

# PRIME TIMES

*“For the best time of your life”*

## Legally Speaking

- Should I give my house to my children?
- Managing someone else’s money or property

## Your Health

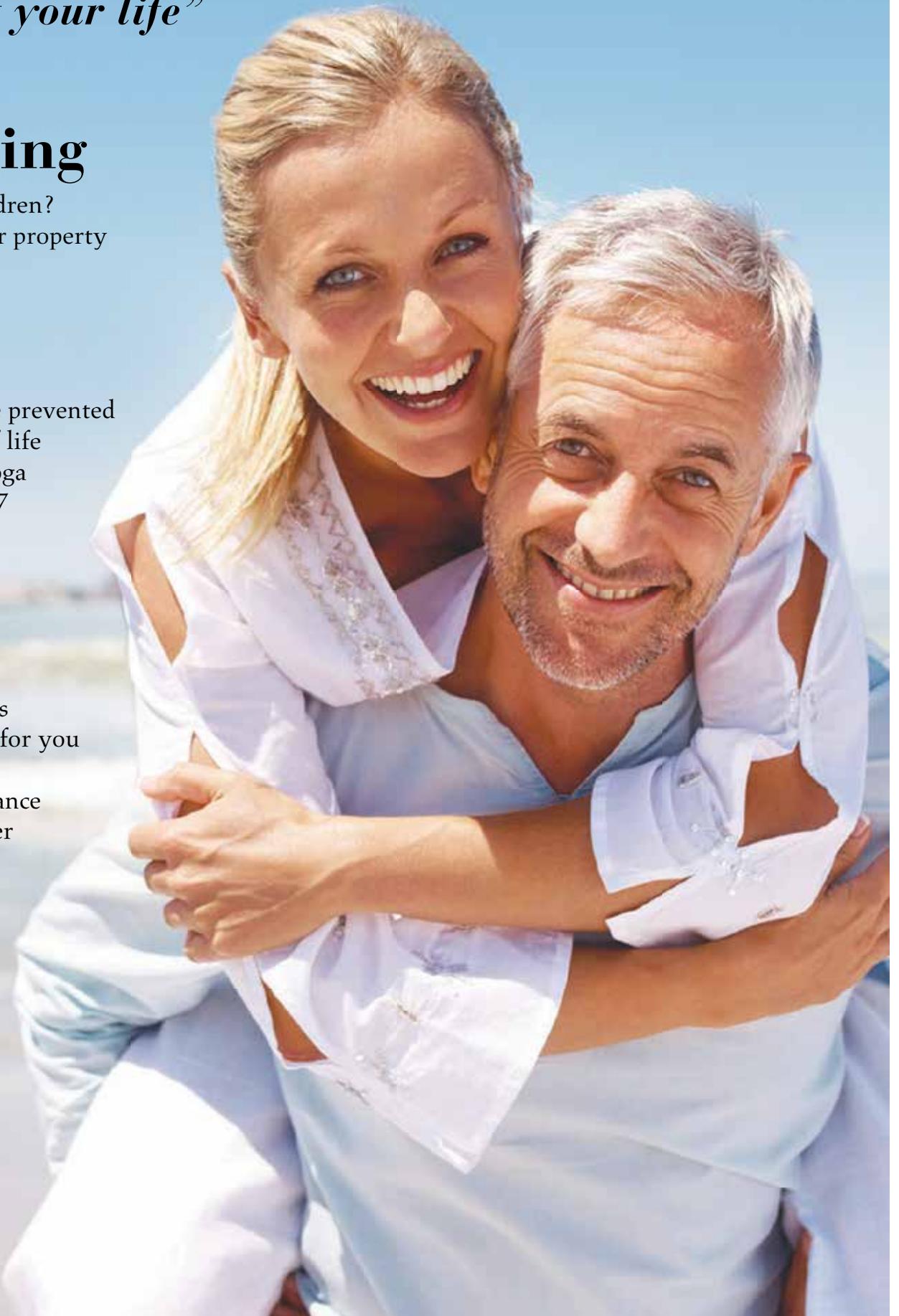
- Medication mismanagement can be prevented
- Eating right can improve quality of life
- Improve movement with Gentle Yoga
- Aging Well/Living Well Expo Oct. 7
- Cut the costs of your prescriptions

## Your Money

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- How to determine if downsizing is for you
- Preplan your funeral
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## Just for Fun

- Senior College at UMA
- Senior dating trends and tips
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- Caring for grandchildren



# The secret is out – Senior College at UMA makes living longer a lot more interesting and enjoyable

BY BEV LUDDEN

UMA Senior College  
Special to the Sentinel & KJ

One of the best-kept secrets in the Augusta area appears to be Senior College. Though UMA Senior College has been around since 2001, there are still senior citizens who haven't heard of it, or if they have, somehow have the idea it's not for them. Senior College in Maine began in 1996 at the University of Southern Maine (USM) but rapidly spread across the state to 17 branches associated with University campuses or University Colleges.

Maybe the idea of "college" is off-putting, but in reality it's not the same as a regular institute of higher learning. In fact some have said that it is "how college ought to be." It is centered around the idea that learning is not only about improving your mind but also about have a good time doing it, with classes that are exciting and excellent concerts to attend all the while meeting new friends and maintaining connections with old pals. In fact one of the stated purposes of senior college is to enrich the social life of people in the retirement age. Best of all, there are no exams and homework, if any, is optional.

There are no college credits given for these courses. Students participate for the joy of learning and, for instructors, the sole compensation is the opportunity to teach students who are eager to learn. The only pre-requisite for any class is being 50 years of age or older.

Except for a part-time administrator, the entire operation is run by volunteers at no public expense. Take a course at an affordable price with no grades or pressure. Interact and learn with classmates and instructors your own age.

The University of Maine at Augusta Senior College (UMASC) began and continues with an emphasis on courses on topics identified



Helene Farrar with her UMA Senior College watercolor class

Contributed photos

by students as subjects they are interested in or on topics which fascinate a volunteer instructor and for which he or she wants to share knowledge or experience. Classes typically meet for two hours a week for eight weeks. Opportunities may include excursion activities such as visiting light houses or waterfalls or museums in Maine. There are classes on watercolor painting, poetry, wood carving or studying the natural world. Sometimes there are courses of practical value such as financial and legal issues pertinent to older people, improving computer and internet skills, or maintaining health by improving balance in both walking and nutrition. History courses on the Revolutionary and Civil wars have always been popular. For the more studious, there are literature courses or classes involving political or philosophical issues or the relationship between science and religion. Recently, we have added some "action" courses: one on Bridge for Beginners, and one on Petanque (a lawn game).

Along with all this, there are poetry groups, book groups, walking groups, a Bridge club, Petanque club, and a dining club free to our members (except for the meals). We also offer free lectures every Tuesday in January and February on a variety of topics.

Most semesters, about 25 courses are offered, not all topics are offered every semester. Cost is nominal. Annual membership in UMASC is \$25 (applicable in any senior college in Maine) and \$30 tuition per course (scholarships available). Almost all of the books or other materials are provided free of charge.

Equally exciting is the UMASC Concert Series which brings top-notch popular, folk, Bluegrass and classical music 11 Sunday afternoons a year to Augusta area residents. Most Concerts are held in UMA's Jewett Auditorium. Ticket prices are intentionally kept low at \$10 for adults, school students \$5, children free. The 2016-17 series opens with a Fiddle-iscious concert performed by more than 100 musicians led by Don Roy, a

program to be presented at Cony High School Auditorium on October 16. Following concerts are Don Campbell: A Tribute to Veterans, Jewett, November 6; a Christmas concert with Down East Brass and Jay Zoller, organist, at South Parish Congregational Church, December 18; Dave Rowe and the Squid Jiggers, Jewett, January 8; The Plaid Dragonflies, Jewett, February 12; Choro Louco, Jewett, March 5; Sarah Geller, Jewett, April 9; and Masanobu Ikemiyaya, Jewett, May 7.

UMASC's newest program is The Forum on the Future Series, designed to provoke discussion on what kind of future we want for our grandchildren or on topics of pressing interest to senior citizens. In the past, featured speakers and panelists have given presentations on topics like Maine's economy, employment, energy resources, health care, education system, and transportation. More recently, the forums have focused on planning care and treatment for later years, such as how to remain in your

home and live independently and how to protect yourself from fraud and abuse. For the 2016-17 season, the first forum on September 18 will look at the 2016 election. October 30 forum will be on climate change for Maine. Next year's forums will be on Maine's economy and transportation for seniors. Forums, which encourage audience interaction with the presenters, are free and take place on Sunday afternoons in Jewett Auditorium.

UMA Senior College is fortunate to have had tremendous support from UMA. The University has provided office space, rooms for classes, and office help. The work is managed by a series of standing and ad hoc committees which has proven to be both efficient and effective, and overseen by a capable and dedicated board of directors.

Senior College is a secret you want to be 'in the know' about. Joining will help in making later years fun and full of learning. The e-mail address is [UMASC@maine.edu](mailto:UMASC@maine.edu), and our web address is [www.umasc.org](http://www.umasc.org). Or call 621-3551 to get on the mailing list.

There are classes on watercolor painting, poetry, wood carving or studying the natural world. . . . financial and legal issues pertinent to older people, improving computer and internet skills, or maintaining health by improving balance in both walking and nutrition. . . . For the more studious, there are literature courses or classes involving political or philosophical issues or the relationship between science and religion. Recently, we have added some "action" courses: one on Bridge for Beginners, and one on Petanque (a lawn game).

# Gentle Yoga can provide movement for bodies that dislike exercise

*Learning how to breathe mindfully is shown to reduce stress levels*

BY TERRI HIBBARD  
Correspondent

For people who are no longer 29, there can be times when they notice a few aches and pains, a bit of stiffness or weariness. Stress may become an all-too-familiar visitor.

If such things are beginning to diminish the joy of living, gently nudging the body through movements — slow and easy, while breathing mindfully — can be a rejuvenation of sorts.

Gentle Yoga, as taught at School Street Yoga in Waterville by Julia Galbraith, may be just the thing to relieve minor, and sometimes major, physical and emotional discomfort.

Galbraith teaches Gentle Yoga every Friday morning, from 10:45 a.m. to 11:45 a.m., to about six to 12 students, some of whom came into the class a bit wary about what they were getting into. Would they be able to do the movements involved in a yoga class? Would they feel out of place in a yoga studio?

Galbraith is a RYT-500, which means that she has trained 500 hours to attain professional certification as a yoga instructor. Yoga came into her life, she said, because of dance.

“I grew up as a dancer, taking ballet, jazz and tap dancing lessons throughout my school years, so physical movement was something I was familiar with,” she said. “After I stopped dancing, I looked for something else physical. I tried Pilates and that was good, but when I began yoga, I had a strong connection with the mindfulness of yoga. I started practicing yoga and fell in love with how it helped my body and mind.

“During my first training I figured out that teaching yoga was what I wanted to do.”

Galbraith has been teaching at School Street Yoga since January 2015 and taught at various other locations before that. She also teaches yoga for adult education and for MaineGeneral Health.



Terri Hibbard photos  
Kit Alexander demonstrates the Tree Pose which is effective for developing better balance.

“We often get people brand-new to yoga and they’re usually a little bit nervous. They’re not sure what they will be able to do,” she said. “But before long they’re saying ‘Wow. I did more than I thought I could.’ Then they feel more comfortable.”

In every class there are usually a few people who use a chair if they’re not able to sit on the floor. Chairs can be used for standing poses as well for balance, if that is a concern, Galbraith said.

“Some start out using a chair and then feel they don’t need it. Either way, everyone feels able to participate,” she said.

Gentle Yoga participants

generally range in age from age 40 to 70 with the occasional 90-year-old entering the mix. Students, she said, usually say their body is beginning to feel better when they do yoga, especially if they have had back pain. They find they are more limber and have an easier time with other activities, according to Galbraith.

Along with movement, learning to breathe more fully and more mindfully is a significant part of yoga practice, she said.

“Many see that the breath work helps their nervous system, and they notice that their stress levels are significantly reduced,” she said.

“We often get people brand-new to yoga and they’re usually a little bit nervous. They’re not sure what they will be able to do. But before long they’re saying ‘Wow. I did more than I thought I could.’ Then they feel more comfortable.”

JULIA GALBRAITH, RYT-500  
SCHOOL STREET YOGA INSTRUCTOR



Kit Alexander, right, demonstrates the Thread the Needle pose which opens the ribs, lubricates the spine, and stretches the shoulders and upper back according to Julia Galbraith, yoga instructor, left.

“They find a new sense of ease and awareness of their body.”

There is no long-term commitment for classes at School Street Yoga. Students can come to the same class every week or try different ones — one class, 20 classes or anything in-between. Prices, schedules and information about various types of classes are listed on the website at [schoolstreetyoga.com](http://schoolstreetyoga.com)

The website describes Gentle Yoga this way:

“If your body has some limitations, then gentle yoga is for you! We will use chairs for support as we move through a gentle posturing (asana) practice.

*Gentle yoga will help to re-align and strengthen the muscular-skeletal structure, increase bone density (preventing osteoporosis), lubricate joints (reducing arthritic flare ups), improve circulation, enhance mental clarity, increase energy level, and improve balance. Gentle breath work will expand the flow of energy throughout the body, reducing respiratory ailments. Easy meditations will calm the mind and soothe the senses.”*

“It’s a beautiful space and a wonderful community that is very accepting and encourages everyone to try yoga,” said Galbraith.

# Aging Well/Living Well Expo Oct. 7

## — packed with mental, physical and emotional tools for well-being

BY VALERIE TUCKER  
Correspondent

For those older adults who understand the importance of living a healthy and active lifestyle, the SeniorsPlus ninth annual Aging Well, Living Well Expo is a “must attend” event. On Friday, October 7, at Sunday River Grand Summit Hotel in Newry, the popular Expo offers a day of both serious and light-hearted learning. Workshops explore such topics as the latest on Lyme disease, cognitive aging and dementia, acupuncture, and healthy aging for men. Betsy Sawyer-Manter, Seniors Plus’ President and CEO, will welcome attendees and provide information about the day.

“Our keynote speakers Kevin Mannix and his wife Linda Rota will share personal stories that will inspire others to continue their own learning and exploring,” said Holly Zielinski, Seniors Plus’ Director of Community Services.

Longtime WCSH-TV weatherman Mannix and Rota, LSW, published their book “Weathering Shame,” sharing life experiences, lessons, struggles, feelings of shame and the stigma of growing up exposed to alcoholism, severe depression, and suicide. They will share the benefits of their struggles, raise awareness, and inspire and encourage attendees to embark on their own journey of self-discovery, recovery, and awareness.

Workshops include introductions to line dancing, tech devices, woodcarving, the vast universe, and home beer brewing. Throughout the day, exhibitors’ booths will offer a variety of products, services and information.

“We have some great raffles to benefit our SeniorsPlus Education Center and Long Distance Learning,” Zielinski said. “We’ll also offer rides on the Chondola to the top of the mountain for foliage viewing.”



Contributed photos

On October 7, the SeniorsPlus ninth annual Aging Well, Living Well Expo at the Grand Summit Hotel in Newry offers a day of both serious and light-hearted learning. Be sure to include a ride on the Chondola at the Sunday River ski resort for spectacular fall foliage viewing.

### Keynote Address: 9:15 a.m. “Weathering Shame”

#### AGENDA

8:15 - 9 a.m. Registration/  
Breakfast/Raffles/Exhibits  
9 a.m. Welcome by  
Betsy Sawyer-Manter,  
SeniorsPlus President & CEO  
9 - 10 a.m. Opening Session and  
Keynote Speakers  
Kevin Mannix, weatherman,  
and Linda Rota, LSW  
10:15 - 11:30 a.m. Workshops  
11:30 a.m. - 1 p.m. Lunch/  
Exhibits  
1 - 2:15 p.m. Workshops  
2:15 - 2:30 p.m. Break/Raffles/  
Exhibits  
2:30 - 3:45 p.m. Workshops  
4 p.m. Raffle drawings  
10 a.m. - 4 p.m. Chondola Rides  
- North Peak Lodge (Shuttle  
will transport to Chondola)

### WORKSHOPS

#### Cognitive Aging from Absent-Mindedness to Dementia

10:15-11:30 a.m.

Discuss the normal changes

in memory and thinking as people age. What is normal? What are the earliest symptoms of cognitive decline? What is meant by “mild cognitive impairment,” “Alzheimer’s disease,” and “dementia”? What causes dementia? And where do you go for help?

#### Eyes, Ears, & Teeth: How Do They Change as We Age?

10:15-11:30 a.m.

All senses change with age. What’s normal and what’s not? What can we do to protect our senses? What resources are there to help? Practitioners from the Maine Dental Clinic, L/A Hearing Center, and a local eye care provider offer a panel discussion.

#### Get to Know Your Somali Neighbors

10:15-11:30 a.m.

Lewiston is the second largest refugee resettlement area in Maine. Hear their stories, learn about their culture, hear what they think about aging and community, and how we

can become better neighbors.

#### Nine to Ninety:

#### Film Screening, Discussion

10:15-11:30 a.m.

The story of a family at a crossroads, *Nine to Ninety* is an intimate portrait of three generations coming together to face the questions and consequences of aging with independence and dignity.

#### Lyme disease,

#### The Great Imposter

10:15-11:30 a.m.

Cheryl Farley shares her battle with late-stage Lyme that derailed her life and how she fought to get a proper diagnosis and treatment. She will share resources about this mysterious illness that can mimic so many other diseases.

#### Healthy Aging for Men

10:15-11:30 a.m.

What are the factors that promote physical and emotional health for men? This discussion will include particular risk factors for cardiovascular health.

#### Marijuana: From Hippies and the 60s to Legal and Useful Medicine!

10:15-11:30 a.m.

More elders are turning to medical cannabis (marijuana) as a part of their medical plan of care. We’ll discuss the science behind the plant’s therapeutic effects and answer questions about how taking marijuana today has changed from the Woodstock days of the 60s and 70s.

#### Preparing for the Future Now:

#### What Documents Do I Need? 10:15-11:30 a.m.

Learn about preparing and using wills, financial and medical powers of attorney, trusts and estate plans. Using these “legal tools” will assist in the orderly and efficient handling and protection of assets during one’s lifetime and after.

#### Understanding the Maine Legislative Process

10:15-11:30 a.m.

Ever have a good idea that should be a law or wonder how funding priorities are set in Maine? Learn to take a good idea through the legislative process to enactment, how to engage in the process, track important bills, and advocate for funding that helps older adults.

#### Aqua Stretch 1-2:15 p.m.

This class focuses on improving balance, increasing core strength, and enhancing flexibility using a variety of pieces of water exercise equipment.

#### Tai Chi for Health

1-2:15 p.m.

Introduce yourself to an approachable program proven to reduce pain, increase balance, and increase general health. All ability levels are welcome.

#### How Big is the Universe?

#### And when I find out, will I feel really, really small?

1-2:15 p.m.

The purpose of this workshop is to have participants feel (viscerally) how big is big and how small is small. We will explore the limits of the universe and

More SENIOR EXPO, PAGE 5

# Senior Expo

CONTINUED FROM PAGE 4

the size of sub-atomic particles.

## Man's (or Woman's) Best Friend 1-2:15 p.m.

Learn about the best care for a pet, including nourishment, medical attention, exercise, and safety.

## Photography with Your Smartphone 1-2:15 p.m.

Learn to take photos with an Android or iPhone, send them to friends, upload to Facebook, and print them.

## Staying Sharp as You Age 1-2:15 p.m.

Learn about the cognitive changes of aging, with an emphasis on diet, exercise, mental activity, social well-being and sleep.

## The Gift of the Present 1-2:15 p.m.

Learn about simple yet powerful ways to incorporate mindfulness into daily life. Activities are designed to enhance awareness and experience the present moment.

## Relax with Acupuncture 1-2:15 p.m. and 2:30-3:45 p.m. Space is limited

Learn about and experience an acupuncture treatment in a comfortable group setting. First-timers and those who have had a treatment before are welcome.

**Crock Pot Cooking 1-2:15 p.m. and 2:30-3:45 p.m.**  
The SeniorsPlus Meals on Wheels Team will demonstrate soups, entrees, sides, desserts, and appetizers and the health benefits of those dishes. Recipes and samples will be available.

## What Color is Your Personality? 1-2:15 p.m. and 2:30-3:45 p.m.

Good relationships (family, friends, partners) are built on two people understanding each other. This interactive workshop helps you discover what "color" your personality is and how it affects how you view the world and others.

## Try Woodcarving 1-3:45 p.m. (double session)

Poland Spring Chapter of the Maine Wood Carvers Association will offer a workshop for all levels of expertise, including beginners. Learn about types of wood and tools, as well as the sharpening of tools.

## Coloring Books All Grown Up! 2:30-3:45 p.m.

Adult coloring is proven by research to have positive physiological effects on the

heart and brain. Participants can expect a fun and relaxing session that includes colored pencils and patterns.

## Line Dancing with D & D 2:30-3:45 p.m.

Line dancing is all about fun, exercise, discipline, good music, and stress relief. Learn simple, basic steps; no prior dance knowledge or partner is necessary.

## Create Your Home Exercise Program, No Gym Fees Needed! 2:30-3:45 p.m.

Create a complete exercise program with common household items to gain muscle strength, increase range of motion, and get a good heart workout without leaving home.

## Home Brewing 101 2:30-3:45 p.m.

This workshop covers basic equipment, proper sanitation, types of beer best for home brewing and costs.

## Phone Video Chat for Androids (Skype) 2:30-3:45 p.m.

Learn how to use an Android or iPhone to stay in touch with friends and family.

## Phone Video Chat for iPhones (Facetime) 2:30-3:45 p.m.

Learn how to use an Android or iPhone to stay in touch with friends and family with an iPhone or iPad. This workshop requires an iPhone4 or iPad2 (or later), and an Apple ID and password.

## Water Fitness - Moderate Intensity 2:30-3:45 p.m.

This class uses resistance equipment and cardiovascular exercise to improve flexibility, increase muscle strength, and enhance one's general levels of fitness.

For more information and to register by October 3, call SeniorsPlus at 1-800-427-1241 or visit [seniorsplus.org/AWLW](http://seniorsplus.org/AWLW).

**"We have some great raffles to benefit our SeniorsPlus Education Center and Long Distance Learning. We'll also offer rides on the Chondola to the top of the mountain for foliage viewing."**

**HOLLY ZIELINSKI, SENIORSPLUS' DIRECTOR OF COMMUNITY SERVICES**



*Contributed photo*

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# Retirement saving for late bloomers

Today's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-planning advertisements on television, the radio and the Internet.

Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it's important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

- **Pay down debts.** Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been wiped clean, you can then increase your retirement contributions.

- **Eliminate unnecessary expenses.** If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60 percent of their pre-retirement income each year they



are retired), start cutting back on unnecessary expenses and reallocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

- **Downsize your home.** Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly utility bills, property taxes and a host of additional expenses. Downsizing also means less maintenance, which

gives you more time to pursue your hobbies upon retiring.

- **Take on some additional work.** While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling.

Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable.

# Senior dating trends and tips

The first Baby Boomers will be turning 70 in 2016, and this generation remains one of the most influential in the country and around the world. Scores of products and services are now marketed to seniors, many of whom remain as active and socially aware as they were in their youth.

One aspect of senior marketing that is booming is dating and relationship products. Singles age 50 and older are increasingly relying on online dating sites and other methods to find love and companionship. Dating is no longer kids' play, and those who have been away from dating for some time may have to get reacquainted with the process in the modern age.

## Consider online dating

Data from Pew Research found one in two divorced or widowed seniors had remarried in 2013, and that trend figures to continue. Many seniors are using online dating sites to find their new matches. While websites geared to dating make it easier to get in touch with fellow singles, the relative anonymity of the process can make it challenging to separate the truth from some self-promoting hype on dating profiles.

Begin by relying on dating sites that have been tested and recommended. One to try is the AARP dating site partnered with How About We. In addition to its simplicity and small financial commitment, the site caters to the over-50 crowd and is backed by the AARP name. It's good for those looking for an activity partner as well as casual dating. Popular sites Match.com and eHarmony.com also boast high percentages of users age 50 and up.

Even after thorough consideration and conversation, online daters should exercise caution when meeting someone online and then in person. Profiles aren't always what they seem, and it's easier to fudge the facts when initiating contact over the Internet.

## Keep an open mind

It's easy to be preoccupied with the rigors of being an older adult and the responsibilities that still may rest on your shoulders. Part of the fun of dating when you were young likely had to do with throwing caution to the wind. But some of those same carefree aspects remain true whether you're dating at 17 or at 57. Laughter, fun, spontaneity, and the chance for some adventure are still the keys to making memorable dates.

## Sometimes it's who you know

The old adage of it's "who you know" and not "what you know" is applicable to dating. If you are ready to jump into the dating world again, ask your close friends or family members if they know anyone who might be in a similar situation.

Taking another stab at dating later in life can be both exciting and nerve-racking, but no matter how long it's been since your last first date, some aspects of dating are the same as ever. Just remember to have fun and don't be afraid to try new things.



Patrice A. Putman, Michael J. Levey,  
Sally M. Wagley and Tavis R. Hasenfus

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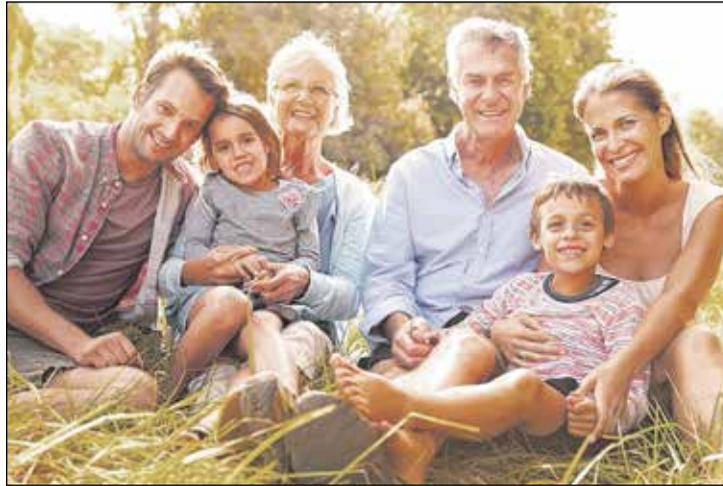
# Caring for grandchildren

In the not-so-distant past, it was quite common for various generations of a single family to live under one roof and for many different members of the family to play a role in raising the children.

But that dynamic slowly changed as families spread out geographically. However, when the economy faltered and parents of young children realized they needed help, many returned to the old way of doing things. Grandparents stepped up to look after their grandkids, and adults moved back home with their aging parents. Some seniors needed to move in with their children to make ends meet.

A study of data from the Rand Corporation found that, of the four million children living with their grandparents in the United States, 2.5 million live in three-generation households. Nearly 1.5 million live in split-generation households or ones in which grandparents are raising their grandchildren. The proportion of all grandchildren living in three-generation households, 3.6 percent, has been steady in recent years.

Research suggests that split-generation households are usually formed when parents are no longer able to take care of their children because of physical or mental illness, substance abuse, or economic problems. Three-generation households, on the other hand, are generally formed because of problems parents encounter living independently, such as through separation or divorce or due



to unemployment or economic need.

Caring for their grandchildren can elicit many feelings in grandparents, from nervousness to excitement about a fresh face around the house. Raising grandkids can be overwhelming for elderly men and women, but the following are a few tips that can make the process easier:

• **Explore your feelings.** When you acknowledge your feelings, you are on the right path to making things work and recognizing possible obstacles.

• **Expect mixed feelings from others.** Grandchildren and your own children also may be apprehensive about this new living situation. Encourage everyone to share their thoughts and come to a consensus on how things will be done. Expect it to take some time to establish a schedule, and don't be discouraged by any initial behavioral problems.

• **Take care of yourself.** Grandchildren, particularly young ones, can have a lot of energy and may require constant attention. Caring for such lively youngsters can be taxing on grandparents, who must make their own health and nutrition a priority. Give yourself some time for recreation and rest. Have grandchildren help out where they can. Don't feel you have to spend every moment entertaining them.

• **Ask for help when needed.** Reach out to friends or community members if you are feeling overwhelmed. There are a number of resources available to you, and many organizations, including AARP, have their own tips for assisting three-generation households.

Multi-generational households are common once again. Families who work together can make the most of such living arrangements.

# Preplan your funeral

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving.

To remove the burden and stress associated with funeral planning, many adults preplan their funerals. Adults can be as specific as they prefer to be when preplanning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Preplanning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to preplanning funerals.

• **Preplanning provides time to make the best decisions.** Men and women who preplan their funerals have ample time to decide just what they want their memorial services to be like and how they want to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

• **Preplanning ensures your wishes are honored.** Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace

of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes honored if they are not put in writing.

• **Preplanning can help control costs.** Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

• **Preplanning protects families faced with sudden death.** Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

Preplanning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.



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Make the costs of various eldercare services more affordable through the purchase of long-term care insurance.

## The basics on long-term care insurance

Various insurance plans protect individuals from financial calamity. Insurance works by requiring policy holders to pay a premium. In the event of an accident or incident, a claim can be filed and the insurance company will reimburse the person for expenses, minus the deductible.

Health insurance is one type of insurance that people have to manage their health and well-being. There's also another, perhaps lesser-known insurance that can prove invaluable. It is called long-term care insurance.

Long-term care insurance, or LTCI, is an insurance product that is found primarily in the United States, Canada and the United Kingdom. LTCI generally covers assisted living needs, home care, hospice care, adult daycare, and other requirements of senior living and/or health management. People who invest in LTCI are planning ahead for the times when they may no longer be able to care for themselves without assistance. LTCI will help offset the ever-rising costs associated with specialized senior housing and nursing facilities.

Traditional healthcare insurance and government-sponsored plans (i.e., Medicare in the United States) will not pay for daily, extended care services. The AARP notes that these

other plans may only cover a short stay in a sub-acute rehabilitation center or nursing home, or pay for a limited amount of at-home care. LTCI can help families finance the cost of medical care when all other options will not.

LTCI should be looked into early in life, as policies often cost less if purchased when one is younger and in good health. People in poor health or already receiving long-term care services may not qualify for LTCI outright. But there are some workarounds, including buying a limited amount of coverage or coverage at a higher "nonstandard" rate. Some policies do not require medical underwriting, and these may be advantageous to people with preexisting health conditions.

When shopping for policies, look into how long LTCI will pay. Some policies include limits on how long or how much providers will pay for care, with some plans maxing out at two to five years. Other policies may not implement a term limit.

Speak with a tax specialist as well, as premiums paid on a long-term care insurance products may be tax deductible.

Long-term care insurance is a way for individuals to finance the often expensive costs for medical services that may be required as one ages.

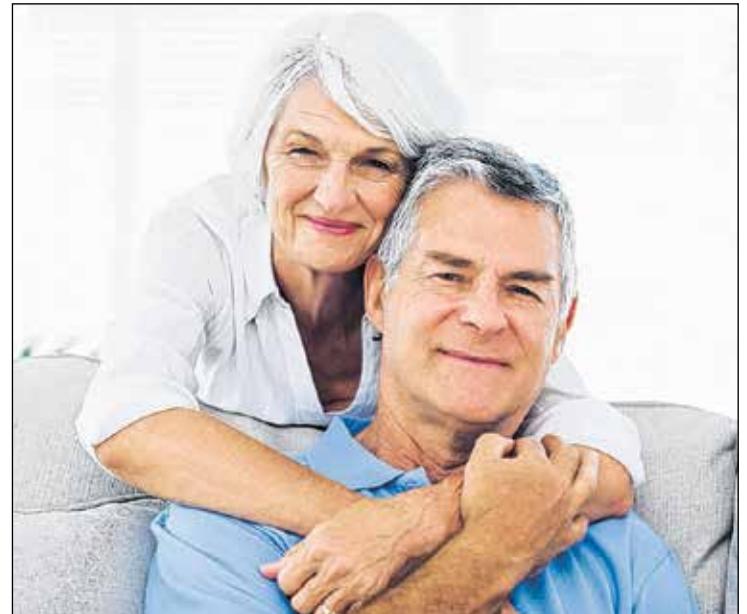
# How to determine if downsizing is for you

As men and women retire or approach retirement age, many opt to downsize their homes. Such a decision can save older adults substantial amounts of money while also liberating them from the hassle of maintaining large homes they no longer need.

Downsizing to smaller homes or apartments is a significant step, one that homeowners should give ample consideration before making their final decisions. The following are tips to help homeowners determine if downsizing to smaller homes is the right move.

- **Get a grip on the real estate market.** Downsizing is not solely about money, but it's important that homeowners consider the real estate market before putting their homes up for sale. Speak with a local realtor or your financial advisor about the current state of your real estate market. Downsizing can help homeowners save money on utilities, taxes and mortgage payments, but those savings may be negated if you sell your house in a buyer's market instead of a seller's market. If you think the current market won't get you the price you are hoping for, delay your downsize until the market rebounds.

- **Take inventory of what's in your house.** Empty nesters often find that their homes are still filled with their children's possessions, even long after those children have entered adulthood and left home. If the storage in your home is dominated by items that belong to your children and not you, then downsizing might be right for you. Tell your children you are thinking of downsizing and invite them over to pick through any items still in your home. Once they have done so and taken what they want, you can host a yard sale, ultimately



donating or discarding what you cannot sell. Once all of the items are gone, you may realize that moving into a smaller place is the financially prudent decision.

- **Examine your own items as well.** Your children's items are likely not the only items taking up space in your home. Take inventory of your own possessions as well, making note of items you can live without and those you want to keep. If the list of items you can live without is extensive, then you probably won't have a problem moving into a smaller home. If you aren't quite ready to say goodbye to many of your possessions, then you might benefit from staying put for a little while longer.

- **Consider your retirement lifestyle.** If you have already

retired or on the verge of retirement and plan to spend lots of time traveling, then downsizing to a smaller home may free up money you can spend on trips. And if you really do see yourself as a silver-haired jetsetter, then you likely won't miss your current home because you won't be home frequently enough to enjoy it. If travel is not high on your retirement-to-do list but you have a hobby, such as crafting, restoring classic cars or woodworking, that you hope to turn into a second profession, then you might benefit from staying put and converting your existing space into a workshop.

Many retirees downsize their homes, but this decision requires careful consideration of a variety of factors.

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# When managing someone else's money or property pay close attention to fiduciary laws

**BY JOHN E. NALE**  
*Elder Law attorney*  
*Special to the Sentinel & KJ*

When you have been named or accept the role of managing someone else's money or property, you are a fiduciary. As a fiduciary you are by law required to manage the money or property for their benefit, *not yours*.

You may become a fiduciary in a number of different ways. You may be named or selected but no matter how you get there, once there, the rules and the law are the same.

You may be named by the Social Security Administration as a representative payee or by the Department of Veterans Affairs as a VA fiduciary. You may be named by the court as someone's guardian or conservator; or you could be selected by the person to serve as their agent under a power of attorney or trustee of their trust. In all instances you are managing someone else's money or property. By law you must act only in their best interests, being careful and prudent, keeping their money and property separate from yours and keeping good records. You must abide by all four of these standards.

**Things you must do and things you must not do.**

You must make sure the person's day-to-day needs, such as food, clothing and shelter are met. You must pay the person's bills, taxes and other obligations on time. You must deposit their money in a

savings account and protect their money from false creditor claims and scams.

**You must not mix your money with their money.**

You must not borrow from their money or make gifts to yourself or others. You should not pay yourself for services unless specifically allowed and approved in writing.

**When keeping money separate, separate means separate.**

Never deposit the other person's money in your account, or your money in their account. You should not be a joint owner of their account. You should pay your expenses with your money and their expenses with their money. Never mix the two.

**Finally, keep good records and report as required.**

Keep a list of the money and property you begin with and what you receive throughout. Keep a list of what you do with the money. Keep receipts of all expenses with NO exceptions. From your list, which can and should be the checkbook register, file reports to the appropriate agency or court as required.

If you have any questions regarding your duties and obligations, you should consult with an experienced Elder Law attorney.

*John Nale is an Elder Law attorney with offices in Waterville. He can be reached at 660-9191 or at [john@nalelaw.com](mailto:john@nalelaw.com).*



*Contributed photo*

Elder Law Attorneys, John and Mark Nale of Nale Law Offices.

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Part-time consultant work may be just what retirees are looking for to fill their time and earn some extra money.

## Great part-time jobs for retirees

Upon retiring, many newly minted retirees find themselves looking for ways to fill their free time. Hobbies may not take up too much time, and travel can stretch retirees' budgets.

One way that retirees can make great use of their free time and make a little extra money is to find part-time employment. Part-time jobs can help retirees maintain their connections with their communities, whether it's their professional community or the community in which they live, while also providing a sense of purpose. Retirees interested in finding part-time work may want to consider the following jobs.

• **Consulting work:** Many retirees have long résumés, and that experience is still valuable even after retirement. Consulting firms often hire experienced businesspeople on a project or contract basis, which can be great opportunities for retirees to fill their time and make sizable amounts of money without having to commit to long-term employment.

• **Teaching:** Retirees can also put their professional experience to work in the classroom. Inquire about teaching opportunities at a nearby university or even the local high school. Such opportunities may only be available on a volunteer basis,

but some might pay part-time salaries or small stipends. Either way, many retirees find that working with young people helps them stay young, and passing on lessons learned to younger generations can provide a strong sense of purpose.

• **Seasonal work:** Seasonal work is another great way for retirees to fill their time and make a little extra money along the way. Come the holiday season, retirees should have no trouble finding seasonal retail work at their local malls or shopping centers. In warmer months, retirees may find seasonal employment at area beaches, golf courses or parks.

• **Sports teams:** Retirees who live in cities with professional sports teams may be able to find work with their favorite franchise. Professional sports

franchises often rely on retirees to staff in-game positions like ushers and concessions employees, and some may even hire retirees to greet fans. While the pay might not be great, such positions are ideal for retirees who happen to be big sports fans.

• **Crafts:** Retirees with a love of crafting can turn their hobby into income. For example, Etsy.com makes it easy for creative entrepreneurs to post their creations and sell them to buyers all over the globe. Sellers often dictate how quickly they can make and ship products, so retirees need not feel worried about being rushed.

Many retirees still work even after calling it a career, and opportunities abound for men and women looking to fill their time and make a little extra money along the way.

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## Ways to stretch your money further

Living on a fixed income after retirement requires that many retirees make some financial concessions. Retirement income likely won't equal the income professionals earned while they were still working, so men and women approaching retirement may want to begin prioritizing their purchases and choosing which luxuries they can and cannot live without going forward.

Managing on a fixed income may necessitate some changes, but a little frugality and financial wherewithal can ensure seniors need not compromise too much during their golden years.

• **Change your dining habits.** Many people enjoy meals out on the town after getting home from work and spending time with the family. Retirees have more flexible schedules, and adjusting the time of day when they dine out can add up to considerable savings. Many brunch and lunch offerings are less expensive than dinner menus, and seniors can use this to their advantage. Meet up for lunch and spend less. If you prefer take-out, order from the lunch specials and then reheat your food at dinner-time.

• **Ask about senior discounts.** Various restaurants, stores and other retailers offer senior discounts. Inquire about discounts before making purchases and take advantage of any offers.

• **Pool your resources.** Bulk shopping clubs enable individuals to save money on the cost of many goods and services. However, for seniors living in two-person households, it may seem counterintuitive to purchase items in bulk. Split the cost of shopping club memberships with fellow retirees. This allows you to get discounted prices without having to store excessive amounts of food.

• **Shop around.** Instead of shopping only at stores you're familiar with, go where the deals are. Many people are surprised to learn that drug stores often charge less than supermarkets for personal grooming products and household supplies. Shopping online also may yield some good deals. Before making any online purchases, familiarize yourself with shipping costs, which may negate the savings.

• **Sign up for rewards programs.** Rewards programs may lead to a few extra promotional emails throughout the week, but the savings reaped can be considerable and well worth nuisance of seeing your spam folder fill up each day. Many savings clubs have replaced traditional coupons, saving seniors the effort required to scan circulars looking for deals.



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# Should I give my house to my children?

## *It's a decision that needs much research*

BY SALLY M. WAGLEY, ESQ.  
Special to the Sentinel & KJ

A question I often hear from clients is: "Should I give my house (or camp) to my children?" Clients often believe that deeding the house to others will save the property in the event of nursing home expenses. They may also want children to help with taxes, insurance and maintenance, or they may be concerned about probate court. It is essential for any client considering this move to know the risks and benefits of it.

### Possible benefits:

If the client is able to go five years without needing nursing home care, but later does need such care, the property will not count against the client if the client seeks financial help from the MaineCare (Maine Medicaid) program.

If the property is not in the client's name at death, the State and other creditors will not have a claim against the property.

As a condition of transferring the property (especially a camp), children may agree to pay all or part of the property-related

expenses.

The client may, if desired, maintain a degree of control over the property with a life lease.

### Possible risks (and ways to reduce risks):

**Nursing home expenses:** If the client needs nursing home care within five years after deeding the property, and if the client needs to apply for MaineCare (Maine Medicaid), the client will be penalized for the gift. The client will either have to go without the needed care for a period of months or ask the children to pay these costs.

**Loss of control:** Having given the property away, the client will need to get approval from the children if the client wants to sell or refinance the property. (The client can, however, maintain the right to live in or use the property by insisting on a life lease.)

**Child's creditors or divorce:** If the child gets into financial trouble or bankruptcy or gets divorced, the child's creditors or ex-spouse may be able to obtain an interest in the property. (The transfer of the property to an

irrevocable trust may offer some protection against a child's creditors or ex-spouse.)

**Child's unexpected death:** If a child unexpectedly dies before the parent, the property may go to the child's own heirs. (The irrevocable trust or a joint ownership arrangement may be helpful in this circumstance as well.)

**Tax consequences:** If the client transfers a residence to a child and later decides to sell it, there will be a capital gains tax, as the client will no longer be able to use the IRS primary residence exclusion. The client may also lose property tax exemptions. In addition, the child may later, upon selling the property, pay a higher capital gains tax than if the child inherited it (unless a life estate or similar arrangement is used).

### Questions for clients:

Before assisting a client with

the transfer of property, I ask the client a number of questions, including:

How is your health? What are the chances that you might need long term care in the next five years?

Do you have long term care insurance?

Do you have enough money to pay for nursing home care for all or most of the next five years?

Are you willing to give up a degree of control to your children?

In short, there is no simple answer to the question "Should I give my property to my children?" While this may be a reasonable step for some clients, for others (especially older people with chronic health problems and little savings) the risks may be too great. Any client considering this move should first obtain legal advice from a skilled estate planning or elder law attorney.

*Sally M. Wagley practices elder law, estate planning and estate administration with the firm of Levey and Wagley, P.A. in Winthrop, Maine. She may be reached by calling 377-6966 or through the website at leveyandwagley.com.*

If the client transfers a residence to a child and later decides to sell it, there will be a capital gains tax, as the client will no longer be able to use the IRS primary residence exclusion. The client may also lose property tax exemptions. In addition, the child may later, upon selling the property, pay a higher capital gains tax than if the child inherited it (unless a life estate or similar arrangement is used).

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# Interesting ways to enjoy travel

Research indicates that traveling is at the top of the list of interests motivating today's men and women over the age of 50.

Seniors are perhaps the most likely demographic to indulge their love of traveling. Retirement leaves lots of time for recreation, and many choose to spend that time on the road. Travel also can improve adult longevity, say geriatricians at the University of Arkansas.

Those in the travel industry understand that men and women over 50 comprise a large percentage of their customers and have catered many travel packages toward this influential demographic. The following is a look at some of the more popular travel opportunities for men and women over 50.

- **Genealogical tourism:** This is one of the fastest-growing markets in vacation travel. Genealogical tourism involves individuals traveling to areas of historical significance for their families, such as churches where past relatives may have married and villages where grandparents or cousins once resided or were employed. This can create a tangible link to one's past and open up more opportunities to learn the varied genealogical history that has shaped a family, and even one's personal identity.

- **Extended vacations:** Seniors may have the capacity to devote more time to travel and not be caged in by strict time constraints. That makes them eligible for extended vacations. These can include long-term rentals in tropical locales, several-week sightseeing cruises or guided tours overseas that touch on several different countries or cities during the trip.

- **Off the beaten path:** Adventurous travelers may not be content to stick to the resort lifestyle or standard vacation options. Active men and women over 50 are charting their own vacation courses with bucket list-style vacations that may be off the beaten path. Travelers who have always aspired to climb a mountain or see a rain forest may be inclined to realize these goals as they get older. Nontraditional tours can include living like indigenous peoples or following the footsteps of early explorers.

- **All-inclusive tours:** All-inclusive packages remain a popular option for travelers of all ages. These vacation packages charge one price for accommodations, entertainment, sightseeing, food, and many other amenities. All-inclusive vacations remove some



of the headaches associated with organizing various components of travel so that a person can focus on relaxation and having fun.

- **Singles meets:** Single vacationers over 50 may want to meet other men or women in their age bracket in the hopes of finding romance. These vacations double as relationship mixers and give men and wom-

en the opportunity to mingle with others in similar situations without the pressure of traditional dating.

Travel is a way to see the world, meet new people and experience various cultures. Seniors increasingly embrace travel because they have both the time and the means to take vacations.

## Elder Law Tracy M. Nale, Attorney

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# Medication mismanagement can be prevented

Medication management is an important issue for seniors and their families. Failure to properly manage medications can threaten the lives of seniors, highlighting the emphasis families must place on ensuring seniors take their medications in strict adherence to their physicians' instructions.

Polypharmacy, or the taking of multiple medications for different conditions, can be a potential health hazard for the thousands of seniors who must manage health conditions with prescription drugs. Harmful drug interactions are a result of the confusion that can arise when seniors take multiple medications at the same time. The American Society of Health-System Pharmacists estimates that more than 34 percent of sen-

ior citizens are prescribed medications by more than one physician, and 72 percent use medications they were prescribed more than six months prior. Many people also have begun "pharmacy shopping" to save money. According to a study published in 2010 in American Nurse Today, 44 percent of men and 57 percent of women older than age 65 take five or more medications per week, with some taking as many as 10.

Medication confusion is one risk, but older adults also metabolize medications differently than young people. As a result, they may be more susceptible to overdose or other ill effects. Families looking to help seniors effectively manage their medications should consider the following tips.

• **Keep a running list of medications.** Maintain a list of all medications being taken, noting both prescription and over-the-counter medications and any supplements and herbs. Provide a copy to any new doctors you visit and any new pharmacies you patronize.

• **Use pill sorters.** Medication sorters can keep medications organized and eliminate some of the personal error in medication management. Organizers have daily slots and may also differentiate between nighttime and daytime medications.

• **Understand why each medication is being prescribed.** Ask your pharmacist and doctor to explain why each medication is prescribed. This information should be printed on the prescription label. Some drugs designed for one symptom may actually be used to treat other issues as well.

• **Ask for help.** Some seniors may benefit

from friendly reminders from a loved one regarding when to take certain medications, especially if they need to take multiple doses throughout the day. Cognitively impaired seniors may require the services of a visiting nurse or another caregiver.

• **Recognize that not all medications are right for seniors.** The American Geriatrics Society maintains a list of medications that older adults should avoid or take with extreme caution. Some drugs pose a high risk of side effects or interactions, while others are less effective. Discuss alternatives with your physician if you are prescribed one of these medications.

• **Keep a medication diary.** Record any side effects that occur and how the medications make you feel. Always bring up issues promptly with a doctor.

Proper medication management can help seniors avoid drug-related accidents or worse.

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# Cut the costs of your prescriptions

The costs of filling prescriptions is simply too big to bear for many people, even now that the Affordable Care Act has greatly reduced the amount of people who are uninsured. A survey from the Commonwealth Fund found that 35 million people in America failed to fill a prescription in 2014 because of the cost of the medication. That figure represents an improvement from 2010, when 48 million people did not fill their prescriptions due to the costs of those medications, but it still serves to highlight a

need many people have to cut the costs of their medicine.

Though people who cannot afford to fill their prescriptions often feel helpless, there are a handful of ways they can cut the costs of their medications and start feeling better.

• **Discuss changes with your physician.** Perhaps the simplest way to cut prescription costs is to discuss medication options with your physician. Brand-name drugs are typically more expensive than generic alternatives, so speak with your

physician about generic drugs or less costly brand-name drugs that may treat your condition as well as expensive brand-name drugs do.

• **Consider Patient Assistance Programs.** Sometimes referred to as "Pharmaceutical Assistance Programs," Patient Assistance Programs, or PAPs, can greatly reduce the burden of prescription drug costs. Sponsored by pharmaceutical companies, PAPs distribute billions of dollars to patients who otherwise could not afford

their medications. Eligibility criteria varies depending on the program, but men and women struggling to pay for their prescriptions can speak with their physicians about PAPs.

• **Consult your member organizations.** If you are a member of the AAA automotive group or the American Association of Retired Persons, you might be eligible for medication discount cards free of charge. These cards provide discounts on your medications, but some come with expensive fees upfront.

Look for no-fee cards, such as those offered to AAA and AARP members or others offered by nonprofit organizations, before considering options offered by pharmaceutical companies or other for-profit businesses.

• **Contact charitable organizations.** Some charitable organizations, such as the National Organization for Rare Disorders and maybe even some local nonprofits, offer prescription assistance to people in need. Visit NORD online at [www.rarediseases.org](http://www.rarediseases.org).

# Senior Services Directory

Contact these businesses and organizations that care for and serve our community of valued senior citizens.



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**Make a Difference by Volunteering**

The Long-Term Care Ombudsman Program is looking for individuals who are interested in joining a group of dedicated volunteers who visit residents in long-term care facilities across the state. Volunteer Ombudsman are advocates who provide a voice for the concerns of long-term care consumer who are living in a nursing home, residential care home or assisted living facility. Volunteers make regular visits, observe conditions and engage residents in conversation to learn about problems or concerns they may have regarding care and services. The Ombudsman Program has both a federal and state mandate to provide advocacy for long-term care consumers. For more information or assistance, contact us at 1-800-499-0229.

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# Eating right can improve quality of life

Eating the right foods is one way to age well. According to Ralph Felder, M.D., Ph.D., coauthor of "The Bonus Years Diet," reversing the aging process internally is more difficult than outward cosmetic changes. But the right foods can go a long way toward increasing both life expectancy and quality of life. Those who want to employ diet to increase their life expectancy may want to start adding more of the following foods to their breakfast, lunch and dinner plates.

• **Broccoli, grapes and salad:** According to Health magazine, researchers have found that compounds in these three foods boast extra life-extending benefits.

• **Berries:** In addition to their abundance of antioxidants, berries have other benefits. A 2012 study from Harvard University found that at least one serving of blueberries or two servings of strawberries each week may reduce the risk of cognitive decline in older adults.

• **Fruits and vegetables:** Produce is good for the body because it's low in calories and high in fiber, vitamins and other nutrients. Numerous studies have indicated that diets plentiful in fruits and vegetables help people maintain a healthy weight and protect against cardiovascular disease.

• **Whole grains:** Whole grains pack a lot of nutrition into a low-calorie food. Whole grains help protect against type 2 diabetes, and research-

ers at the University of Texas Health Sciences Center found study participants whose diets included plenty of whole grains and fruit cut their heart disease risk by almost half compared to those whose diets favored meat and fatty foods.

• **Red wine:** A glass a day for women and no more than two glasses daily for men can be beneficial. Moderate consumption of red wine has been shown to slow age-related declines in cardiovascular

function, according to the American Heart Association.

• **Fiber:** Increase your fiber intake for a longer life. Research from The American Journal of Clinical Nutrition finds that the more fiber you include in your diet, the lower your risk of coronary heart disease. The daily recommendation is 25 to 35 grams.

While there may be no such thing as the fountain of youth, a healthy diet can help men and women prolong their lives.

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# MaineGeneral Pulmonary

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Dr. Akshu Balwan completed residency training in internal medicine at Johns Hopkins University - Sinai Hospital of Baltimore, MD, and completed a fellowship in pulmonary and critical care medicine at Maine Medical Center. He is certified by the American Board of Internal Medicine (ABIM).

Dr. Arun Ranganath completed an internal medicine residency at Berkshire Medical Center, Pittsfield, MA. He is ABIM-certified and completed a fellowship in pulmonary and critical care medicine at Maine Medical Center.

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