

AUTUMN 2023

CAREGIVER NEWSLETTER

Brought to you by Senior Community Services'
Senior Outreach & Caregiver Services Team



Not only the calendar, but also cooler days and chilly nights signal that summer has ended and fall has arrived.

When you think of fall, what images come to mind? Maybe it's the beautiful colors of the trees, bonfires with family and friends, children playing outside in the leaves, or even football season starting up again. Perhaps you are imagining yourself drinking hot apple cider or pumpkin spice coffee. Whatever you might imagine when it comes to fall, it is important to remember to continue to enjoy the great outdoors, admire the changing seasons, and make those plans to meet with family and friends.

Celebrated every November, National Family Caregivers Month (NFCM) is a time to recognize and honor family caregivers across the country. It offers an opportunity to raise awareness of caregiving issues, educate communities, and increase support for caregivers. Across the United States, an estimated 38 million people, about 11.5% of the population, are taking care of loved ones in 2023. That care will total nearly 36 billion hours with a value of nearly \$600 billion. This November, be sure to celebrate *your value* as you continue on your caregiving journey.

October Ode

Now blue October, smoky in the sun,
Must end the long, sweet summer of the heart.
The last brief visit of the birds is done;
They sing their autumn songs before they part.
Listen, how lovely – there's the thrush we heard
When June was small with roses, and the bending
Blossom of branches covered nest and bird,
Singing the summer in, summer unending.
Come, take my hand once more before the night.
See how the meadows darken with the frost,
How fades the green that was the summer's light.
Beauty is only altered, never lost,
And love, before the cold November rain,
Will make its summer in the heart again.

- Robert Nathan



Self-Care

Caregivers get tired of hearing, “Take care of yourself!” As one caregiver commented, “It just sounds like one more thing I have to do, one more task I have to perform.” True! But it’s not an optional add-on – this should be at the top of your “To Do List.” We often feel invincible (“I’m not the one who’s sick”), but the truth is that caregivers are more susceptible to almost every health challenge – mental, physical, emotional, chronic, acute, etc., etc., ad infinitum. It’s a truism that your ability to care for your loved one depends on your health, but – even more important – you deserve self-care. You are worthy of care. This takes your intention and attention, but you’re a pro at this. You just need to include yourself as part of the care equation.

Self-care is “caring for oneself through awareness, self-control, and self-reliance in order to achieve, maintain, or promote optimal health and well-being.”

Types of self-care-

Emotional: Self-talk, saying “no” to things that cause stress, asking for support

Physical: Making an appointment for a routine physical, prioritizing sleep

Spiritual: Meditation, attending religious services, watching the sun rise

5 Benefits of Self-care:

1. Support Physical Health
2. Reduce Stress and Anxiety
3. Boost Self-Esteem
4. Protect Mental Health
5. Improve Relationships

One easy step is to keep a running list of the healthy activities/situations that you find enjoyable or where you feel relaxed or energized. When feeling stressed or in need of a lift, the list can serve as a quick reminder of what offers care for you.

Possible starters: Phoning a friend, Laughing, Exercising, Painting your toes, Reading, Playing with your pet, Walking, Doing puzzles, Taking a bath, Getting a massage, Hugging yourself and/or loved one, Watching favorite shows and movies, Skipping, Eating a chocolate (or two), Writing in a gratitude journal, Viewing a hobby on YouTube, Inviting a friend for coffee, and more.

For more on self-care: <https://www.everydayhealth.com/self-care/>





In Recognition of All You Do

November is National Family Caregivers Month – a reminder that your work contributes not only to the wellbeing of your loved one, but to that of the entire community.

The goal of our team of committed, experienced Licensed Social Workers is to support you in your work through a variety of helpful services:

- Individual Caregiver Coaching/Consultation
- Family Meeting Facilitation
- Caregiver Support Groups
- Caregiving Presentations
- Caregiver E-news
- CareNextion.org



[Would you help us share your experience with others? Click here to complete a brief questionnaire!](#)

Have you taken advantage of all that's offered? Just a few examples are the Caregiver Support Groups (eighteen in total), listed at the end of this E-news. You are welcome to attend more than one, including two that are virtual. Also, mark your calendar for upcoming dates for our latest caregiving presentation, "*Holidays – Don't Just Survive... Thrive!*"

Holidays: Don't Just Survive...Thrive!

Does just the thought of the approaching holiday season cause anxiety?

Join us to learn steps caregivers can take before, during, and after the holidays.

Topics such as emotions, family dynamics, roles and expectations will be discussed.



Presented by
Becky Allard, LSW
Senior Community Services

Click this banner to find upcoming sessions and registration details.

Event(s) funded under contract with the Central MN Council on Aging as part of the Older Americans Act Program.

For more information on our Caregiver Services,
call 612-770-7005 or visit seniorcommunity.org/caregiver-support

**November is
National Family
Caregivers Month**





Gratitude – not just for Thanksgiving

Thankfulness has benefits every day, all year long.

Grateful People...

Have more energy and optimism.

Are less bothered by life hassles.

Are more resilient in the face of stress.

Are healthier.

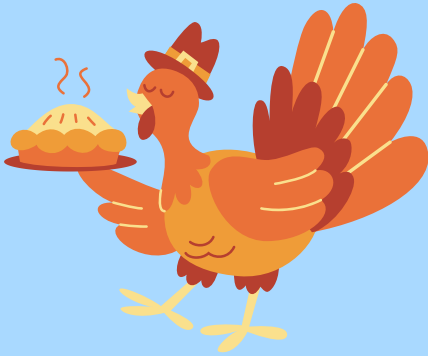
Have a positive mood.

Are more compassionate.

Are more likely to help others.

Are less materialistic.

Are more satisfied with life.



“I would maintain that thanks are the highest form of thought, and that gratitude is happiness doubled by wonder.”

- Gilbert K. Chesterton

Tips to become more grateful: Keep a daily journal of three things you're thankful for; tell someone in your life something you appreciate about them every day; silence the negative; make an effort not to complain. – Dr. David Jockers

Whistle a Happy Tune or....

With shorter days and colder weather ahead, we need to lift our spirits as well as those of our loved ones. One easy way is by listening to music. When it's turning into one of “those days,” just hearing favorite songs can improve our day and mood. And sharing this activity offers bonus benefits.

Anthony Arant was caring for his mother when he noticed that the power of music would lift her spirits and create conversation between the two. He was so impressed by this effect that he decided to become a Music Practitioner at Baylor University and create his own version of therapeutic music.

Anthony has recorded 130 songs and 9 albums on Spotify, Amazon, Apple Music, IHeartRadio, and all other streaming platforms. His wide variety of music includes collections of Gospel, Classical, Nostalgic, Easy Listening, Show Tunes, the Beatles, Andrew Lloyd Webber, Disney, and Christmas. The recordings are uncomplicated and play at a slow tempo. This music is aimed towards adults who are dealing with issues such as illness, anxiety, dementia, and more.

You can visit Anthony's website at Familiartreasures.com





Engaging Activities for People With Dementia at Home

Written by Amanda Lundberg

In a world marked by the growing challenge of dementia, creating a comforting yet stimulating home environment for seniors can transform into a deeply gratifying journey of connection. This guide invites you to explore a variety of engaging activities that reignite joy, bolster cognitive health, and nurture emotional tranquility for seniors with dementia. From tactile crafts and reminiscent sessions to sensory experiences and technological marvels, each activity can be tailored to enrich the lives of dementia-affected seniors within the loving confines of their own homes.

Tips for planning activities for seniors with dementia

When choosing activities for seniors with dementia, it's important to consider their current cognitive abilities, their interests, and the progression of their condition. Activities should ideally be simple, enjoyable, and familiar to reduce frustration and anxiety.

Activities for mild (early-stage) dementia

In the early stages, individuals retain much of their independence and their cognitive abilities, though they may have trouble remembering recent events or managing complex tasks. Good activities for this stage might include reading, solving a crossword or other puzzles, gardening, cooking or baking, and attending social events. Activities can also include learning new, simple skills, as this stage of dementia is often marked by a desire to continue personal growth and development.

Activities for moderate (middle-stage) dementia

As dementia progresses into the middle stage, individuals may begin to have difficulty recognizing familiar people and places, and they may struggle with tasks that require multiple steps. Activities should be simplified and broken down into single steps. Craft projects, such as painting or making a scrapbook can be suitable. Music can also be extremely beneficial — singing old songs or even just listening to favorite pieces of music can bring comfort. Short walks, simple chores, and assisted cooking activities can also be good choices.

Activities for severe (late-stage) dementia

In the late stages of dementia, individuals often have significant memory loss and may have difficulty communicating or recognizing loved ones. However, they can still benefit from sensory and emotional experiences. Simple tactile activities, like handling a soft blanket or squishing clay, can be comforting. Listening to music, particularly songs that were familiar in their youth, can also be soothing and enjoyable. Looking at family photos, receiving gentle massages with a favorite lotion, and enjoying the outdoors in a safe and comfortable manner are also excellent activities.

Remember that everyone is unique and the progression of dementia varies significantly among individuals. Always tailor activities to the person's individual abilities and interests. The goal is not to challenge them with difficult tasks but to provide comfort, stimulate their senses, and create opportunities for meaningful engagement.





Why Playing Every Day is Good for Stress

You've been craving a quiet evening with your new puzzle. But last night you had a work event. The night before that you watched the neighbor kids. And tonight is the homeowners association meeting. So the puzzle continues to wait — and stress continues to build. It's common for people to get busy and put aside activities they like to do in favor of things they need to do. But leisure activities are an important part of living a balanced life, says Rachel Fuhrmeister, C.T.R.S., a recreation therapist at Mayo Clinic.

A balanced life includes some productive work, some leisure activities and self-care. And while work can be fulfilling, it's often the things people do outside of work that are refreshing. Sometimes people are waiting for their moods to improve or their lives to become less hectic to get back into leisure activities, Fuhrmeister says. But instead of waiting for your mood to change, you might find that taking time for recreation can change your mood. Fuhrmeister offers these tips for using leisure to live a more balanced life.

Make leisure part of your day

Fuhrmeister recommends spending some time each day engaged in leisure activities. Skipping enjoyable downtime can lead to a bad mood or low energy. Taking a break for recreation might even make it easier to finish work or other tasks. "By making sure we take time for leisure, we can actually be more productive," says Fuhrmeister. "Giving yourself this downtime can increase your energy and the focus or motivation to get back to some of those productive things," she adds. Making recreation activities part of your daily life also could:

- Reduce the frequency of smoking and alcohol use.
- Help you cope with stressful situations.
- Improve self-esteem and life satisfaction.
- Reduce signs of depression.

Choose your activity

There's no one "right" leisure activity to reap these health benefits. Choose an activity that feels good to you. Someone looking for stress relief might prefer a relaxing activity over a potentially frustrating one like putting together a model airplane. An introvert might prefer woodworking over playing basketball with a group. The recreation therapy team at Mayo Clinic recommends hands-on, non-screen activities, like:

- Painting.
- Fishing.
- Playing games.
- Cooking.
- Knitting.
- Woodworking.

Make it intentional

Recreation therapy is more than simply doing an activity you want to do — though there's nothing wrong with that. But to make the activity more meaningful, recreation therapy acknowledges the intention behind it. "You could say, 'I'm going to do this activity because it provides relaxation or it provides physical activity or connection,'" Fuhrmeister says. "Realizing what it provides for you can give it more meaning and purpose."

Your intentions may include:

- Finding relaxation.
- Reducing stress.
- Improving mood.
- Socializing.

Take a minute to reflect

After your activity, take a moment to reflect. Did your leisure time make you feel more relaxed or energized? Did it help you release stress and tension or feelings of irritability or frustration? It's OK if it didn't. That's just information you can use to choose an activity that might be a better fit next time. After all, a high quality of life should include the activities you love. Board game night, anyone?

- Mayo Clinic Staff



TRENDS IN SENIOR SCAMS by Joyful Companions

The relative affluence of today's older adults is historically unprecedented, making them particularly ripe targets for financial exploitation.

- **Government Imposter Scams** – When fraudsters pose as representatives of IRS, Social Security, Medicare, etc., and threaten loss of benefits or demand immediate payment of taxes or fees. In 2021, the top government imposter scam reported to the Fraud Hotline was scammers posing as agents of the Social Security Administration.
- **Identity Theft** – When scammers wrongfully obtain your personal info (like Social Security Number, bank account info, etc.) and use that information to steal from you.
- **Business Impersonation & Shopping Scams** – Similar to government imposter scams, but instead of posing as a government employee, the scammer poses as an employee of a business. The intent is the same, however, and that is to take something that does not belong to them. According to the FTC, business impersonation scams disproportionately affect seniors.
- **Robocalls & Unsolicited Calls** – Unsolicited robocalls rank as the top consumer complaint with the FTC, and 4th with USSCA's Fraud Hotline. These calls usually try to sell a product or service and try to trick the recipient into divulging personal info.
- **Healthcare & Health Insurance Scams** – This is another version of the imposter scam. In this case, the scammer pretends to be a representative of Medicare or some other health insurance provider in order to sell you “discount health plans,” i.e., fake health insurance. The Federal Communications Commission (FCC) says that these types of scam calls tend to spike during the Medicare open enrollment period each year (Oct. – Dec.).
- **Sweepstake & Lottery Scams** – This is where a scammer leads you to believe that you've won a grand prize in a lottery or sweepstakes, and all you have to do to collect your winnings, is pay a small tax or fee. The payment must be made, however, in cash, or via gift cards, electronic wire transfer, or money order! But the problem is — the whole thing is bogus. In 2020, the FTC found that seniors lost \$69M to scams of this nature.
- **Tech Support & Computer Scams** – Another version of the imposter scam, only in this situation, the con artist poses as a tech representative of a well-known tech company, like Microsoft, Dell, or Apple. A common tactic used in these types of scams is for the scammer to claim your computer has been infected with a virus and ask for you to allow them to remotely access your computer in order to clean up the virus. They may also ask for your credit card or banking information to bill for the repairs. You wind up paying a lot of money for a problem that never existed in the first place! The FTC reports that seniors are particularly vulnerable to this type of scam, more so than younger people.
- **Romance Scams** – During the pandemic and with the rise in social media platforms, romance scams have become a lucrative business for scammers. They target people looking for companionship, and pretend to quickly “fall in love.” The scammer often pretends to live overseas and suddenly develops a problem, like a sick relative who needs urgent medical attention, and asks for money to help. \$1.3B were lost to romance scams over the past 5 years, according to the FTC.
- **Financial Services Impersonation & Fraud** – Debt and mortgage fraud were the most common financial services scams reported to the Committee's Fraud Hotline in 2021. In debt fraud, scammers impersonate debt collectors and try to trick you into paying for a debt that doesn't exist. In mortgage relief fraud, fraudsters may make promises to change a mortgage loan, lie about the term of a loan, or guarantee services they can't deliver.
- **Person-in-Need & Grandparent Scams** – The grandparents' scam is an imposter scam, where a scammer pretends to be your grandchild, or a friend of your grandchild, or a law enforcement officer who allegedly has your grandchild in custody due to an automobile accident, being in jail for some crime, etc. The scammer asks for you to wire them money to deal with the emergency. “In July 2021, a federal indictment charged eight people who allegedly ran a national grandparents scam and stole an estimated \$2M from more than 70 older adults between 2019 and 2020.”

***Here is an online tool kit on how to avoid scams and what to do if you or someone you know has been scammed in Minnesota: <https://mn.gov/commerce-stat/pdfs/toolkit-for-web.pdf>



Release Stress and Anxiety – Three Methods in Under 10 Minutes

The holidays can bring stress to anyone, but the stress can be exponential if you are a caregiver. Here are three methods to consider when you are feeling overwhelmed.

Five Finger Breathing

This is a calming method that many children learn in school, but age is no barrier to its effectiveness.



- Sit or stand comfortably with your back straight
- Place one hand out in front of you, palm open
- Using the pointer finger of your opposite hand, start at the base of your thumb and trace upwards as you breathe in
- Pause at the top of your finger
- Breathe out as you follow the inside of your thumb
- Repeat with the rest of your fingers

[Five-Finger Breathing – Mindful Making Self-Care Toolkit \(psu.edu\) from Penn State](#)

Emotional Freedom Technique

Emotional Freedom Technique – also known as EFT or the Tapping Solution, has a reported 10 million users internationally. Like acupuncture and acupressure, this technique uses several of the body's meridian points. Research has shown EFT to be a highly effective method of reducing anxiety and other stressors.

An introduction to this technique: <https://www.thetappingsolution.com/>
[Click here](#) for a report on the research.***

The 4-7-8 Breathing Technique

Based on an ancient Ayurvedic meditation, Dr. Andrew Weil has adapted this technique for use by the Navy Seals. It is often used to promote sleep. A variation is Box Breathing, using a count of 4-4-4 or 5-5-5.

The following steps should all be carried out in the cycle of one breath.

1. First, let your lips part. Make a whooshing sound, exhaling completely through your mouth.
2. Next, close your lips, inhaling silently through your nose as you count to four in your head.
3. Then, for seven seconds, hold your breath.
4. Make another whooshing exhale from your mouth for eight seconds.

When you inhale again, you initiate a new cycle of breath. Practice this pattern for four full breaths.

[4-7-8 Breathing: How It Works, How to Do It, and More \(healthline.com\)](#)

Dr. Weil explains and demonstrates the 4-7-8 Breathing Technique
<https://www.youtube.com/watch?v=p8fjYPC-k2k>





What Caregivers Are Reading.....

"The Conscious Caregiver" by Linda Abbit

Linda Abbit, founder of Tender Loving Eldercare and a veteran of the caregiving industry, shares her advice on taking care of an older parent or loved one and how to handle everything that goes along with this dramatic life change.

"Self-Compassion" by Kristin Neff

This book shows readers how to let go of their constant, debilitating self-judgment and finally learn to be kind to themselves. Using solid empirical research, personal stories, humor, and dozens of practical exercises. Dr. Neff—the world's leading expert on self-compassion—shows readers how to heal the wounds of the past so that they can be healthier, happier, and more effective. "Entertaining, highly readable, and eminently accessible, this book has the power to change your life."

"Creative Care" by Anne Bastings

A MacArthur Genius Grant recipient pioneers a radical change in how we interact with older loved ones, especially those experiencing dementia, as she introduces a proven method that uses the creative arts to bring light and joy to the lives of elders.

And other titles...

"Lessons in Chemistry," Bonnie Garmus

"Killers of the Flower Moon," David Grann

"The Dutch House," Ann Patchett

"The Lager Queen of Minnesota," J. Ryan Stradal

"The Warmth of Other Suns," Isabel Wilkerson



Best Medicine

What do you get when you cross a four-leaf clover with poison ivy?
A rash of good luck!

Q: What is the chemical formula for water?

A: HIJKLMNO.

Q: What is that?

A: Yesterday you said it was H to O.

If you wait long enough to cook dinner, everyone will eat cereal.
Follow us for more recipes.

What kind of tunes do mummies listen to?
Wrap music.

What happened when the strawberry crossed the road?
A traffic jam.

What did the bald man say when he received a comb?
"I'll never part with this!"





CAREGIVER COACHING CORNER

Dear Social Worker,

I think my husband's memory is going. I have noticed that he has difficulty thinking of the right words to say, has made errors with our checking account, and has gotten lost while driving at a construction detour. I don't want to jump to any conclusions, and I also want to be proactive if there is something more going on. He's a private person and has shut down when I've tried to talk to him about my concerns. What should I do?

Concerned in Carver County

Dear Concerned,

I'm sorry you are going through this. Changes in our loved ones can be unsettling to see. I recommend starting with his primary doctor to rule on any medical related issue. If he is ok medically, ask the Dr for an order for Occupational Therapy. They can administer some cognitive exams that feel more conversational than clinical.

Don't forget about YOU, you may be on the verge of a caregiving journey. Get some support! We have services that can help you. We have a team of Licensed Social Workers that have extensive knowledge about disease processes, have caring hearts, and are a calm presence to help you along the way.

Senior Community Services Social Worker
612-770-7005

CareNextion.org

Caregivers anywhere, taking care of someone of any age, can take advantage of CareNextion, a free, secure online tool that provides care teams of families and friends with a centralized communication platform, including task scheduling & assignment, journaling, and local (MN) resources.

Check out these short videos to see how CareNextion can help and learn how to set up a care team!





SENIOR
COMMUNITY
SERVICES

More News From Senior Community Services



We are
HIRING
FT Licensed
Social Worker

- ⊕ Community-based in southern Hennepin County
- ⊕ Service coordination for older adults (non-Elderly Waiver)
- ⊕ Facilitate caregiver coaching and consultation

GROWLERS, GRATITUDE & GIVING

Join us for these all-ages happy hour fundraisers! All proceeds go towards serving more older adults and caregivers in our community.

Thursday, November 9
4:30 p.m. - 6:30 p.m.



225 Thomas Ave N
Minneapolis MN 55405



In support of:



Senior
Community
Services

Tuesday, November 14
4:00 p.m. - 7:00 p.m.



530 Cedar St.
Monticello, MN 55362

[Click here for event details or to donate!](#)



The 8th Annual
SENIOR
COMMUNITY
SERVICES

**REIMAGINE AGING
CONFERENCE**

Presented by
Allianz

"My Tech,
My Way"

This year's conference was held on Monday, October 2 and we are grateful for the sponsors, speakers, exhibitors and guests who joined us!

Recordings of the keynote panel discussion and all six breakout sessions are now available on our website. Visit seniorcommunity.org/2023RAC to view them.



SENIOR
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Caregiver Support Groups

Additional services on other side

Caregiver support groups, facilitated by our licensed Social Workers, offer a safe place for caregivers to learn from one another by sharing experiences, challenges, coping strategies, and humor.

The goal is to help caregivers care for themselves through education and empowerment.

Groups are open to caregivers who live in (or are caring for someone who lives in) Carver, Hennepin, Scott, or Wright county and caring for an older adult or someone with a cognitive diagnosis.

Bloomington - Lisa Engdahl, LSW

4th Thursday each month

1:00 PM - 2:30 PM

952-767-7890 or

l.engdahl@seniorcommunity.org

Monticello - Becky Allard, LSW

2nd Thursday each month

10:30 AM - 12:00 PM

612-804-0968 or

b.allard@seniorcommunity.org

Chanhassen - Lee Ann Eiden, MSW

1st Thursday each month

1:30 PM - 3:30 PM

Eden Prairie - Lee Ann Eiden, MSW

3rd Thursday each month

4:30 PM - 6:00 PM

952-934-3370

or l.eiden@seniorcommunity.org

Plymouth - Krystal Wiebusch, LSW

3rd Wednesday each month

10:00 AM - 11:30 AM

952-767-7899 or

k.wiebusch@seniorcommunity.org

Rogers - Becky Allard, LSW

1st Monday each month

10:30 AM - 12:00 PM

Edina - Krystal Wiebusch, LSW

1st Thursday each month

1:00 PM - 2:30 PM

952-767-7899 or

k.wiebusch@seniorcommunity.org

St. Michael - Becky Allard, LSW

3rd Thursday each month

1:30 PM - 3:00 PM

612-804-0968 or

b.allard@seniorcommunity.org

Elk River - Becky Allard, LSW

2nd Monday each month

1:30 PM - 3:00 PM

612-804-0968 or

b.allard@seniorcommunity.org

Waconia - Sara Roberts, LSW

2nd Monday each month

1:00 PM - 2:30 PM

612-868-6720 or

s.roberts@seniorcommunity.org

Minnetonka - Adele Mehta, LGSW

2nd Thursday each month

10:00 AM - 11:30 AM

952-767-7888 or

a.mehta@seniorcommunity.org

Contact the facilitator to register.

No fee. Join any time.



SENIOR
COMMUNITY
SERVICES

Additional Caregiver Support Options

VIRTUAL SUPPORT GROUPS

Krystal Wiebusch, LSW
2nd Tuesday each month
4:30 PM - 6:00 PM

952-679-0577 or
k.wiebusch@seniorcommunity.org

Sara Roberts, LSW
Memory Loss Focus
4th Monday each month

1:30 PM - 3:00 PM
612-868-6720 or
s.roberts@seniorcommunity.org



[CareNextion.org](https://www.CareNextion.org)

CareNextion is a free, secure online tool that provides care teams of families and friends with centralized communication, including task scheduling & assignment, journaling, and local resources.

To learn about other caregiver support services we offer, visit seniorcommunity.org/caregiver-support or call 612-770-7005.

MEMORY CAFES

A Memory Café is a welcoming place for people with cognitive impairment and their caregivers. Socialize and share experiences with purposeful activities, library resources, and be a part of our caregiver support group. Light refreshments are provided.

Minnetonka - Lee Ann Eiden, MSW

For those in the beginning stages of dementia

First Tuesday each month
1:30 PM - 3:00 PM

For those in the middle stages of dementia

Third Thursday each month
1:30 PM - 3:00 PM

Call 952-939-8393 or visit
[minnetonkamn.gov/register](https://www.minnetonkamn.gov/register)

Prior Lake – Lisa Engdahl, LSW

Last Tuesday each month
3:00 PM – 4:30 PM

952-767-7890 or
l.engdahl@seniorcommunity.org

Wright County – Becky Allard, LSW

3rd Wednesday each month
1:30 PM – 2:30 PM

612-804-0968 or
b.allard@seniorcommunity.org

These services supported, in part, by Hennepin County, municipalities, and Title III grants from Trellis & CMCOA.