



Prime *Times*

Volunteering

*Enhances both mental
and physical health*

SUMA Senior College

Fun and learning in later years

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&

Retirement:

*A time for
new hobbies,
physical fitness
and fun*

Volunteering has been shown to enhance both mental and physical health

WANDA CURTIS
Correspondent

One way that retired seniors can stay connected with their local community is through volunteering. Research studies show that people who donate their time feel more socially connected and those connections help to prevent loneliness and depression.

Carnegie Mellon University researchers reported in an article in the June 2013 "Psychology and Aging" journal that volunteering may also benefit physical health. Researchers found that adults, age 50 and over, who volunteered at least 200 hours, in the preceding 12 months were less likely to develop hypertension than non-volunteers.

Here in Central Maine those interested in volunteering, for whatever reason, can find many opportunities to donate their time and talent in their own community.

Director of Thayer Operations and Patient & Guest Relations at MaineGeneral Medical Center, Sarah Kalagher said they currently have more than 400 volunteers who assist at Thayer in Waterville and at the Alford Center for Health in Augusta. She said that many of their volunteers are seniors.

"They provide an invaluable service to medical center staff and patients," said Kalagher.

"We're very fortunate to have them."

According to Kalagher, many senior volunteers work at the Welcome Center helping patients and visitors navigate their way through the hospital. She said that often involves a lot of walking which may not work for some senior volunteers. However, she said there are also opportunities to volunteer in patient access areas which involve a lot of patient interaction but not as much walking.

"The first thing that we do is find out what a person is interested in," said Kalagher.

"Then we try to match



Contributed photo

Seniors may also volunteer in Maine General's HELP program which involves visiting inpatients at risk of developing delirium during their stay. Responsibilities might include helping with meals, chatting with patients or playing a game of cribbage.

them up according to their interests."

Seniors may also volunteer in Maine General's HELP program which involves visiting inpatients at risk of developing delirium during their stay. Responsibilities might include helping with meals, chatting with patients or playing a game of cribbage.

Seniors who enjoy working with children may volunteer in the SMILEY program which involves bringing first graders from local schools to the medical center to learn about the hospital and help to alleviate their fears.

Volunteers work in the Auxiliary Gift Shop, the Renew! Shop for Women, and the HACCC Cancer Boutique. There are also opportunities for involvement in fundraising activities organized by the Auxiliary.

Any senior interested in volunteering at Thayer or the Alford Center for Health should contact the volunteer offices at 872-1225 or 626-1243. They can also email david.king@mainegeneral.org.

org. Volunteers will be asked to submit to a criminal background check and health screening if they have direct contact with patients.

Another program enlisting the help of retired seniors is RSVP (Retired & Senior Volunteer Program) based at the Alford Center for Health. RSVP is the largest volunteer network in the U.S. for persons age 55 years and older. That program engages people in the 55-plus age bracket in volunteer services that meet critical community needs such as local food banks, veterans programs, literacy programs, health and wellness programs, and more.

RSVP volunteers may be eligible for a monthly mileage stipend. The RSVP office is located at 10 Water Street, Suite 302 in Waterville and can be reached by calling (207) 861-3428 or by emailing ruth.stamand@mainegeneral.org.

Maine General Hospice also enlists the services of many retired seniors to serve as patient care volunteers. These volunteers receive 32 hours of comprehensive training. Kalagher said that volunteers are asked to commit about four hours per week to provide emotional and practical support to hospice patients and families. She said the volunteers don't provide medical or personal care. Other seniors may serve as equipment program volunteers, delivering and picking up medical equipment loaned to hospice patients. Anyone interested in volunteering with Maine General's Hospice can call (207) 626-1779.

Bereavement volunteers are trained to work one-to-one with grieving adults who aren't ready to attend a support group. Hospice also trains volunteers to be adult and youth support group facilitators. The adult group runs for six weeks. The group for children and teens usually lasts seven weeks.

"Many of the services Maine General Hospice Volunteers of Kennebec Valley offer are funded by

donations and fundraising events," said Kalagher. "We welcome community members to help us in these endeavors."

Additional volunteer opportunities are available at the Adult Alzheimer's Care Center (207) 626-1770, Maine General Rehabilitation & Long-term Care at Graybirch (207) 621-7100 and Maine General Rehabilitation & Long-term Care at Glenridge (207) 626-2600.

Director of Volunteer Services at Inland Hospital Maggie Simpson said that they also have many opportunities for seniors who would like to volunteer. She said the first step is to fill out a volunteer application after which she meets with individuals to discuss their interests. Inland also requires a criminal background check, a TB test, and immunization screenings. For more information, call (207) 861-3325.

Spectrum Generations (Central Maine Area Agency on Aging) is currently recruiting volunteers to help with the Meals on Wheels program. Volunteer coordinator Betty La Bua said that they have a need for drivers to deliver meals and provide friendly visits to seniors and homebound people. She said there's an urgent need for substitute drivers in the Augusta area and for a driver on their Tuesday morning Unity route. She said that seniors can also volunteer to help with packaging meals. Anyone interested in volunteering can contact Betty La Bua at (207) 620-1662.

Another Spectrum Generations program currently recruiting volunteers is the Legacy Corps program which provides companionship respite for veterans, military families, and their caregivers. La Bua said that volunteers will receive up to 90 hours of training, a monthly taxable living allowance, and the opportunity to qualify for an education award.

She said there are currently 25 families waiting for a volunteer.

SUMA Senior College has the secrets for more fun and learning in later years

BY UMASC

Special to the Sentinel & KJ

Are you in on one of the best-kept secrets in Central Maine? It's UMA Senior College (UMASC). Though 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.

Some seniors may find the idea of "college" off-putting, but in reality this organization offers an experience that is quite different from a regular institute of higher learning. In fact some have said that it is "how college ought to be."

At UMA Senior College learning is not only about improving your mind, but also about having a good time doing it. Along with a wide variety of classes offered, students enjoy the opportunity to meet new friends and to maintain connections with old pals. In fact one of the stated purposes of Senior College is to enrich the social life of people of retirement age. Best of all, there are no exams, and homework, if any, is optional.

Students participate for the joy of learning, and the sole compensation for instructors is the opportunity to teach students who are eager to learn and who are at least fifty years old. Except for a part-time administrator, the entire operation is run by volunteers at no public expense. Take a course at a price you can afford with no grades or pressure. Interact and learn with classmates and instructors your own age.

At UMASC classes typically meet two hours a week for eight weeks; topics are suggested by students or are chosen by volunteer instructors on subjects about which they wish to share knowledge or experience. 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 the natural world. Sometimes there are courses of practical value on topics such as financial and legal matters pertinent to older people, computer and internet skills, or issues related to seniors' health such as improving

balance and choosing the right foods. History courses on the Revolutionary and Civil Wars have always been popular. For the more studious, there are literature courses, classes involving political or philosophical issues, or the relationship between science and religion. Recently, "activity" courses have been added: one on bridge for beginners, and one on petanque. Both have spawned offspring with groups forming clubs that continue to play.

There are typically twenty-five courses each semester; not all these topics are offered every semester, but there is always variety. The cost is nominal: Annual membership in UMASC is \$25 (valid in any of the seventeen senior colleges in Maine) and \$30 tuition per course (scholarships available).

Almost all of the books or other materials are provided free of charge. Oh, and yes, there are also poetry groups, book groups, walking groups, a bridge club, a petanque club, and a dining club that are free to our members (except for the meals). We also offer free "Brown Bag" lectures every Tuesday in January and February on a variety of topics.

Equally exciting is the UMASC Concert Series which brings top-notch popular, folk, bluegrass, and classical music eight Sunday afternoons a year to all area residents. Most concerts are held in UMA's Jewett Auditorium. Ticket prices are intentionally kept low at \$10 for adults, \$5 for students, and children are free. The 2017-18 series includes *Novel Jazz*, Oct. 29; *Paul Sullivan*, Nov. 19; *Downeast Brass w/ Jay Zoller, organist*, Dec. 17; *The Don Roy Ensemble*, Jan. 7; *Augusta Symphony Orchestra Ensembles*, Feb. 11; *Maine-ly Harmony and Back Bay Four*, March 11; *State Street Traditional Jazz Band*, April 8; and *Chiharu Naruse*, May 20.

UMASC's newest program is The Forum on the Future Series, designed to provoke discussion on the kind of future we want for our grandkids or on topics of pressing interest to senior citizens. During the 2016-17 academic year,

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 the natural world. For the more studious, there are literature courses, classes involving political or philosophical issues, or the relationship between science and religion.



expert featured speakers and panelists gave presentations on: Transportation – Mobility While Aging in Place; Maine's Economy – Options and Opportunities; Climate Change – How Maine Will Cope; and Women in Leadership. There is always ample opportunity for audience members to interact with the speakers, and these events are free and open to all.

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 standing and ad hoc committees which are overseen by a capable and dedicated board of directors; this has proven to be both efficient and effective.

Get to know of a little-known secret - Senior College activities can and will enhance life. Begin to learn how to make later years full of fun and full of learning. For more information, call 621-3551, or email UMASC@maine.edu; the web address is umasc.org. Check out the website for information about this fall's offerings and additional information about the concerts and Forums on the Future.

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Aging Well Living Well Expo set for Oct. 6

BY SENIORSPLUS

The tenth annual Aging Well Living Well Expo will be held Friday, October 6 at the Grand Summit Hotel and Conference Center at Sunday River in Bethel, Maine. Featuring workshops and lectures, the day-long event is a learning opportunity for adults.

The Aging Well Living Well Expo is presented by the nonprofit SeniorsPlus, the designated Agency on Aging for Western Maine. Tickets for the Expo, which runs from 8:15 am to 4 pm on October 6, are \$25 per person and include breakfast and lunch, as well as entrance to workshops. Tickets can be purchased at seniorsplus.org or by calling 1-800-427-1241. Raffle and chondola ride tickets may be purchased for an additional fee. Seats are limited, advance registration is strongly recommended.

Attendees are invited to explore necessary, serious learning, such as estate planning and Medicare 101, as well as first-time explorations like line-dancing, essential oils, and model railroading. The



Contributed photo

The Aging Well Living Well Expo presented by the nonprofit SeniorsPlus returns on Friday, October 6 at the Grand Summit Hotel and Conference Center at Sunday River in Bethel, Maine. The day-long event offers almost 30 workshops. The keynote address will be by Maine author and inspirational speaker Lee Ann Szeg and will focus on the art of creating a time capsule.

more than twenty workshops to be presented at the Expo cover

a range of topics including law, health, exercise, cooking, and art.

Workshop titles range from “Antiques and Collectibles,” to “Self Defense and Safety Awareness,” to “Diabetes 101.” Workshops run 75 minutes each.

In celebration of the tenth anniversary of the Expo, there will be musical entertainment by the duo “Old School.”

The Expo begins with a breakfast keynote address by Maine author and inspirational speaker Lee Ann Szeg. She will lead the audience in creating a unique time capsule commemorating the event as well as teaching attendees how to create their own family time capsule.

“Our goal is to offer new learning opportunities to enlighten and encourage active aging and improved quality of life,” said Betsy Sawyer-Manter, President and CEO of SeniorsPlus. Almost 300 attendees attended the Expo last year. A complete schedule of programming can be found at the SeniorsPlus Web site seniorsplus.org.

Major sponsors of the Expo are Turner Publishing, Inc., Healey & Associates, The Chapman House Home for Senior Women,

Homecare for Maine, Martin’s Point Health Care, Beltone, CBRE/The Boulos Company, St. Mary’s Health System, Health-centric Advisors and Woodlands Senior Living.

The mission of SeniorsPlus is to enrich the lives of seniors and adults with disabilities. Established in 1972, the organization believes in supporting the independence, dignity and quality of life of those we serve.

SeniorsPlus covers Androscoggin, Franklin, and Oxford counties, where it is the Agency on Aging and the Aging and Disability Resource Center. The agency focuses on older adults, adults with disabilities, and families, and offers a network of support, including information and assistance, short-term case management, Medicare counseling, caregiver support and respite, prevention education, and Options Counseling. It provides nutritional services including Meals on Wheels and community dining in our tri-county, largely rural territory. Annually, SeniorsPlus serves 12,000 individuals.

Waterville begins the road to an AARP age-friendly community

BY JOHN NALE, ATTORNEY
Special to the Sentinel & KJ

An age-friendly community supports healthy aging, which in turn improves the wellbeing, satisfaction and quality of life for all residents – of all ages.

With all the good things that are happening in Waterville right now and with the growing popularity of AARP’s Age-Friendly Community initiative, myself and Co-Chair Jen Coane, of Colby College, met to organize the Waterville Age-Friendly Community initiative. We have met regularly over the last year and with the help of many good local volunteers, have completed an assessment of the eight livability domains that influence the health and quality of life of people living in our community. AARP identifies the eight livability domains and what they represent as follows:

Outdoor Spaces and Buildings: Availability of safe and accessible recreational facilities.

Transportation: Safe and

We have prepared an anonymous survey for Waterville residents to complete which will help us understand your needs, thoughts and ideas about what our community needs to make it more age-friendly.

affordable modes of private and public transportation.

Housing: Availability of home modification programs for aging in place as well as a range of age-friendly housing options.

Social Participation: Access to leisure and cultural activities, including opportunities for older residents to socialize and engage with their peers as well as with younger people.

Respect and Social Inclusion: Programs that promote ethnic and cultural diversity, as well as multigenerational interaction and dialogue.

Civic Participation and Employment: Paid work and volunteer activities for older residents and opportunities to engage in the formulation of

policies relevant to their lives.

Communication and Information: Access to communications technology and other resources so older residents can connect with their community, friends and family.

Community Support and Health Services: Access to home-based care services, health clinics and programs that promote wellness and active aging.

Now that we have completed our assessment of the livability domains and the initiative has been approved by the Waterville City Council, we need to hear from you. We have prepared an anonymous survey for Waterville residents to complete which will help us understand your needs,



thoughts and ideas about what our community needs to make it more age-friendly. It should take less than 5 minutes to complete the survey, but it could give you and others a lifetime of healthy living.

We ask that you please take a moment to visit the age-friendly website at waterville-me.gov,

click on “Aging Well in Waterville Survey” and tell us a little bit about yourself and how we can improve your quality of life – no matter what your age.

You can also pick up a survey at the Muskie Center, 38 Gold Street, Waterville, or call my office at (207) 660-9292 and I will mail one to you.

“Should I give my house to my children?”

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, for others (especially older people with chronic health problems and little savings) the risks may be too great.

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. It is essential for any client considering this move to know the risks and benefits.

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 or life estate.

Possible risks (and some 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) within that time frame, 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 to ask:

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 an experienced elder law attorney.

The information provided here is for educational purposes only, and should not be construed as legal advice or an answer to a specific legal problem.

Sally M. Wagley and the other attorneys at Levey, Wagley & Putman, P.A. (a firm in Winthrop), practice elder law, estate planning and estate administration, leveyandwagley.com.



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Busy or disinterested women often neglect essential financial and estate planning

BY KATE CONE
Correspondent

In their thirties, women are most often consumed with establishing careers, starting and raising a family, keeping fit, maintaining friendships and just plain getting enough sleep. In mid-life, the kids have flown the nest, retirement beckons and the treadmill in the bedroom is covered with clothes. They may have gotten divorced, lost a spouse or remarried. They're busy, and frankly don't want to think about getting any older than they are, not to mention dying someday. All the more reason, according to professional financial planners, that the one thing women in their forties and older should not avoid in their "autumn" years, is estate planning.

"The most important thing I can tell anyone in mid-life is 'don't put off estate planning,'" said Zachary Longley, a Registered Financial Consultant who has been helping people come up with strategies for eleven years. "I see a lot of married women over the age of 55," Longley said, "who statistically will outlive their husbands. They need enough income sources, a reliable, predictable income stream so their needs will be taken care of."

Sarah Dunckel, a Certified Financial Planner in Augusta, cites planning for long-term care, divorce and saving for children's education as just some of the issues she sees in her practice. "Clients need guidance wading through the



rules surrounding things like funding long-term care for an elderly parent or themselves and questions like who will pay for the kids' health insurance if they get divorced. While they're dealing with the emotional issues, I'm dealing with the practical ones."

Another thing people have a difficult time discussing is what happens to their minor children should the parents die. Dunckel said, "This is a hard one for people to do, but it's crucial. Choose a person to act as a guardian for them, and if your estate is worth over a million dollars, think about setting up a trust for the kids."

A basic strategy to begin the process of estate and financial planning is simple: "Gather all information about your assets, then do the same with all of your debts," said Allison Bishop, a Certified Public Ac-

countant and financial planner in Portland who sees many women, mostly worried about their futures, come through her door.

"What bank accounts, life insurance policies, retirement accounts and investment accounts do you have? What's the value of your house? Debts: understanding how much it is and what types, such as credit card debt, mortgage, car loan. This gives you a snapshot of what your financial situation is. If the math doesn't work, something has to give."

This means starting a budget, perhaps selling the house and down-sizing to a condo. Bishop suggests that budget websites like *mint.com* might help. When this assessing is done, people can proceed with coming up with a plan for their future.

Besides "don't put it off," the next piece of advice that all the

certified planners agreed on was, "Update the beneficiaries in your will, on your IRA, insurance policies, investment accounts and retirement accounts." For instance, if a couple gets divorced and the husband is the beneficiary on the wife's accounts during the marriage, he will *still* be the beneficiary if she dies years later, even though they divorced and even if she remarried. The way Sarah Dunckel puts it is, "I ask the client, 'What do you want to have happen to your assets?' Estate and financial planning is the way to get what you want when all is said and done. The people who you want to have your assets will get them, if you update your accounts and will."

The other issue that elicited this unanimous response was, "Write down your passwords, either on a piece of paper or using a digital application like 1Password, so your spouse or executor will have an easy time gathering information if you pass away." Obviously, one must be careful about this: don't leave them in a place where people might find them who shouldn't have access to them. If you don't change them frequently, a safe deposit box at your bank might be a good choice. If you do change them, jot them down with the date of the change beside it.

And even in this day and age, women still are in a majority when a spouse who took care of the investments and finances dies without informing her

what they have in assets or how much debt they have.

"It could be a case of a wife not being interested," said Allison Bishop, "it still happens, more than you would think."

What does she advise? "I tell clients to sit down once a month and go over things. It doesn't have to take a long time, but it will keep both of them informed."

And what about the people who get to mid-life and have missed the financial planning boat? It happens. They might not have worked in a company that offered a pension, or perhaps they lost a pension in the crash of 2008. Unexpected medical expenses could have eaten up any savings. Zachary Longley adds a layer to this for people who come to him later in life who haven't saved anything. "It's never too late to start saving," he said, "I sit down with those people and devise a plan to accomplish their goals. 'Let's work on a strategy,' I tell them."

To contact one of the advisors interviewed for this article: Zachary Longley, AIF/RFC, Northeast Planning Associates, Inc. Falmouth, 207-653-8423 or email: zackflongley.com.

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Legacy Corps for veterans and military families provides companionship respite to caregivers

BY KRISTIN OVERTON

*Spectrum Generations |
Special to the Sentinel & KJ*

Every day we hear stories of caregivers who cannot attend caregiver support groups because their loved one can't be left home alone or perhaps they struggle to get their own health needs met because of the difficulty of finding respite care. Isolation, depression, and guilt are common feelings with little help available to provide a much-needed break.

There is now a way members of the Central Maine community can give back to their local veterans and allow their caregivers to have a much needed chance to recharge - Legacy Corps provided by Spectrum Generations. A wonderful volunteer program which provides companionship respite care for veterans and military families, Legacy Corps is about taking care of those who have sacrificed so much for us.

Maine has 127,694 veterans, one of the largest aging populations in the country. This population includes 8,160 who served in WWII, 13,632 who served in the Korean War, 44,602 who served in Vietnam and 31,173 Gulf War veterans. Caregivers of veterans report more than twice the emotional stress of caregivers of adults nationally, almost three times the level of physical strain, and almost four times the level of financial hardship. Legacy Corps is a national volunteer-powered



caregiver support program.

A 2010 study *Caregivers of Veterans-Serving on the Home front* conducted by the United Health Foundation found that, "Not only are caregivers of veterans in their role for a longer period, but their burden of care is also heavier -- 65 percent are in a high-burden caregiving situation compared to 31 percent nationally. Additionally, 4 percent of veteran's caregivers reported high physical strain as compared to 14 percent of adult caregivers nationally and 50 percent of veteran's caregivers reported high financial hardship as compared to 13

percent of adult caregivers nationally.

The increased burden is due to a greater likelihood of helping with the activities of daily living including dressing, bathing, feeding, and dealing with incontinence.

Perhaps because of their increased burden of care, caregivers of veterans report a greater impact of caregiving on their lives than caregivers in general do. Moreover, the caregivers of veterans who have Post Traumatic Stress Disorder (PTSD), Traumatic Brain Injury (TBI), or mental illness such as depression or

anxiety are even more likely to suffer adverse effects on their own health such as emotional stress, feelings of isolation, the caregiver's marriage and children and finances.

Spectrum Generations was recently selected to implement a three-year Legacy Corps program to provide volunteer-based visiting services to physically disabled and elderly veterans and their caregivers in seven counties in central Maine. The Legacy Corps is based on recruiting volunteers to commit to a one-year contract which engages them in 450 hours of service to anyone who has served in the military and their caregivers. Volunteers receive up to 90 hours in training and a monthly taxable living allowance of \$160 a

month. A one-year term is approximately 40 weeks (allowing for vacations and sickness) and the member volunteer will provide 10-12 hours of service a week. Members can qualify for an educational stipend if they provide 450 service hours during the one-year term.

If you would like to make a contribution either by donating or volunteering, contact Betty LaBua at 620-1662 or by email at elabua@spectrumgenerations.org. For more information about Spectrum Generations programs and services, call 1-800-639-1553 or visit us online at spectrumgenerations.org. Spectrum Generations is the Central Maine Area Agency on Aging and the Aging and Disability Resource Center.



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Retirement: a time for new hobbies, physical fitness and fun

BY WANDA CURTIS
Correspondent

One challenge many seniors face after retiring from a busy career, is how to structure their day. With no job to get up for in the morning and many hours of free time on their hands, some have wondered whether retirement is really all that it's cracked up to be.

Regardless of age or social strata, there's no better time than this to try out new hobbies. It's a great way to fill a day with meaningful activities and as well as a way to make new friends.

One good place to check out different types of hobbies is Augusta Adult Education. Staff member Helen Emery said recently that seniors frequently participate in their classes and a discount is available for seniors.

"Many seniors enjoy taking these classes to learn a new skill or hobby and as a social event," Emery said. "Our senior discount policy is if you are 60 years old or older, take \$5 off any class with a registration fee of \$15 or more (except Maine Driving Dynamics)."

One adult education class that's very popular with seniors is **Computer Basics** which covers the ins and outs of operating a personal computer. Augusta Adult Education will offer their 5-week course again this fall at the Kennebec Learning Center. A working knowledge of computers and internet surfing can open the door to many other types of hobbies.

Another very popular class at Augusta Adult Education is **Digital Photography**. In this six-week class, students learn about working with a digital camera and how to select settings that will help produce the images they desire. Photography is a great skill for seniors to add to their repertoire, whether just for own personal enjoyment or, in some instances, a way to earn a few extra dollars.

Sewing is another great skill that can be acquired through Augusta Adult Education. This also can be a very enjoyable hobby and can be profitable. Seniors can enroll in a 6-week course at the Kennebec Learning Center beginning in October during which they will learn the basics of operating a sewing

machine. Students will start out learning the basics such as how to thread a machine and bobbin, then learn about different types of stitches and how to use patterns. It will be a great opportunity to make holiday items and gifts.

For those looking for a more challenging hobby, **Chair Caning** is offered through Augusta Adult Education. Once a very popular skill, the art of caning has been lost over the years. Students in this class learn one step at a time how to cane a chair, working in part at home and in class.

Another hobby which can be fun as well as profitable is **Jewelry Making**. Augusta Adult Education is offering a class this fall in which students learn a unique method of creating silver jewelry including earrings, pendants, and rings. They will be using 99.9 percent pure silver which won't tarnish.

A complete listing of all classes, can be viewed at augusta.maineadulted.org.

Jewelry-making classes are also offered at Beads on the Kennebec (333 Water Street in Augusta). Recent projects have included a hopscotch bracelet, a pendant with wire that cradles a stone, lantern earrings with Swarovski crystals and seed beads in a Herringbone stitch, a beaded demi-scarf, and a leather wrap bracelet. A complete listing of their classes can be viewed at beadsonthekennebec.com/classes.html.

Michaels (13 Marketplace Drive in Augusta) offers jewelry-making classes as well. Those classes are usually free with students just paying for the cost of supplies. Other courses have included **Wreath-Making** classes and floral arranging. Michaels has a huge inventory of arts and crafts supplies. To access information about current courses, check the website classes.michaels.com.

Quilting is another hobby that many people pursue after retirement. Classes are offered year round at Mystic Maine Quilts (5 River Rd. Chelsea). All students receive a 10 percent discount on fabrics used in the classes. One of the most recent classes involved making a Grandmother's Album Quilt.

Owner Roxy Getchell said that



Wanda Curtis photos

Left, Barbara Acord took up quilting when her first grandchild was born. She now teaches classes at Mystic Maine Quilts. Her wall hanging The Rose designed by Anita Goodesign took 1st place and best of show at this year's Pittston Fair.

Seniors all the way up into their 80's enjoy working out at Anytime Fitness in Augusta.

about 85 percent of her customers are seniors. A complete description of classes can be seen at mysticmequilts.com/.

For those people looking for a hobby that provides more physical activity, **Bowling** can be a great opportunity to burn some calories while having fun. Central Maine Family Fun Bowling Center (414 Madison Avenue, Skowhegan) offers a number of senior bowling leagues.

Another physical activity which helps to burn calories while having fun outside is **Golfing**. The general manager and head golf professional at the Augusta Country Club, Jason Hurd, said recently that golfing is a sport that a person can participate in their entire life. He said that many of their members are seniors.

"It's never too late to start," said Hurd. "It's a great sport."

SilverSneakers is a premier fitness program provided at no cost by more than 60 health plans nationwide. It provides unlimited access to thousands of participating exercise facilities where seniors can use weights, exercise equipment, swimming pools and participate in fitness classes. Any senior can check with their insurance plan for details. More information and a list of participating exercise facilities is available at silversneakers.com.

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If “keeping the keys” is important there are driving courses to help with that

BY VALERIE TUCKER
Correspondent

Older drivers who face age-related challenges behind the wheel can find plenty of resources for support, including information about new technology in today’s vehicles.

Retirees who travel alone or with friends and family to a warmer climate in winter months can face unfamiliar routes, construction and congested traffic patterns. Once they get to their winter destination, they may have difficulty navigating new routes to the grocery store, the mall or the doctor’s office.

Older adults’ hearing and vision changes can progress so slowly that even experienced drivers may not notice the first signs of cataracts, macular degeneration or other declines. A new medication may produce unanticipated side effects, even slowing reaction times to stop lights or lane changes.

According to the American Association of Retired Persons (AARP) research, most people 70 and older have drivers’ licenses.

Even though they may drive fewer miles, they are keeping their licenses longer. The organization’s updated courses provide an opportunity for older drivers to brush up on their knowledge and skills. They also offer videos on the latest car technologies, so older drivers can learn what is available before they purchase a new car.

Driving is a complicated task, according to the National Institute of Senior Health.

“It requires people to see and hear clearly; pay close attention to other cars, traffic signs and signals, and pedestrians; and react quickly to events,” the report notes. “Drivers must be able to accurately judge distances and speeds and monitor movement on both sides, as well in front of them.”

Common mistakes include failing to stop or yield, stay in lane, maintain the proper speed or misjudge distances. Most traffic deaths of older drivers occur during the daytime, on weekdays and involve other vehicles, according to AARP’s research.

George Davis, who has led

many of the AARP courses in central Maine, said senior drivers should remember the “three second” rule.

“No matter what speed you’re driving, leave three seconds to stop when following another driver,” the retired Winslow High School principal said.

He said seniors are better at policing themselves, because they fear “losing the keys” and their independence. He keeps the class light-hearted, but he doesn’t skip the difficult topics, including recognizing reasons to stop driving.

“We have a conversation about the importance of knowing when it’s time to make that decision,” he said.

Janice Sturtevant, at Spectrum Generations in Waterville, said the next AARP driver safety course will be on Wednesday, October 4, from 10:30 a.m. - 4 p.m., at the Muskie Community Center. A \$5 lunch buffet will be served from 11:30 a.m. - 1 p.m. AARP members with proof of membership will pay \$18. Non-members will be charged \$23. Call the 873-4745 to preregister, as seating is limited, Sturtevant noted.

Seniors should take advantage of a financial benefit. Insurance companies are required to offer discounts to drivers ages 55 and older who complete a safe driving course at least once every three years. Dale Gilbert, the Highway Safety Coordinator for the Maine Bureau of Highway Safety, said that senior drivers, on completion of a five-hour Driving Dynamics course, can receive a three-point credit on their driving record and a discount from their insurer. Visit maine.gov/dps/bhs/driving-dynamics/classes.html for class dates, locations and registration contact numbers. Certified instructors usually hold sessions in Adult Education centers, who publish the information in their catalogs, he said. Attendees include those seeking the three-point credit or the insurance discount, driving instructors completing continuing education requirements, parents with their young drivers, and adult aging drivers.

“It is quite a mix, but so are our roads,” Gilbert said. “It gives everyone a chance to hear what is going on in the lives of these other

drivers.”

Topics include collision avoidance, safety issues and understanding drivers’ habits and attitudes.

AAA locations are another resource for senior drivers. Their four-hour Roadwise Drive Course focuses on safe driving and confidence behind the wheel. It is designed to be fun, interactive, and anxiety-free, according to Chris Hill, AAA Certified Driving Instructor. This course qualifies for the insurance premium discount, assuming the driver has a clean driving record. The course is \$15 for AAA members and \$20 for non-members. Class dates, times, and locations can be found at AAA.com. Register for a course by calling AAA’s Portland Driving School at (800) 647-4651.

“We also offer a 90-minute version of our Roadwise course, called Keeping the Keys,” said Hill. “This is free for senior groups who may not have time for the full four-hour course. Both courses are designed to offer senior drivers something to make them feel more confident on the road, Hill said.

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Neighborhood or extended family?

The Meadows at Fieldstone Landing feels like both

BY NANCY GALLAGHER
Correspondent

Necessity may be the mother of invention, but frustration can give it a pretty good nudge. During his 15-year career in Oakland and Waterville code enforcement, Paul Lussier became increasingly frustrated with the limited legal recourse available to conscientious homeowners whose untidy neighbors “junked up their yard,” said his wife Christine Lussier.

The Lussiers who have an extensive construction background began developing their first community, Hilltop Drive, in 2004. Hilltop Drive is a 55+ community of single family condominiums in Oakland. Its tree-sprinkled, conveniently sited at varied setbacks creates a feeling of individuality. The good neighbor policies in the homeowners association ensured that the neighborhood their customers bought into would remain that way

into the future.

A 2009 land purchase by the Lussiers adjacent to their first development led to the formation of two additional 55+ developments — Fieldstone Landing, followed in 2013 by The Meadows at Fieldstone Landing. They are both 55+ developments and at least one person in 80 percent of the households must be 55 or older. The remaining 20 percent may be under that age. To date all owners are 55 or above. These developments also have

the good neighbor standards that had worked so well in the earlier development. Since 2004, 64 homes have been built in this local area of Waterville and Oakland. The Lussiers offer three stress-free building options to their customers, designed to minimize homeowner anxiety and insure completion on the agreed-upon date.

Having built out Fieldstone Landing, the Lussiers continue to offer a broad range of turnkey land/home custom combinations at The

Meadows at Fieldstone Landing. Here residents own their own lot and have the freedom to landscape as desired. Varied-sized lots bring elbow room outside and include a lawn and individual arrangements for optional ornamental plantings.

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“We found ... our customers are very particular about the choices in their new home. They seek options

More MEADOWS, **PAGE 11**

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Meadows

CONTINUED FROM PAGE 10

they may need in the future and/or features they enjoyed in their last home that can be incorporated into the new house design," said Christine Lussier. "Every plan is very unique."

Their average buyer ranges from 55 to the mid 70's.

"A lot of people at that age have lived in their home for a long time and making the transition to something new can be challenging so we try to minimize their concerns," she said.

The first step is choosing a lot. Sun orientation will influence daily life, and Paul Lussier will stake out

a lot and show house elevations to illustrate to potential buyers how the sun will strike a room at that location.

Next, individual needs such as nonconventional countertop heights or door widths will be part of a general needs discussion of size, budget, likes and dislikes. Wheelchair accessible entries ease the transition from outdoors to in. Want a smaller house and a bigger garage? No problem. "Everything is tailored to the customer's needs and wants."

Owners belong to a Homeowners' Association which maintains an onsite well and apportions individual billings for the city sewer system.

Socially "it's a great place to live and it's safe for women," said Christine Lussier. Childhood



friends and distant relatives have rediscovered one another there. It's a great neighborhood, but "it's almost like it's an extended family."

The model home and office for The Meadows at Fieldstone Landing is located at 13 Meadow Drive in Waterville. Take Kennedy Memorial Drive west to

Shores Road (across from Ray Haskell Ford.) Take Shores Road to Meadow Drive. Turn left onto Meadow Drive. A "Model Home" sign at #13 will identify the office. A weekly open house is available on Thursdays from 1 to 4 p.m. To schedule an appointment

Nancy Gallagher photo
A home at Fieldstone Landing.

or for more information, please call (207) 859-1966, consult their website at fieldstonelanding.com, or email chrispaul@fieldstonelanding.com.

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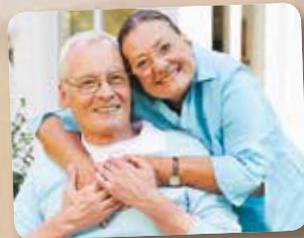


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Life Care Consulting helps assess present and future plans

BY KATHRYN CARLSON
Spectrum Generations
Special to the Sentinel & KJ

With 21 percent of the population being 65 or older, it is likely that we know someone who is caring for an aging loved one. Caregivers come into their responsibilities for different reasons; some may have been able to prepare for their role, and others may have become a caregiver unexpectedly. Regardless of the situation, all caregivers

want to know their loved ones are safe and able to thrive in their environment. Life Care Consulting by Bridges Home Services (a division of Spectrum Generations) provides that reassurance.

Life Care Consulting is a service that helps families ensure they have access to the resources needed by identifying the family's goals, assessing the environment and providing a detailed report with recommendations. The program is personalized to

each family. The service can help families caring for those who are disabled and entering adulthood, or for a person who was injured in an accident and now will return home, or for someone who is entering the later stages of life.

There are also situations in which more than one person is taking care of a loved one and a disagreement arises about what is best for the one being cared for. Life Care Consulting provides an objective assessment and clinical recommen-

dations to help ensure all people involved can agree on a plan.

Life Care Consulting also meets with families once someone has been admitted into a skilled nursing facility to help the family prepare for the day their loved one returns home so that change will be smooth and beneficial to all.

Monthly, or quarterly, follow-up visits are available in the event the family wants continued support and guidance. Life Care Consultants

want to ensure all goals are being met.

For more information about the program, please contact Tricia Payson, LCPC at (207) 620-1570 or email LifeCare@spectrumgenerations.org. For more information about Bridges Home Services, call 1-800-876-9212 or visit online at bridgeshomeservices.org. Bridges is a division of Spectrum Generations, which is the Central Maine Area Agency on Aging and the Aging and Disability Resource Center.



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