basic "diet" tips are for you.

First, eat regularly. Going longer than four hours without eating could result in low blood sugar (hypoglycemia) and may decrease the efficiency of your metabolism, making you more prone to weight gain.

Second, know your carbohydrate food sources such as bread, pasta, cereal, rice, crackers, starchy vegetables, beans, milk, fruit, and sweets. When consumed, these foods break down into sugar and enter the blood stream. Your body then works to get the "blood sugar" into the muscle cells to be used for energy.

Third, be mindful of portions with each meal and snack. This provides your body a steady dose of sugar it can most likely handle, preventing excess sugar in your blood (hyperglycemia) or getting stored as fat. Instead it will be utilized as energy, for golfing or shopping, as it should!

The foundation of a healthy lifestyle includes exercise and balanced meals regardless of your nutritional goals. Focus on more whole foods rich in fiber and antioxidants and less on processed foods with added fats and salt. Include good quality carbohydrates such as 100% whole wheat bread and oatmeal and fruit and skim milk alongside lean protein like fish, chicken, and peanut butter and lots of nutrient rich vegetables such as spinach, peppers, and carrots every day!

By being active, eating regularly, and choosing quality carbohydrates in the appropriate portion sizes now, your waistline, eyes, kidneys, nerves, and heart will thank you later.



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## Planned Giving through a Charitable Bequest

When Bill Pizzo retired, he and his partner Lynn Taylor built a summer home right off the beach in Wells, Maine and became active in St. Mary's Church. Bill began helping out with the weekly luncheon for seniors, a program run by the Southern Maine Agency on Aging. Bill and Lynn also have friends who volunteer for Meals for Wheels. Bill was struck by the energy and commitment of some of these friends, in their 80s and still actively delivering meals.

Bill's involvement helping seniors enjoy a hot, nutritious meal and the caring company of retired volunteers who found their work rewarding, led him to a conviction that such care and concern for seniors in his community deserved his philanthropy.

Consequently, Bill designated the Southern Maine Agency on Aging's Meals on Wheels in his will. As he and Lynn enjoy their five grandchildren and their winters in Florida, he also has the satisfaction of knowing that a portion of his estate will help future generations of seniors.

### Your planned gift can do a world of good for seniors in southern Maine.

- A bequest is the easiest way to make sure that the things you care about have a secure future.
- You can make a significant gift without affecting your current income or cash flow.

- You can direct your bequest to a specific program or purpose.
- Be sure to check with us to make sure your gift can be used as intended.
- You can receive an estate-tax deduction.
- You can leave a legacy for future generations of seniors.

Make sure you have an up-to-date will or living trust that reflects your charitable objectives. Without these documents, you surrender control of your property and assets to the courts, leaving your heirs unsure of your wishes.

SMAA urges you to seek advice from a legal or financial professional of your choosing in all matters pertaining to a bequest other than planned gift.

For more information, please contact Peg Brown, CFRE, Director of Development at 207-396-6590 or mbrown@smaaa.org.

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**Bangor:** Saturday, September 27, AAA District Office, 339 Griffin Rd.

**Brunswick:** Friday, September 26, AAA Branch Office, Merrymeeting Plaza, 147 Bath Rd.

**Portland:** Saturday, November 1, AAA District Office, 68 Marginal Way.

**South Portland:** Saturday, October 18, AAA District Office, Jetport Plaza, 401 Western Ave.

## Need Help Filing for Economic Stimulus Check?

Make an appointment to come into the Agency on Aging office on September 17 by calling 207-396-6500 or 1-800-427-7411, and volunteer tax aides will help you. Location: 136 US Route One, Scarborough, Maine.

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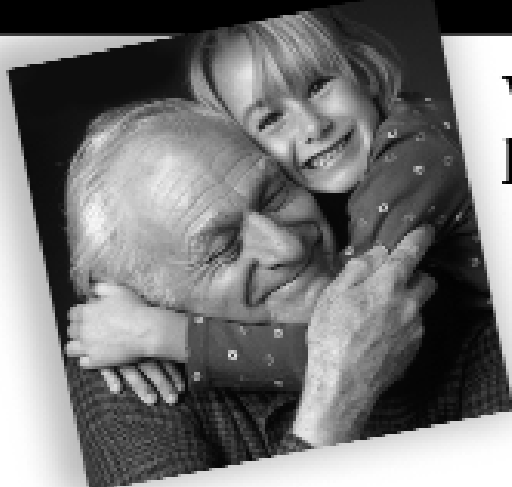
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**MEDICARE**

**Medicare Nuggets**

by Stan Cohen

**D**o you know a person who is on Medicare and who also has very limited income? That person may be eligible for a state or federally sponsored program that can help reduce expenses connected with health care, including some insurance premiums. Summary information on these programs is listed here. For full information and applications, beneficiaries should contact their Area Agency on Aging at 1-877-353-3771.

**MaineCare**

MaineCare helps with Medical and drug expenses. If your income is not over \$942 per month (\$1267 for a couple), you may qualify for MaineCare—Maine’s version of Medicaid. There are, however, some asset limits: \$2000 (\$3000 for a couple) - these limits do not include “set asides” of non-countable resources such as savings.

**DEL**

One of the state run programs for helping seniors with their prescription drug expense is: "Low Cost Drugs for the Elderly or Disabled", known as DEL. If you are age 62+, or disabled, and your monthly income is below \$1678 (or \$2259 for

two people in a household), you qualify. Assets (like savings or securities) are NOT considered. Furthermore, if you spend at least 40% of your annual income on drugs, the income limit is 25% higher, making it easier to qualify. For people with Medicare, this program helps with Part D prescription drug plan co-pays, premiums and deductibles.

**Medicare Savings Program (MSP)**

This program, sometimes called the “Medicare Buy-In”, pays for a Medicare beneficiary’s Part B premium (currently \$96.40/ month). And one category of MSP even helps with other medical expenses. The basic MSP benefit, called QI, has an income limit of \$1678/mo. (\$2258 for a couple). The version that covers some medical expenses as well is called QMB and has income limits of \$1352 (\$1812 for a couple). Unlike full MaineCare, there are no “asset tests” for MSP eligibility in Maine. Those who qualify for MSP automatically qualify for DEL. With MSP the government pays the Part B premium (\$96.40 this year) and some of the Part D cost sharing.

**Federal Low Income Subsidy (LIS)**

LIS helps with cost sharing in Medicare Part D plans. There are four levels of benefits, with a range of income limits and resource limits. The highest income limit is \$1300/mo

(\$1750/couple). Asset limits are \$19990 (\$23970/ couple) including a “set aside” for funeral expenses. [Anyone who qualifies for MaineCare or MSP is automatically “deemed” eligible for LIS and will get the Part D assistance offered by LIS. No separate application is required]

**Maine Rx Plus**

This is a drug cost reduction program for all Mainers who have income under \$3033/mo. for an individual and \$4083 for a couple.

Drugs listed as “preferred” on the MaineCare drug list are cov-

ered. Savings are about 15% on brand name drugs and 60% on generics.

There is no cost for applying for any of these programs, so anyone who thinks that they may qualify – or even close to qualifying, has nothing to lose and a lot to gain by applying.

*Stan Cohen, a Medicare Volunteer Counselor, is available for free, one-on-one consultations at Bridgton Hospital. No appointment is necessary. Alternatively, call the Southern Maine Agency on Aging at (800-427-7411) and ask for a Medicare Advocate.*

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## Polypharmacy: Many Medications

**"Why so many?"  
"Are they all necessary?"  
"Could some of them be harmful?"**

**W. Ross Wadland, MD  
Maine Medical Center  
Geriatric Center**



Americans over the age of sixty-five currently take more prescription medications than any group of individuals in the history of the human race. Seventy-five percent of Americans older than the age of 65 are on one prescription

medication, and the average older adult is taking two to four medications daily. In my geriatrics practice it is not uncommon for me to see one

person's medication list with 20 plus medications of all shapes and sizes including pills, capsules, over the counter medications, supplements, vitamins, inhalers, creams, patches and injectable medications.

You would practically need your own private pharmacist to manage these complex regimens. This is why as a geriatrician I regu-

larly answer questions from people like, "Why so many medications?" "Are they all necessary?" "Could some of them be harmful to me?" These questions are realistic concerns, and the reason why one of my favorite visits with someone focuses on going through all the medications and trying to avoid potential complications of polypharmacy.

Polypharmacy is a medical term unique to geriatric medicine meaning "many medications" with the potential to interact when taken at the same time. Polypharmacy usually occurs when someone is taking five or more medications. Aside from the financial costs and the psychological burden of taking several medications, the primary risk of polypharmacy is an adverse physical reaction. It is estimated that 35% of community adverse medical reactions are caused by polypharmacy. These adverse reactions can be anything from a life threatening event requiring hospitalization to mild symptoms such as loss of appetite or dizziness. As the number of medications increase the risk of a reaction increases exponentially. Individuals with numerous medical conditions and advanced age also have a higher risk for a reaction.

Polypharmacy is a concern for older adults for a few reasons. As we age our kidney and liver function decrease, affecting metabolism and clearance of medication from our bodies. Our distribution of fat stores also increases with age allowing

many medications that get stored in fat to build up in our bodies over time. Another reason polypharmacy is a concern for older adults is that most studies on new drugs are done on young and relatively healthy adults who are not taking numerous medications and have several chronic health conditions.

Fortunately, there are several simple things you can do to help avoid risk of an adverse reaction from your medication. First, keep a detailed list of all your medications including over the counter medications, vitamins and supplements. On your list include the dosage and time of day you take the medication. It is also helpful to include the phone number of your pharmacy and the contact information of your primary care physician. In case of an emergency keep this list on you when you leave home. Also bring your list to all physician appointments and have it ready to be reviewed during the visit.

The second recommendation is to be open with your doctor if there is a problem taking any of your medications, or if you have stopped taking one of them. If there are problems with taste, texture or ability to take the medication, discuss this with your doctor as there is likely a similar medication that would be easier for you to take. At each visit the doctor makes an assessment of the dosage of the medication and benefit. Let your doctor know if you missed several dosages

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or simply stopped taking the medication. Unless notified, your doctor will assume you are taking all the medication and may increase the dosage or add additional medication.

If you are able, using only one pharmacy for all of your medications is extremely helpful. Due to the high cost of medication and different insurance there are often financial incentives to use different pharmacies. If you use one pharmacy they are better able to review your current medications for interactions or duplications and would be able to contact your primary care physician if concerns arise.

A fourth recommendation is to

arrange a "brown bag visit" with your doctor. For this visit you bring all of the medications you are currently taking and review them with your doctor. This should also include over the counter medications, supplements and vitamins. There are several medications and supplements that can be purchased without a prescription that can cause severe side effects or interactions with prescription medications. Most people feel that a "natural" product is safer than a pharmaceutical product, which is generally true. However, many of our most potentially dangerous pharmaceutical products came from nature. For example, the heart medication, digoxin, is de-

rived from an extract of the Foxglove plant, and warfarin, one of our most potent blood thinners, is found in the Woodruff plant. Check with your physician before starting any natural supplement in combination with your other medication.

My fifth recommendation is to be open-minded about discontinuing or changing a medication that you have been on for several years. It is not uncommon for someone to ask me, "I have been on this medication for 20 years so how could it possibly be bad for me?" Or, "If it works why change it?" Although the medication may not have changed in 20 years, your body and how it reacts to the medication certainly has. For

example, blood pressure or diabetes medication may require a lower dosage as you age. Several sleep aids and anxiety medication can also cause mental slowing, memory impairment and increase risk of falling as we age.

My final recommendation is to not see medication as your primary means of preventing illness or controlling a chronic disease. Medications are only a small, and often expensive, part of maintaining good health. There is no replacement for a healthy lifestyle including a balanced diet, regular exercise, no tobacco use, moderate alcohol intake, and challenging your mind with new information on a regular basis.



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## OceanView Challenge 2008

A \$10,000 gift from OceanView at Falmouth will support Volunteer Services programs including RSVP, Money Minders, Fix-It, Grocery Shopping, and the Friendly Visitors programs.

This gift was a challenge to match one-to-one all new and increased giving to these services. Donors to the Southern Maine Agency on Aging rose to the challenge and these programs received \$20,000 in new support.

John Wasileski, owner of OceanView, and two OceanView residents, Jack Evans, board member of the Agency on Aging, and Dave Astor, former advisory board member, presented the check to Executive Director Larry Gross.

Wasileski said "Healthy communities depend upon active volun-



**John Wasileski (l), owner of OceanView at Falmouth joins two OceanView residents, Jack Evans and Dave Astor, in presenting a check for \$10,000 to Larry Gross, Executive Director of the Southern Maine Agency on Aging to support Volunteer Services.**

teers and not only do volunteers thrive on their engagement with others but they also experience better health and longevity. OceanView is proud to support the Southern Maine Agency on Aging and the work of its 1,200 volunteers."

### Dear RSVP,

My name is Joan Hauslein. I am a resident at the Evergreen Manor in Saco. I have been an RSVP volunteer for 12 years. I receive the "Senior News" and very much enjoy reading it.

At our facility we have two resident cats. One of them takes naps on the afghan I am working on to do-



nate. I have enclosed a picture of one of the children wearing some of the crocheted and knitted items I have made and donated to Head Start.

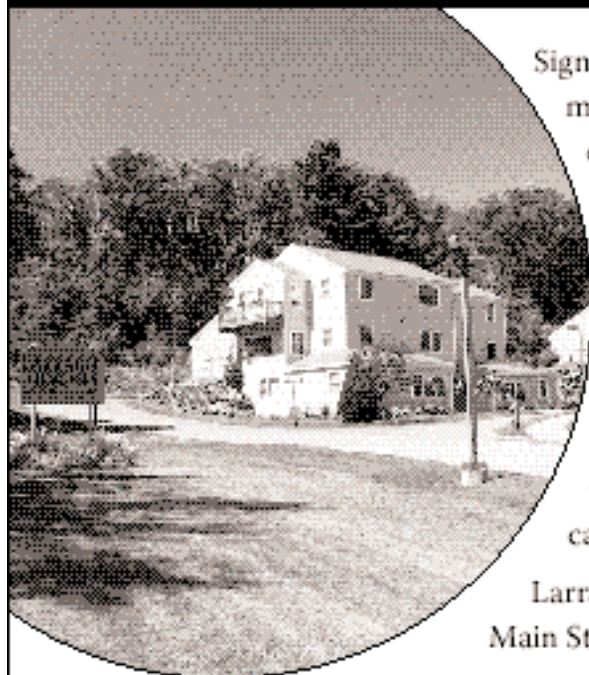
I donate to Head Start, Mercy Hospital and the Southern Maine Medical Center. It helps me use my time constructively and makes me feel good to know that others are benefiting from my volunteer work.

Sincerely,

Joan Hauslein

P.S. To knit or crochet to benefit others, contact Priscilla Greene at RSVP at 207-396-6521.

## Larrabee Heights—20 Liza Harmon Drive, Westbrook



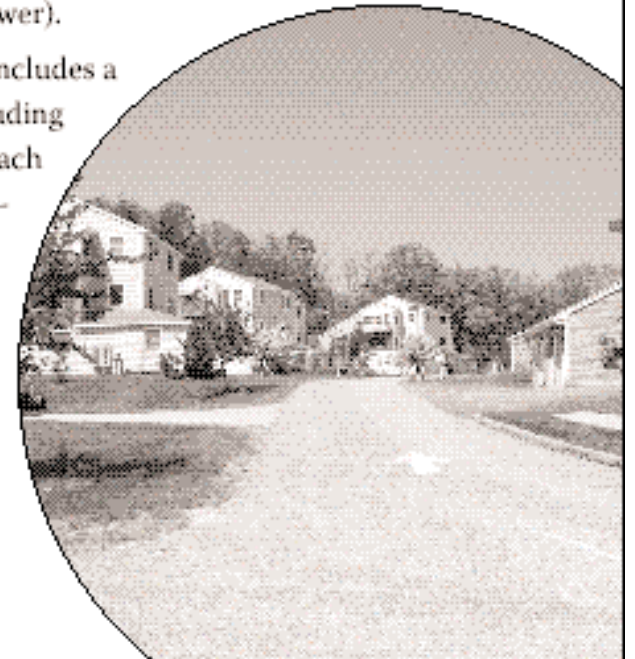
Sign up now and you could soon be living at Larrabee Heights, a retirement destination for many Westbrook seniors. Join old friends—and make new ones— at this 62-plus community, conveniently located near shopping and restaurants.

Built in 1988, Larrabee Heights has 36 two-bedroom apartments situated on a hill overlooking Westbrook Housing's Larrabee Woods and Larrabee Village. Rent is \$895 per month, not including utilities (except water and sewer).

Each apartment has its own private entrance and includes a living room, full kitchen (with great amenities including dishwasher and garbage disposal), and bathroom. Each unit has a washer/dryer hookup and an attached one-car garage.

Larrabee Heights is located on a quiet cul-de-sac behind Main Street in Westbrook.

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# RSVP

## Retired and Senior Volunteer Program

*"Sharing the Experiences of a Lifetime through Volunteering"*

### Annual Volunteer Recognition Luncheon

It's official—The 35th Annual RSVP Volunteer Recognition Luncheon will be held from 11 a.m. to 2:30 p.m. on Thursday, September 25, at Verrillo's Convention Center, 155 Riverside Street in Portland (just off Turnpike Exit 48). The menu choices are baked stuffed haddock or baked stuffed chicken breast. Entertainment will be provided by Kevin Farley, "The Irish Music Guy."

Bus transportation will be available from Sanford, Saco and Portland on a first come, first served basis. Individual invitations were mailed the last week of August. If you did not receive one, call RSVP at 1-800-427-7411.

### Volunteer with RSVP The Tip of the Iceberg

There are hundreds of volunteer opportunities available for people age 55 and older through RSVP. The ones listed below are just "the tip of the iceberg." Share the bounty of your skills and interests with others:

#### Cumberland County

- Are you a "Foodie?" Several opportunities exist to be a volunteer cook, serving or delivering meals to needy people.
- Do you like to be with people? A position exists in Portland to be a greeter and give phone support in a beautiful office.
- If you have a special hobby or skill that interests you and you would like to share that with school-age children, we have the place.
- Train to be a Hero. Join a group of caring people who work together to help victims of traumatic events.
- Be a hotline advocate for victims of sexual assault. This is a volunteer opportunity that can be done from home. Training begins September 10, 2008.
- Serve as a peer support person for a gay man in a nursing home.
- Use your "Fix-It" skills to help seniors get ready for winter.
- Serve as a consumer mediator with the Attorney General's office.

Even if you are working full or part time, there are volunteer opportunities to fit your schedule. For more information on these or other ideas, contact Priscilla Greene at 396-6521 in the Portland calling area or 1-800-427-7411 Ext 521 or pgreene@smaaa.org.

#### York County

- Be a reassurance buddy by calling isolated seniors on a daily

basis to make sure they are OK.

- Help out in a food pantry in Biddeford that is beginning to see a lot more demand for its services.
- Deliver Meals on Wheels to seniors.
- Help with activities for seniors in an adult day center.
- Use your "Fix-It" skills to help seniors get ready for winter.
- Shop for groceries for seniors.
- Serve as a consumer mediator with the Attorney General's office.

To learn more about these and other volunteer opportunities in York County, contact Ken Murray at 396-6520 or 1-800-427-7411 Ext 520 or kmurray@smaaa.org.

### New Participants

The following volunteers and organizations joined RSVP in June or July, 2008.

#### RSVP Volunteers

Virginia Beamer	Phyllis Klein
John Glidden	Jeanette Register
Wyoma Grieves	Evanthea Spanos

#### RSVP Stations

The Monarch Center of Saco  
 Stone Soup Food Pantry of Biddeford

### Congratulations!

RSVP volunteer **Jean Leonard** was recently named "Volunteer of the Year" by The Cedars in Portland. Congratulations, Jean!

**Shareen and Paul Lacey** of Cape Care Family Day Care recently received rave reviews from their "Born to Read" volunteer for the environment they created to enhance the reading sessions at Cape Care.

### Demonstration Project Celebrates One Year

The RSVP Capacity Corps project has been proving that people age 55 and older are willing to share their management and technical skills with non-profits! We knew this, but we're glad to be able to demonstrate our theory.

Southern Maine Agency on Aging's grant from the National Council on Aging (NCOA) launched the "Capacity Corps" as part of the well-known RSVP Program. NCOA seeks to improve the lives of seniors and has been funding demonstration projects like ours to show that older people have high level skills from their work experience that can help nonprofits build their capacity to serve others. SMAA created the RSVP Capacity Corps to show what can be accomplished when volunteers with these skills are recruited, trained and deployed to nonprofits ready to make use of their talents.

To make the case, we recruited the following volunteers to help Southern Maine Agency on Aging itself with some management and development projects of our own:

**George Flaherty** is using his background as the recently retired Director of Cumberland County's Emergency Management Agency to help SMAA develop plans to enable us to continue to serve our community in the event of an emergency.

**Gary Eckroth** drew upon his long career marketing new products and programs in the information technology field to help us study how to shape and market our Meals on Wheels program for the future.

**Chris Corbett** used his experience as a Senior Plant Manager for the Polaroid Corporation, as well as

his volunteer experience advising nonprofits, to help SMAA develop a new strategic plan so that we can appropriately serve seniors well into the future.

**Barbara Delaney** used her experience and contacts as a long term care administrator in York County to gather important information from health care providers that will help us tailor our services to meet the needs of today's seniors.

**Marnie Ward** is using her experience in the accounting field and her love of writing to develop a handbook to explain the Agency's finances to a wider audience.

**Susan Hirsch** will be using her experience with school systems and nonprofits and her current involvement with "Second Act" on the Community Television Network to help us develop a CD ROM orientation tool for SMAA's volunteers.

All of these are very valuable projects, the completion of which will strengthen the Agency's outreach and service to the wider community.

### Wanted: More Capacity Corps Volunteers

The next step is to position ourselves to offer similar assistance to other nonprofits. To do this, we need additional volunteers to step forward. If you are age 55 or older, have a little time to share and have management or technical experience that could benefit nonprofit agencies in southern Maine, please call Paddy Clark at 396-6538. The program is very flexible, and we are sure we can find a way for you to share your gifts and talents in a meaningful way.

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