

***Hello to our clients and volunteers:***

The **SEARCH - Greater Bath office will be closed** on the following upcoming holidays: Dec. 25<sup>th</sup>: Christmas Day and Jan. 1: New Years. Chris will be out on vacation Dec. 15 & 16 and Dec. 22-24 so the Greater Bath office will be closed.

***Thank you to our Wonderful & Dedicated Volunteers!***

We truly appreciate having you as a volunteer in our program and thank you for the wonderful support you give to our clients. We hope to see many of you at our annual Volunteer Appreciation dinner coming up in April 2015!



*Congratulations to our long time volunteer Marnie Hackenberg: She received our 2014 David Smith Award for volunteerism at our 10<sup>th</sup> anniversary event in September. She is on our Advisory committee and also has volunteered with many of our senior clients through the years!*



*Marnie receiving the award from SEARCH Director, Wendy Russell and Program Coordinator, Christine Szalay, David was one of the founders of our GBEON program.*

***Money Minders Program:  
A great resource for our clients:***



Are you 55 or older and finding managing your finances is becoming difficult? Have you had to start paying the bills for the first time ever, or paid a bill twice? Spectrum Generations can help. Spectrum Generations offers the Money Minders program to qualified seniors in Sagadahoc County, including Brunswick and Harpswell. Through this program, Money Minder volunteers are matched with a senior who needs help establishing and maintaining a monthly budget, ensuring bills get paid accurately and on time. Volunteer money minders also help people avoid over drafting their bank accounts, financial fraud and scams. To be eligible for the program at no fee you must be 55 and older, have a low to moderate annual income of \$33,700 or less if single or \$38,550 for couples, and liquid assets of less than \$50,000. Liquid Assets means cash assets, such as bank accounts (savings, CDs, money market funds), but do not include real property, such as houses or cars or Retirement Accounts. The person being served must be competent and able to make ALL financial decisions about the handling of their money, sign their own checks and keep full control of their bank accounts and other assets. We also offer the program on a fee for service basis if you exceed the above eligibility standards and still require help. You must be 55 and older and have an annual income of \$45,000 or less if single, or \$55,000 or less for couples, and no more than \$100,000 in liquid assets. If you or someone you know needs this type of service please contact Shannon at 207-607-4406 or [shall@spectrumgenerations.org](mailto:shall@spectrumgenerations.org)

***We wish you all a Merry Christmas and a very Happy New Year!***

