

Senior Source

2023 - 2024  Complimentary **BOOK**



**Senior Living
Health Facilities
Home & Health
Services**

**Personal
Resources**

**Legal & Financial
Services**

**Community
Services**



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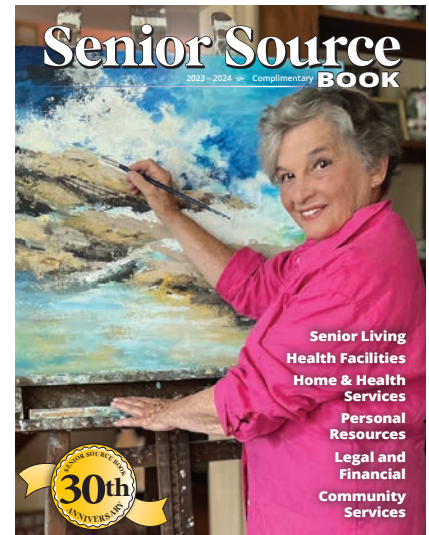
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The active senior on our cover is 83 year old Roxanna Spizuoco, who grew up in Portland, graduated from The Portland Art School, then began her career as an illustrator for a greeting card company located outside of Boston.

Eventually, she returned to Portland to marry her love and fellow art school alum, James. They started a family and together they created Graphics North, a design studio keyed towards supporting a variety of local businesses.

After retirement, she did the usual things; grandparenting, gardening and volunteering. She even got her first dog, which

meant walking became the primary activity. However, as time went by, it became obvious that long walks were becoming difficult for the devoted animal and her retirement was in order, too. To that end, Roxanna decided to refocus their day and to return to her greatest passion. Out came the brushes and paints, the easel went up in the kitchen and with her loyal companion at her feet, she began her first painting after many years. Although the beloved pup has since passed, Roxanna continues the same daily routine because painting has always been an enjoyable challenge and she still finds the process rewarding and relaxing.



Senior Source BOOK

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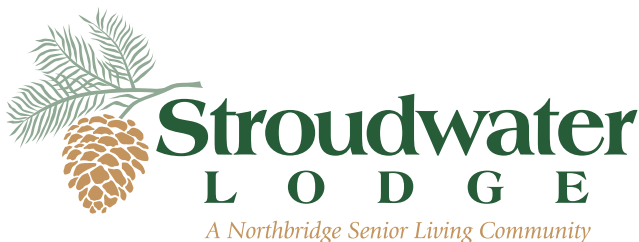


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Maintaining Your Independence as You Age



By Shireen Shahawy, Director of Sales and Marketing at
OceanView at Falmouth
207-781-4621

Senior independence is a critical part of aging because it allows you to enjoy your golden years to the fullest. As we get older, we may find that certain things are more challenging to do on our own, but there are still plenty of habits to incorporate that can help you maintain your independence.

Prioritize Your Health

Prioritizing your health belongs at the top of the list when it comes to maintaining senior independence. Routine checkups with your physician are essential to long-term health, helping you stay self-sufficient. Ask your healthcare provider for advice on how best to maintain your independence.

Focus on Fitness

Exercise keeps you healthy, and it makes you feel confident and strong, helping to optimize your independence! A minimum of 30 minutes of gentle to moderate exercise per day can be enough to lower your risk of heart disease, type 2 diabetes, and high blood pressure. Older adults who don't prioritize regular exercise are more likely to lose body muscle and balance, putting them at much greater risk of injury. Consider swimming, golfing, walking or fitness classes to encourage a consistent workout routine!

Exercise Your Brain

Keeping your mind sharp is just as important as staying physically fit. This is one of the most important ways to boost senior independence! Maintaining a healthy brain can help prevent memory loss and other cognitive diseases such as dementia and Alzheimer's. You have many fun options to challenge your mind, from playing games like Chess, Scrabble or Words with Friends on your mobile device to learning new skills.

It's all about staying open minded and challenging yourself to try new things!

Explore Your Interests

One of the most important (and most fun!) ways to maintain senior independence is by living your retirement years to the fullest and exploring your interests! Finding enjoyable ways to spend your free time is what retirement is all about, and it can make a big impact on quality of life. Learning how to play an instrument, improving your cooking skills, taking an art class, studying a new language – all of these are great opportunities to discover new passions, develop connections and build confidence.

Get Involved in Your Community

Being a part of a community gives you a greater sense of self, more confidence and an important purpose. Seniors have unique insights and skills that can offer incredible benefits to others, making it a win-win! Whether your passion is feeding the homeless, caring for rescue pets or working as a professional mentor, volunteering will help you live your life to the fullest while giving back to your community. Reach out to organizations that are important to you as you decide where to direct your efforts.

Maintaining your independence as you age can be fun! 





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oceanviewrc.com/legacy



Agents of Change in Senior Living



By Laura Roehrig, Director of Sales
HarborChase Assisted Living and Memory Care, South Portland
207-990-1351

The demand for quality, forward-thinking senior living communities continues an upward trajectory. Far beyond traditional expectations of healthcare, seniors and families today are searching for senior living tailor-made for a personalized, independent lifestyle. They want freedom and better dining options (forget the dining hall concept), special events (but not your grandma's bingo), exceptional amenities (think well-appointed apartments and modern event spaces) and daily socialization with peers and guests (pick your time and place).

Senior Living communities that are managed by a hospitality management company understand this concept and how important a resort-like community is key to everyone's success. The best senior living communities are now operated more like a hotel or cruise ship with the added assurance that any level of care can be added to the menu. They disrupt the traditional ALF mentality and focus on hospitality as their strength for exceptional services like full-service salon and spas with dedicated cosmetologists, on-site fitness centers catering to all levels of mobility, full-service bars with daily happy hours and live entertainment, multiple restaurants and dedicated enrichment programs that guarantee a wide variety of events are happening every week.

Gone are the days of limited dining and activities. Luxury senior living communities today offer an independent lifestyle with an array of amenities. For example, multiple on-site eateries offer everything from fine dining experiences to casual on-the-go restaurants with the ability to dine any time of day, with whomever you choose. Farm-to-table menus utilize local produce, meats, and seafood for the freshest ingredients. As one senior living resident said, "Healthy brain food never

tasted so good."

Full-service lounges are serving the latest handcrafted cocktails – including creative mocktails made with healthy elixirs. Executive chefs are engaging residents in cooking classes, whipping up favorite family recipes with a modern twist, and even hosting cooking shows.

For retirees who choose an assisted living community with all the freedom of independent living and the amenities of a high-end resort, they also get the reassurance that – should they need personalized memory care down the road – it's right next door in the same community. And the best memory care communities offer the same level of amenities and programs as their assisted living neighbors.

The best senior living communities are now operated more like a hotel or cruise ship with the added assurance that any level of care can be added to the menu.





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Avita of Wells MC	86 Sanford Rd., Wells	646-3444
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Bay Square at Yarmouth MC*See page 15 for more information***27 Forest Falls Dr., Yarmouth****846-0044**

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HarborChase MC*See page 7 for more information***165 Running Hill Rd., South Portland****855-424-1443**

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What is a Senior Move Manager?



By Dani Rockey, President/Founder Seacoast Senior Advisors
Associate Broker with Getty Real Estate Services
207-216-7710

As people age, their needs and lifestyles can change drastically. This can be especially true for seniors who may need to relocate to a new home or assisted living facility. In these cases, a senior move manager can be an invaluable resource. A senior move manager is a professional who specializes in helping seniors transition from one home to another. They provide support and assistance with the physical and emotional aspects of moving, as well as the practical aspects of downsizing, organizing, packing and unpacking.

What Services Does a Senior Move Manager Provide?

A senior move manager provides a wide range of services to help make the transition easier for seniors. These services include:

- Assessing the needs of the senior and their family
- Developing an action plan for the move
- Sorting through possessions and deciding what to keep, donate or discard
- Arranging for movers, storage facilities or disposal services
- Packing up belongings and arranging for transport
- Unpacking at the new residence and setting up furniture
- Arranging for utilities to be connected at the new residence
- Assisting with paperwork related to changing address or other documents related to the move
- Providing emotional support throughout the process.

How Can Hiring a Senior Move Manager Help?

Hiring a senior move manager can make all the difference when it comes to assuring seniors have an easy transition into their new homes. A senior move manager can provide invaluable assistance in sorting through possessions, packing up belongings, arranging for movers or storage facilities, unpacking at the new residence and setting up furniture. They also provide emotional support throughout the process, which can be incredibly helpful during such a stressful time. Additionally, they are familiar with local resources which can help make sure all paperwork related to changing address or other documents related to the move are taken care of quickly and efficiently.

What Qualifications Should You Look for in a Senior Move Manager?

When looking for a qualified senior move manager, it is important to look for someone who has experience working with seniors in similar situations. A NASMM member (National Association of Senior Move Managers) has the education, as well as the knowledge of local resources such as movers or storage facilities that may be helpful during this time. Additionally, it is important that they have good communication skills so they are able to effectively communicate with both seniors and their families throughout the process. Finally, it is important they have empathy so they are able to provide emotional support during this often difficult time.

Seacoast Senior Advisors

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Assisted Living

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Ledgeview Assisted Living	92 US Route 1, Cumberland Foreside	781-2408
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58 Baribeau Dr., Brunswick

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Pine Point Center	7 Pine Point Rd., Scarborough	883-2468
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Piper Shores	Piper Rd., Scarborough	883-8700
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Plant Memorial Home	One Washington St., Bath	443-2244
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Portland Center for Assisted Living	68 Devonshire St., Portland	772-2893
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Scarborough Terrace MC

See page 13 for more information

600 Commerce Dr., Scarborough

885-5568

Schooner Estates	200 Stetson Rd., Auburn	784-2900
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Sentry Hill at York	2 Victoria Ct., York	363-5116
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Seventy-Five State Street	75 State St., Portland	772-2675
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St. Andrews Village	145 Emery Lane, Boothbay Harbor	633-0920
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St. Joseph's Rehabilitation & Residence	1133 Washington Ave., Portland	797-0600
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Stroudwater Lodge

See page 3 for more information

116 Landing Rd., Westbrook

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Sunnybrook of Brunswick	340 Bath Rd., Brunswick	443-9100
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The Highlands	26 Elm St., Topsham	888-760-1042
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The Inn at Atlantic Heights	100 Harbor Dr., Saco	283-3022
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The Landing at Saco Bay	392 Main St., Saco	284-0900
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Choosing the Right Level of Care



By Lea Rust, Director of Sales, Stroudwater Lodge
Stroudwater Lodge • 207-854-8333
Avita of Stroudwater • 207-857-9007

Finding the right senior living community is a journey filled with research, education, financial decisions and community visits. One common misconception about senior living is that assisted living communities and nursing homes are one in the

same. Let's break down the reasons why assisted living differs from life in a nursing home. We are going to focus on care and lifestyle to show how the two differ.

Care:

Assisted Living: before moving into an assisted living community, residents are assessed to determine what level of care they will benefit from. Most assisted living communities include some level of care as part of the monthly fee. The care provided is assistance with Activities of Daily Living: eating, bathing, transporting, toileting and grooming. Residents and families work with the community care team to develop a plan

that works for everyone.

Nursing Home: nursing homes offer skilled care services. This is best for someone who needs around-the-clock care and supervision because they suffer from chronic illness. Nursing homes are also beneficial for someone who may be recovering and need additional rehabilitation therapies such as – speech, occupational, physical and respiratory.

We are going to focus on care and lifestyle to show how assisted living and nursing homes differ.

Lifestyle:

Assisted Living: making a move into assisted living means joining a new community and having the opportunity to meet friends, explore hobbies, enjoy great dining, and feel at home. In an assisted living community, there is a calendar of engaging programs scheduled throughout the day featuring – exercise classes, educational opportunities, art classes, outings, live music and much more. Another benefit of assisted living is the food! Chefs plan menus to be both healthy and delicious, often incorporating seasonal foods and flavors for the residents to enjoy. All residents are encouraged to eat in the community dining room to share the experience among friends. Exploring new experiences and finding new friendships are encouraged in assisted living.

Nursing Home: in a nursing home there is more of a medical feel to the building and rooms. Residents often share a room with someone, although private rooms may be available. Engagement opportunities are available but may be more limited. There are often two types of residents in a nursing home – ones who live there permanently and ones who are staying short term for recovery and rehabilitation. Since some residents are there for short stays it may be more difficult to make friends.

The senior living journey is a challenging one to navigate – do not be afraid to ask for help and advice from someone who knows best. Both assisted living communities and nursing homes will have someone who is able to help in guiding you to find the best fit for what you or a loved one may need.



Alphabet Soup and Senior Living

Making Sense of It All

By Sarah O'Sullivan,
Director of Sales and Marketing, Scarborough Terrace
Terrace Communities
207-351-5973



Wouldn't it be wonderful to have a crystal ball that would help us navigate the murky waters called "Senior Living?" Who hasn't had a friend or neighbor with slowly progressing short-term memory loss, or

one who has increasingly deteriorating balance and has consequently experienced a series of recent trips to the hospital? The idea of making a move to a Senior Living community is simply daunting and overwhelming for many, and the myriad of different terminology can be confusing.

Today, Senior Living is broken into several different types of care, each uniquely named. Retirement or 55+ Living might aid with outside maintenance, monthly communal activities and the confidence that you are surrounded by similar people in a comparable time of life. Independent Living may include one, two or three meals a day and may also include housekeeping and transportation, along with added services such as laundry, depending on the community. Assisted Living, sometimes referred to as Residential Care, provides three meals a day, medication administration, 24/7 care staffing, reminders for meals and activities and assistance with dressing or bathing as needed in a homelike setting with various floorplans. Memory Care communities are often slightly smaller than Assisted Living places and are secured from the inside, so someone would need to help you exit or enter the community. The set up of a Memory Care community is unique, so that those with advanced cognitive decline cannot move inde-

pendently around the campus and potentially get lost or be in danger.

Nursing Care, is for those individuals who require a tremendous amount of unscheduled assistance each day, and are very limited in their ability to help themselves with their Activities of Daily Living (ADL) such as dressing, feeding, bathing, ambulating and transitioning from sitting to standing. Nursing Facilities are staffed around the clock

with Registered Nurses and provide acute care for those who have a range of conditions that necessitate skilled clinical treatments around the clock. Skilled Nursing references a short term rehabilitation stay that is often 12-45 days in duration and has the goal of increasing the independence and overcoming any ongoing infections that may be lengthening one's inability to do the most they can for themselves. At a Skilled Nursing Facility, specialty programs to target various conditions, ranging from joint replacement to neurologic diseases such as Parkinson's are also offered.

The bottom line: To make the most of Senior Living alphabet soup, assume nothing and ask a lot of questions! This industry is full of individuals who are more than happy to assist you in any way.

To make the most of Senior Living alphabet soup, assume nothing and ask a lot of questions!



Assisted Living

MC Advertisers with Memory Care Services

continued from page 10

The Mooring at The Downs	7 Mill Commons Dr., Scarborough	808-8925
The Mooring on Foreside	301 U.S. Rte. 1, Cumberland Foreside	489-9614
The Osher Inn at The Cedars	620 Ocean Ave., Portland	221-7150
The Park Danforth	777 Stevens Ave., Portland	797-7710
Thomas P. Smith House	741 Main St., Westbrook	857-9429

Thornton Hall

See page 23 for more information

56 Baribeau Dr., Brunswick

373-3646

Wardwell Retirement Neighborhood	43 Middle St., Saco	284-7061
Woodlands Senior Living	Brewer, Cape Elizabeth, Farmington Hallowell, Lewiston, Rockland, Waterville	872-8992
York Harbor Health Care Center	Sentry Hill, York Harbor	363-5116

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How to Engage in Meaningful Activities as We Age



By Jim Glanville, CDAL, Executive Director
Bay Square at Yarmouth, a Benchmark Assisted Living and
Mind & Memory Care community • 207-618-5163

As people age, it's natural for their personal relationships, interests or living situation to change, and they become less social. Over the past two years, as social distancing has become necessary, many have become more isolated than ever before. According to a study by

AARP and UnitedHealthcare, more than half of adults over 50 reported an absence of meaningful social relationships during the pandemic.

In many cases, this social isolation has become detrimental to health and well-being. A 2015 research project found that loneliness and isolation may increase the risk of early death, while the American Psychological Association suggests that loneliness can be just as harmful to one's health as obesity. Just as a well-balanced diet and exercise are essential to maintaining a healthy lifestyle, so too is staying connected as you age.

Those of us who work in senior living see every day how

older people blossom and their health improves when they become part of a strong social network. By nurturing meaningful connections amongst residents, as well as amongst residents and associates enjoying fun experiences together, residents' quality of life is enhanced.

Here are some of the most effective ways we have found for older adults to reignite their passions for hobbies, specific subjects and other interests.

Giving back – The health benefits of giving to others is tremendous. Something as simple as taking part in a food drive or lending services to a local charity can be incredibly rewarding.

Sharing expertise – Older people have valuable life experiences and professional knowledge that can be shared with others. Retired teachers, for example, may enjoy reading to local children or former business owners could act as mentors or coaches.

Connecting with others who share mutual interests – Something as simple as having coffee with others who can relate to or share in your life experiences can be incredibly comforting.

Taking classes – For older people, the “golden years” are often the best time to further explore subjects they are passionate about.

Joining clubs – Things like book clubs, men's and women's groups, religious groups and more provide a common ground on which individuals can come together to engage in mutual interests.

Now is the ideal time for seniors to strengthen their social fabric. Senior living communities that offer residents the opportunity to dine and socialize with friends, to engage in interesting activities throughout the day and share spaces to connect provide the ideal place to stay connected to who and what matters most



Independent Living Retirement Communities

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Ashton Gardens	830 Ocean Ave., Portland	541-3999
Atlantic Heights	88 Harbor Dr., Saco	800-874-6990
Atria	One Penny Lane, Kennebunk	985-5866
Avesta Housing	307 Cumberland Ave., Portland	800-339-6516
Baxter Place at Seaside	850 Baxter Blvd., Portland	774-7878

Bay Square at Yarmouth

See below for more information

27 Forest Falls Dr., Yarmouth

618-5163

Bessey Commons	272 US Route 1, Scarborough	885-8801
Betsy Ross House	99 Preble Street Ext., S. Portland	767-4955
Clover Health Care	477 Minot Ave., Auburn	784-3573
Coastal Landing	142 Neptune Landing, Brunswick	837-6560

continued on page 17

Caring for seniors and supporting families. It's what we at Benchmark have done for a quarter century across the Northeast. At our Bay Square at Yarmouth community, we provide strong personal connections and social interactions between residents and associates, as well as exceptional dining, programming, amenities and access to onsite medical care.

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Benefits of Independent Living

Submitted by Sable Lodge, Resort Lifestyle Community
South Portland • 207-507-0118

As you make your lists and research ideas for senior living, you may hear about independent living communities and assisted living facilities. How do you know what's right for you?

BENEFITS OF INDEPENDENT LIVING

Independent living is for seniors who want to continue to live an independent lifestyle. Residence options include apartments, duplexes, townhouses and condos...all in a variety of floor plans and sizes. This type of environment is designed to make life more comfortable and convenient. A few perks include:

Maintenance-free Living: Independent living communities employ a full staff to take care of your housekeeping, laundry, home repairs, fresh home-cooked meals and more.

Balanced Budgets: If you select an all-inclusive community, you'll benefit from having a single payment for nearly

all living expenses. You won't have to worry about utility prices fluctuating or unexpected and expensive repairs to your home. You pay a flat monthly fee for everything.

Safety and Security: Most independent living communities are equipped with safety features such as emergency response systems and trained, on-site staff to provide peace of mind.

Socialization Opportunities: When it comes to social and recreational activities, on-site amenities may include fitness centers, beauty parlors and barber shops, pharmacies, banks, art studios, movie theaters, game rooms and other entertainment spaces, allowing you to stay active, connected with friends and enjoying the retirement of your dreams.


Transportation Services: Most independent living options will provide complimentary transportation services, making it easier for you to get around and to have easy access to services like off-site healthcare providers.

If you can safely live alone, there are independent living communities looking forward to your visit and a tour.

Community of Care: An independent living community is not the same as assisted living. Most independent living situations will provide a continuum of care with home health care partners in place. They can also offer quality resources should you need to transition to assisted living at some point.

One of the most significant differences between independent living communities and assisted living facilities is that assisted living is designed for those with special needs who cannot safely live alone. Because of this, assisted living facilities offer customized support and assistance with daily activities, such as bathing, dressing, medication management and mobility. They will have one or more full-time medical personnel, such as nursing assistants, trained to meet older adults' needs.

As you consider what you want your life to look like as you age; as you make choices today that will allow you to have enjoyable experiences down the road, worry-free independent living may be just the ticket for you.

If you can safely live alone, there are independent living communities looking forward to your visit and a tour. 



Independent Living Retirement Communities

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Dirigo Pines	9 Alumni Dr., Orono	866-344-3400
Gorham House	50 New Portland Rd., Gorham	839-5757
Highland Commons	77 Gary Maietta Hgwy., S. Portland	771-5503
Hillcrest Retirement Community	126 US Route One, Scarborough	883-2512
Holden Frost House	24 Elm St., Topsham	721-3215
Huntington Common	1 Huntington Common Dr., Kennebunk	800-585-0533
Kaler-Vaill	382 Black Point Rd., Scarborough	883-4787
Kittery Estates	220 State Rd., Kittery	438-9111
Larrabee Village	30 Liza Harmon Dr., Westbrook	854-9779
Maison Marcotte	100 Campus Ave., Lewiston	786-0062

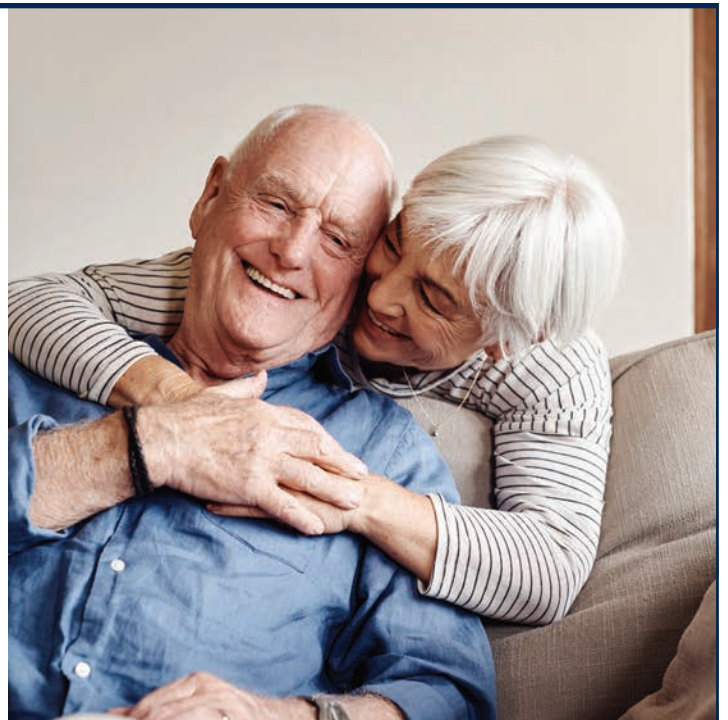
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Evaluating a Senior Living Community

The following is a suggested guide for you to make copies of and take with you as you visit and evaluate senior living facilities you are considering.

Name of Retirement Facility: _____

Address: _____

Phone: _____ Email: _____

Contact Person and Their Title: _____

Type of Facility: _____

Retirement Community

LifeCare Community

Boarding Home

Assisted Living Facility

Skilled Nursing Center

Congregate Housing

Size of Facility: (How many units, for example) _____

Appearance of Facility: _____

Amenities Offered: _____

Description of rooms/suites available to choose from: _____

Description of costs: Rental Purchase Equity Endowment

Price: _____

Profit or Non-Profit: _____

Application Fee? Entrance Fee? Security Deposit?

Other Costs: _____

Waiting List? _____ Refund Policy? _____

Assistance: Medicare MaineCare Private Insurance

Available Services: Transportation Housekeeping Meals

Maintenance Laundry Wellness Program

Personal Care Other _____

Health Care Services Available: _____

Hospital Affiliations (if any): _____

Physician Affiliations (if any): _____

Emergency Provisions: _____

Religious Affiliation (if any): _____

Owner/Management Company: _____

Independent Living Retirement Communities

continued from page 17

McArthur Home	292 Elm St., Biddeford	283-3412
Meetinghouse Village	143 Rogers Rd., Kittery	439-7280
Montello Heights	550 College St., Lewiston	786-7149

OceanView at Falmouth

See page 5 for more information

20 Blueberry Lane, Falmouth

781-4460

Odd Fellows and Rebekahs' Home of Maine	85 Caron Lane, Auburn	786-4616
Piper Shores	Piper Rd., Scarborough	883-8700
Plant Memorial Home	1 Washington St., Bath	443-2244
Pleasantwood Apartments	169 Saco Ave., Old Orchard Beach	934-4944
Plummer Senior Living	192 Middle Rd., Falmouth	772-3225

continued on page 20



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Independent Living Retirement Communities*continued from page 19*

Ridgeland Estates	109 Ridgeland Ave., S. Portland	773-4140
Sable Lodge Retirement Resort <i>See page 17 for more information</i>	74 Running Hill Rd., S. Portland	517-0118
Sarah Frye Home	751 Washington St., Auburn	784-7242
Schooner Estates	200 Stetson Rd., Auburn	784-2900
Sentry Hill at York	2 Victoria Ct., York	363-5116
Seventy-Five State Street	75 State St., Portland	772-2675
St. Andrews Village	145 Emery Lane, Boothbay Harbor	633-0920
Stroudwater Lodge <i>See page 3 for more information</i>	116 Landing Rd., Westbrook	854-8333
Sunnybrook of Brunswick	340 Bath Rd., Brunswick	443-9100
The Farragut at Kennebunk	71 Portland Rd., Kennebunk	877-985-0300
The Atrium at The Cedars	640 Ocean Ave., Portland	221-7100
The Highlands	26 Elm St., Topsham	888-760-1042
The McLellan Downtown	26 Cumberland St., Brunswick	671-9033
The Park Danforth	777 Stevens Ave., Portland	797-7710
The Pines	Manor St., Ocean Park	934-2157
The Thomas Cottages	One Washington St., Bath	443-8995
The Woods at Canco	257 Canco Rd., Portland	772-4777
Thornton Oaks <i>See page 23 for more information</i>	25 Thornton Way, Brunswick	729-8033
Wardwell Retirement Neighborhood	43 Middle St., Saco	284-7061
Westbrook Housing Authority	30 Liza Harmon Dr., Westbrook	854-9779

The Importance of Social Connections for Seniors: Building a Supportive Network

Submitted by Oasis Senior Advisors (Maine and NH)
207-994-9558

As we journey through life, the importance of social connections becomes increasingly evident. For seniors, maintaining a strong and supportive network is especially important. Social connections not only contribute to a sense of belonging and purpose but also have a significant impact on overall well-being.

Promoting Emotional Well-being

Social connections play a crucial role in promoting emotional well-being among seniors. Engaging in meaningful relationships and regular social interactions can combat feelings of loneliness, depression and anxiety. By fostering connections with friends, family members and fellow community members, seniors can experience enhanced emotional resilience and a greater sense of happiness and fulfillment.

Physical Health Benefits

Believe it or not, social connections have a positive impact on physical health as well. Seniors who maintain an active social life often engage in physical activities, outings, and recreational pursuits with their peers. This helps promote mobility, reduces the risk of sedentary lifestyles and encourages overall physical well-being. Additionally, social support networks can provide encouragement for seniors to prioritize their health, leading to healthier lifestyle choices.

Cognitive Stimulation

Regular social interactions can provide cognitive stimulation, which is crucial for seniors' mental well-being. Engaging in conversations, participating in group activities and sharing experiences with others can help maintain cognitive function and prevent cognitive decline. Social connections stimulate the brain, improve memory and contribute to lifelong learning, ultimately promoting a healthy and active mind.

Support in Times of Need

A strong social network becomes an invaluable asset during challenging times. Seniors may face various life transitions, health concerns or the loss of loved ones. In such instances, having a supportive network can provide emotional support, practical assistance and a sense of belonging. Whether it's through family, friends or community organizations, seniors with a



robust support system have access to resources and a safety net during times of need.

Tips for Building a Supportive Network

Here are a few tips to help seniors establish and maintain meaningful social connections:

- **Join Community Groups:** Participate in local senior centers, clubs or hobby groups that align with personal interests.
- **Embrace Technology:** Utilize social media platforms, online forums and video chat tools to stay connected with friends, family and fellow seniors.
- **Volunteer:** Engaging in volunteer activities not only allows seniors to give back to the community but also facilitates the formation of new friendships with individuals who share similar philanthropic values.
- **Attend Senior Living Community Events:** If residing in a senior living community, actively participate in the community events and social gatherings organized by the facility.

Social connections are a vital aspect of a fulfilling and healthy life for seniors. The benefits of building a supportive network encompass emotional well-being, physical health, cognitive stimulation and invaluable support during challenging times.

Remember, it is never too late to build meaningful connections and enjoy the positive impact they can have on our lives. 🌸

Staying Together in the Care Continuum

*Submitted By Mid Coast Senior Health Center
in Brunswick, Maine
207-373-3646*

When Thornton Lockwood looks at Lenora, his wife of 65 years, the warmth in his eyes and the smile on his face shows a love that has truly lasted a lifetime. Thornton and Lenora live in a senior health facility that offers all levels of care.

Lenora requires around-the-clock care due to physical conditions and cognitive decline, whereas Thornton needs a much different level of care. Thornton and Lenora live in separate apartments, but in the same building and on the same floor.

One day, Thornton was visiting Lenora, whose room is decorated with pictures of friends and family, along with the couple's wedding picture. "Who is that handsome fella in that picture with you?" he asked Lenora as they were looking at the photo. "That's you?" she asked. Thornton smiled while gently rubbing Lenora's shoulder. "That's right," he said.

"He always comes over here to kiss her goodnight," said Lenora's private duty nurse. "It doesn't matter what the circumstance is. He is always there for her."

Thornton is with Lenora every day, whether it's a good day



or a bad day. What makes it easier for Thornton is he lives two doors down, so they remain together as much as possible.

Services at facilities that fall under one roof include assisted living, long-term care, memory care, and nursing and rehabilitation. This allows residents to live at the highest level of independence possible in a comfortable, supportive space.

Traveling Through the Continuum Care Community Together

When looking for senior care, features like medical excellence, a home-like environment, an optimal location, a robust and engaging activities schedule, and a history of expertise are very important. Additionally, many facilities are moving toward private rooms since the COVID-19 pandemic.

In order to foster that excellent quality of life that senior care facilities aim to provide, spouses, partners, companions, and siblings should always be welcome to join loved ones in either the same community or another community that better meets their needs.

For couples like Thornton and Lenora, who have been together for decades, it can be traumatic to be apart. Having several levels of services under one roof allows loved ones to continue to have a vibrant, healthy life together, even if they have differing needs for care.





Welcome Home



Mid Coast Senior Health Assisted Living at Thornton Hall

offers a relaxed environment with professional care services that encourages each resident to live as independently and comfortably as possible. We invite you to come visit our warm and inviting home, and learn about the breadth of healthcare services and social activities readily available.

For more information or to schedule a tour, please call **(207) 373-3646** or visit **www.midcoastseniorhealth.com**



Mid Coast Senior Health

MaineHealth

Hospitals

Bridgton Hospital	Hospital Dr., Bridgton	647-8841
Brighton FirstCare	335 Brighton Ave., Portland	879-8111
Casco Bay Dialysis	2 Chabot St., Westbrook	854-9822
Central Maine HealthCare	300 Main Street, Lewiston	795-0111
Coastal Dialysis Ctr.	55 Congress St., Bath	443-7485
HealthSouth	335 Brighton Ave., Portland	775-4000
Lewiston-Auburn Kidney Ctr.	710 Main St., Lewiston	784-2268
Maine Medical Center	22 Bramhall St., Portland	662-0111
Maine Medical Center/Geriatric Center	6 Bramhall St., Portland	662-2847
Northern Light Mercy Hospital <i>See outside back cover for more information</i>	175 Fore River Parkway	879-3000
Mid Coast Hospital <i>See page 23 for more information</i>	123 Medical Center Dr., Brunswick	729-1356
New England Rehabilitation Hospital	335 Brighton Ave., Portland	775-4000
Penobscot Bay Medical Center	6 Glen Cove Dr., Rockport	596-8000
Southern Maine Dialysis Facility	1600 Congress St., Portland	774-5985
Southern Maine Medical Center	One Medical Center Dr., Biddeford	283-7000
Spring Harbor Hospital	123 Andover Rd., Westbrook	761-2200
St. Mary's Regional Medical Ctr.	93 Campus Ave., Lewiston	777-8100
Topsham Care Center	Topsham Fair Mall	798-6300
York County Dialysis Ctr.	20 W. Cole Rd., Biddeford	282-3908
York Hospital	15 Hospital Dr., York	363-4321

Nursing Homes & Rehabilitation Centers*(Long Term, Skilled, and Managed Care)*

Arbor at Winship Green	51 Winship St., Bath	443-9772
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continued on page 26

Hospice Care at Home

a True Story



*As related to Bre Beaulieu, Manager, Communications & Marketing,
Northern Light Hospice Care at Home
1-800-757-3326*

My wife had been diagnosed with pancreatic cancer and had a poor experience with chemotherapy, and ultimately decided to discontinue treatment. Shortly after, a referral was made to palliative care. Neither I nor my wife really knew what palliative care was and immediately associated it with hospice and of course we associated hospice care with immediate death. At first, we felt a little taken back thinking that the day after we discontinued treatment, suddenly, my wife was on her death bed. So, what is hospice, really?

It was easier for us to find peace once we chatted with oncology. We were asked what we wanted to do next and when we had some time to think about it, we just wanted to catch a breath. At first, we thought we could take care of everything on our own. As time went on and the winter weather approached, the thought of traveling the half hour to the closest hospital was intimidating. After a couple of weeks, my wife did have another exacerbation, and we talked more about hospice care with our primary care physician. We were quite nervous about having strangers in and out of the home, particularly around the holidays. Pancreatic cancer can take a turn very quickly.

It didn't take us long to realize that hospice can provide the timely and individualized care and comfort that you can't get in the hospital. This was the turning point for us. We worked with a local agency and learned more about the program which made us feel much more comfortable with the service. The first visit was very informative, and it was reassuring for us to understand that this is not just for patients who are in the last couple weeks of life, but for people who could still have several months. Hospice is not at all what we expected – at least in the beginning. Once our clinicians started to visit, we learned this wasn't just medical support, it was very much emotional support. Sometimes you don't realize what a difference emotional health can make in your physical health.

The care my wife has received to this point has been very appropriate. There are days when the nurse calls to say she's going to make a visit, but if my wife is feeling well and we don't need anything, we just tell her that. If the nurse checks in and we need something, she comes right out. This gives us the confidence they really are here when we need them.

Hospice has really improved both my and my wife's quality of life. As her caregiver, it is really disheartening to see her hurting or feeling embarrassed. There was a point in time where things got so rough with my wife that we started to explore Death with Dignity. After some discussions with our nurse and social worker, we learned what we could do to help her with the symptoms she was struggling with. Once my wife was feeling better, I was also feeling better. When her emotional state improved and after a nice chat with the social worker, Death with Dignity was no longer on the table. Again, hospice caregivers are here for you, and not just medically.

There are many benefits that we have been able to experience while my wife has been on hospice care right in our home. Among the most important, comfort. We are most comfortable at home and we're not having to travel so often to receive the necessary care. Receiving care at home is very individualized; we realize the clinicians are very focused on my wife and we appreciate the individual approach to her care needs.



At the end of the day, we have no hesitations when we say that we would absolutely recommend hospice care at home. Our experience and understanding of what the end of life really is has been enhanced and we are forever grateful for the compassion and comfort our team has provided.



Nursing Homes & Rehabilitation Centers*(Long Term, Skilled, and Managed Care)**continued from page 24*

Atria	One Penny Lane, Kennebunk	985-5866
Barron Center	1145 Brighton Ave., Portland	774-2623
Brentwood Rehab. & Nursing Ctr.	370 Portland St., Yarmouth	846-9021
Bridgton Health Care Center	Rte. 302, Bridgton	647-8821
Cape Memory Care /Woodlands	126 Scott Dyer Rd., Cape Elizabeth	553-9616
Clover Health Care	477 Minot Ave., Auburn	784-3573
Coastal Manor	20 W. Main St., Yarmouth	846-5013
Countryside Retirement Inn	401 Brook Rd., Westbrook	797-8100
d'Youville Pavillion	102 Campus Ave., Lewiston	777-4200
Dionne Commons	24 Maurice Dr., Brunswick	725-4379
Durgin Pines	Lewis Rd., Kittery	439-9800
Evergreen Manor	328 North St., Saco	282-5161
Fallbrook Woods	60 Merrymeeting Dr., Portland	878-0788
Falmouth by the Sea	191 Foreside Rd., Falmouth	781-4714
Freeport Nursing Home	3 East St., Freeport	865-4713
Gorham House	50 New Portland Rd., Gorham	839-5757
Hawthorne House	6 Old County Rd., Freeport	865-4782
Huntington Common	1 Huntington Common Dr., Kennebunk	800-585-0533
Kindred Transitional Care and Rehab	158 Ross Rd., Kennebunk	985-7141
Ledgeview Assisted Living	92 US Route 1, Cumberland Foreside	781-2400
Ledgewood Manor	200 Tandberg Trail, Rte. 115, N. Windham	892-2261
Maine Veterans' Home	290 U.S. Rte 1, Scarborough	883-7184
Marshwood Center for Health Care	33 Roger St., Lewiston	784-0108

Mid Coast Hospital*See page 23 for more information***123 Medical Center Dr., Brunswick****729-1356***continued on page 27*

Nursing Homes & Rehabilitation Centers

(Long Term, Skilled, and Managed Care)

continued from page 26

Montello Manor	540 College St., Lewiston	783-3029
North Country Associates	179 Lisbon St., Lewiston	786-3554
Odd Fellows and Rebekahs' Home of Maine	85 Caron Lane, Auburn	786-4616
Pinnacle Health and Rehabilitation	42 Anthoine St. South Portland	799-8561
Pine Point Center	67 Pine Pt. Rd., Scarborough	883-2468
River Ridge	79 Cat Mousam Rd., Kennebunk	985-3030
Rocky Hill Manor	511 Bridge St., Westbrook	854-2973
Russell Park Rehabilitation	158 Russell St., Lewiston	786-0691
Schooner Estates	200 Stetson Rd., Auburn	784-2900
Seal Rock Healthcare at Atlantic Heights	88 Harbor Dr., Saco	283-3646
Seaside Nursing & Retirement Ctr.	850 Baxter Blvd., Portland	774-7878
Sedgewood Commons	22 Northbrook Dr., Falmouth	781-5775
Southridge Rehab & Living Ctr.	10 May St., Biddeford	282-4138
Springbrook Center	300 Spring St., Westbrook	856-1230
St. Andre Health Care	407 Pool St., Biddeford	282-5171
St. Andrews Village	145 Emery Lane, Boothbay Harbor	633-0920
The Landing at Saco Bay	392 Main St., Saco	284-0900
The Skilled Care Center at The Cedars	630 Ocean Ave., Portland	221-7000
Sam L. Cohen Households at the Cedars	630 Ocean Ave. Portland	221-7000
The Sam L. Cohen Rehabilitation Center	630 Ocean Ave., Portland	283-0166
Varney Crossing Nursing Care Ctr.	47 Elm St., No. Berwick	676-2242
Verizons	24 Elm St., Topsham	725-7495
York Harbor Health Care at Sentry Hill	2 Victoria Ct., York	363-5116

Home Companions, Personal Care Assistants

Advantage Home Care	550 Forest Ave., Suite 206, Portland			699-2570
Aging Excellence /	514 Broadway, Bangor	947-0999	115 Middle St., Portland	771-0991
Seniors on the Go	466 Main St., Lewiston	376-3031	115 Pleasant St., Brunswick	729-0991
	326 Main St., Saco	283-0991	9 Western Ave., Kennebunk	317-6014

Align Home Care*See opposite page for more information*

366 US Rte 1, Falmouth

835-4849**Amada Senior Care***See page 19 for more information*

142 High St. Portland

305-2233**CHANS Home Health & Hospice***See page 23 for more information*

60 Baribeau Dr., Brunswick

729-6782

Comfort Keepers

Scarborough & Kennebunk

885-9600

Compass Concierge and Companions*See page 34 for more information*

Southern Maine

329-9080

First Light Home Care

940 Roosevelt Trl., Windham

627-1125

Friends In-Home Care

765 US Rte. 1, Yarmouth

846-5525

Home Instead Senior Care

Cumberland County
York County

839-0441

985-8550

HomePartners, LLC.

136 US Rt. 1, Scarborough

883-0095

Home Support Services

110A Tanberg Trl., Windham

892-1454

In-Home Senior Services

20 Mechanic St., Gorham

222-0740

Living Innovations

238 North St., Saco

282-3311

MaineHealth Care at Home

15 Industrial Park Rd., Saco

1-800-660-4862

New England Family Healthcare

125 Presumpscot St., Portland

767-7339

Northern Light Home Health, Hospice*See outside back cover for more information*

50 Foden Rd., S. Portland

780-8624

Visiting Angels

461 Capisic St., Portland

773-3397

Home Health & Nurses Services

Amedisys Home Health Services

34 Atlantic Place, S. Portland

772-7520

Anchor Care Services

360 US Rte. 1, Yarmouth

846-6886

Androscoggin Home Care & Hospice

15 Strawberry Ave., Lewiston

777-7740

Arcadia Health Services

229 Center St., Auburn 786-3337
17 Stanwood St., Bruns. 729-6900136 US Route 1, Scarboro 883-6010
455 Main St., Springvale 324-3400**CenterWell Home Health***See page 31 for more information*

51 Baxter Blvd., Portland

772-0954*continued on page 30*

PRE-Planning for In-Home Care



By Sue Arsenault, Owner/Operations Manager
Align Home Care
207-835-4849

According to AARP, 87% of older adults want to Age in Place, or stay in their own home as they grow older. *Have you talked with your aging parents about what their desires may be when care is necessary? If In-Home Care is the desire, how and when*

should In-Home Care be explored? Do you have a plan?

In my experience as a working owner of an In-Home Care agency, we find that oftentimes it is not until an acute situation occurs that adult children begin asking some of these important questions leaving them scrambling to get care into place. This can be stressful if families are not familiar with how to navigate the Home Care model of care and explore other alternative long term care options.

If you know that your aging parents desire to Age in Place at HOME, it is my BEST recommendation for you to begin exploring options proactively. Preliminary planning is necessary to ensure that the wishes of your loved one can and will be carried out. Getting started can feel daunting without some direction, so I have included two important steps to get you thinking and moving towards a “peace of mind” plan of care.

STEP 1: HIRE an elder law attorney to look at your loved one’s finances and assets from a high-level perspective. Ask them to estimate the cost of different levels of care in months and years. Cost out types of care such as hourly non-medical care, 24/7 care and / or live in care. It is important to look at this so that you can gauge levels of care over time so that you don’t spend it unnecessarily jeopardizing the end goal desires of the loved one. We don’t have crystal balls on when our passing may be so project out as far as possible.

STEP 2: EXPLORE SEVERAL In-Home care agencies. Why? Because Home Care involves caregivers that come and go from your parents’ home space and TRUST is essential. Understanding the process and getting to know the management behind the agency will make all the difference in your experience both for your loved one and your family.

Make an *in-person* appointment with an “intake manager.” Understand how they assign staff to their clients. What does the

onboarding of care look like? Do they introduce caregivers in person or not? Who will oversee the care and how do they keep the plan working smoothly as needs and challenges arise? How willing is the agency to help you navigate other essential services; e.g., in home nursing, PT, OT and hospice? How do they communicate with everyone involved (caregiver, family and client and care providers)? How is a care plan developed? Do they include your input? And if you have a long-term care insurance policy, will they lead you through the process along the way?

How you **FEEL** about the initial conversation and the time they take with you is important! Remember, it’s about trust and your “peace of mind” as you help facilitate the known wishes of your loved one. Not all agencies are created equal.

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www.alignhomecareservices.com

Home Health & Nurses Services*continued from page 28***CHANS Home Health & Hospice***See page 23 for more information***60 Baribeau Dr., Brunswick****729-6782**

Core Health Services	980 Forest Ave. #207 Portland	347-6106
In-Home Senior Services	20 Mechanic St., Gorham	222-0740
First Light Home Care	940 Roosevelt Trl., Windham	627-1125
Fox Rehabilitation, LLC	2 Davis Point Lane, Suite 1A, Cape Elizabeth	767-9773
Kindred at Home	51 Baxter Blvd., Portland 2 Livewell Dr. Kennebunk	772-0954 324-8790
Interim Healthcare	54 Cumberland St., Brunswick 725-7201 62 Portland Rd., Kennebunk 985-8586	675 Main St., Lewiston 783-7600 72 Atlantic Pl., S. Portland 775-3366
MaineHealth Care at Home	15 Industrial Park Rd., Saco	1-800-660-4862
Maxim Health Care Services	778 Main St., S. Portland	822-4010
New England Family HealthCare	125 Presumpscot St., Portland	699-4663
Northeast Home Healthcare	584 Main St., S. Portland	780-9898

Northern Light Home Health, Hospice*See outside back cover for more information***50 Foden Rd., S. Portland****780-8624**

Right at Home	51 U.S. Route 1, Scarborough	888-9838
Sequel Care of Maine	70 Bayview St., Yarmouth	888-880-6193
Spectrum Staffing and Home Care	201 Main St. Westbrook	854-2581
Western Maine Home Health Agency	So. High St., Bridgton	647-8303

Hospice

Affinity Care of Maine	600 Southborough Dr., S. Portland	345-6669
Androscoggin Home Care & Hospice	15 Strawberry Ave., Lewiston	777-7740
Beacon Hospice, an Amedisys Company	40 Atlantic Place, S. Portland	772-0929

CHANS Home Health & Hospice*See page 23 for more information***60 Baribeau Dr., Brunswick****729-6782**

Compassus Hospice and Palliative Care	163 US Rte. One, Scarborough	742-7232
Gosnell Memorial Hospice House	11 Hunnewell Rd., Scarborough	771-4770
Hospice of Mid Coast Maine	331 Maine St., Brunswick	729-3602
Hospice of Southern Maine	390 US Rte. 1, Scarborough	289-3640
Hospice of York	5 Hospital Dr., York	351-2126
MaineHealth Care at Home	901 Washington Ave., Portland	775-7231
Maine Hospice Council, Inc.	Augusta	800-438-5963

Northern Light Home Health, Hospice*See outside back cover for more information***50 Foden Rd., S. Portland****780-8624**

For Seniors, How Many Medications Are Too Many?



By Thomas Morrione M.D. Medical Director for
Centerwell HomeHealth and New England Rehabilitation Hospital
207-772-0954

One survey of 2206 community-dwelling older adults ages 62-85 showed 87% were taking a prescribed medication and over 1/3 were on five or more. This doesn't include the 38% that were taking an over the counter (OTC) medication. If you had been hospital-

ized and needed some assistance at a skilled nursing facility, the average number of prescribed medications on discharge was a whopping 14!

Polypharmacy is simply the use of multiple medications often considered to be five or more. As folks age, they tend to have more maladies for which medications may be warranted. The more conditions, the more medications. For example, have a heart attack and you are likely going to be on four new medications, diabetes six. 20% of Medicare beneficiaries are diagnosed with five or more chronic conditions consuming upwards of 10 or more medications. Regardless of the individual medications, polypharmacy is an independent risk factor for falls and hip fractures as well as physical and cognitive decline and adverse drug events (ADEs).

Cost and convenience aside, each medication has potential side effects. You should be educated by your providers about the reason for the medication as well as the expected benefit. For example, if you are diagnosed with osteoporosis, we can estimate your risk of a hip fracture over the next ten years and your doctor should recommend a medication if your risk exceeds a certain threshold. But the next question should be what will happen if you take the medication. Fracture prevention is the obvious answer, but by how much? For osteoporosis, the usual recommended prescribed treatment will reduce the risk of fracture by about 40%. This now becomes a shared decision between you and your provider comparing the expected benefits of the medication with the amount of potential risk that you might be willing to accept.

Unfortunately, the risk of an adverse drug event (ADE) develops with each additional medication. Polypharmacy increases the likelihood of medications interacting with other medications. My patients frequently ask me about the potential side effects of a particular medication. I often discourage them from pulling out the package insert, flicking it open with a trail of any interaction anyone has ever had in the tiniest font from hand to floor. Instead, I review some of the more serious ones and simply ask that if you are feeling an adverse event, stop taking the medication and give me a call and we can review it.

Be careful about having to take medications to treat the effects of another medication. This is called a prescribing cascade and can lead

to unnecessary addition or titration of medications. Sometimes, this is necessary, but the first consideration should be stopping the initial medication.

Don't be afraid to ask why. Why do I need it? Why will it help me? Why do I still need it? Take advantage of surrounding resources to review your medications. In addition to your physicians, there are pharmacists and home health nurses who are experts at making sure your medications are right for you.

References:

Saydah SH. Medication Use and Self-Care Practices in Persons With Diabetes. In: Cowie CC, Casagrande SS, Menke A, et al., editors. Diabetes in America. 3rd edition. Bethesda (MD): National Institute of Diabetes and Digestive and Kidney Diseases (US); 2018 Aug. CHAPTER 39. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK567996/>

<https://www.uptodate.com/contents/deprescribing>



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Getting the Most Out of Your Medicine

To get the most out of your medications, you should understand exactly how your doctor wants you to take them. It's important to ask your doctor and your pharmacist any questions that concern you, no matter how trivial they may seem. It's always a good idea to take a writing pad or cellphone to your next doctor's appointment to jot down or record your questions and his or her answers.

This checklist will help you decide what you may want to ask.

	YES	NO
Name of the medication _____		
Is a generic available?	<input type="checkbox"/>	<input type="checkbox"/>
Should I take it with food?	<input type="checkbox"/>	<input type="checkbox"/>
Can I stop the medicine when symptoms stop?	<input type="checkbox"/>	<input type="checkbox"/>
Should I use up the entire prescription?	<input type="checkbox"/>	<input type="checkbox"/>
Should I refill the prescription?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, how many times? _____		
Should I see my doctor again at a particular point?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, when? _____		
Is it safe to take this medication and drive a car or operate machinery?	<input type="checkbox"/>	<input type="checkbox"/>
Is it safe to go out in the sun while taking this medication?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any foods I should avoid while on this medication?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, which ones? _____	<input type="checkbox"/>	<input type="checkbox"/>
Are there any possible side effects or adverse reactions I should be aware of?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, what are they? _____		
Are there any other conditions or medications (prescription or over-the-counter) that could pose a problem with this prescription?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, what are they? _____		
Is there any risk of addiction or tolerance (decrease in effectiveness over time) with this medication?	<input type="checkbox"/>	<input type="checkbox"/>
If so, how can I prevent such effects? _____		
What should I do if I miss a dose? _____		
I am currently taking the following medicines: _____		

PERSONAL RESOURCES

What Does “Aging in Place” Mean to You?



By Sherry Boothby, OTR/L, CLVT, SHSS, CDP, MS
Owner, Happy at Home Seniors, LLC
207-558-1234

The U.S. Centers for Disease Control and Prevention defines Aging in Place as: “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.” Aging in place promotes

life satisfaction, a positive quality of life, and self-esteem—all of which are needed to remain happy, healthy, and well into older adult life. According to AARP, a 2021 survey showed that “more than three-quarters of U.S. adults age 50 and older want to stay in their current homes for as long as possible.” Yet “less than 10 percent of U.S. homes are ‘aging-ready,’” a study by the U.S. Census Bureau found. Fortunately, many options exist to make your home a safer, more accommodating place. With a few adjustments, you can gain a sense of security and peace of mind while continuing to live independently.

Home Modifications and Fall Prevention


Falls and subsequent injury are a health and financial burden on older persons and their families, as well as a financial burden on the healthcare system. A home safety assessment (either by a professional or a self-assessment checklist) along with some low-cost modifications can serve to effectively reduce falls and injury in older adults. Examples of steps at home to decrease your risk for falls include:

- Don’t use area rugs and check that all carpets are fixed firmly to the floor.
- Install grab bars near toilets and in the tub or shower.
- Avoid falls by placing non-slip strips or non-skid mats on surfaces that may get wet.
- Place light switches at the top and bottom of stairs and remember to turn on night lights.

Additionally, you should arrange furniture to ensure clear walking paths and check for anything in the house that could be a trip hazard. When it comes to falls, medical alert devices are among the most effective tools seniors can have. This technology can significantly ease worries and stress surrounding falls for both the elderly and their family. Medical alert devices are offered as a stationary system or mobile, worn around the neck

or wrist. Some systems can automatically detect falls and call for help. Others have a button that can be pushed in an emergency.

Resources for Aging in Place

Common concerns regarding aging in place can include: getting around at home and in the community, finding activities and friends, safety issues, getting help during the day, finding services, financial planning, and where to start with long term care planning. Specially trained professionals- Geriatric Care Managers/Aging Life Care Professionals- can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. You can also check with your local Area Agency on Aging. 



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- *Electronic Caregiver Local Care Partner
- *Aging in Place~ At Home Monitoring

Sherry Boothby, OTR/L, CLVT, SHSS, CDP, MS
Owner, Aging Life Care Professional®
Certified Senior Home Safety Specialist™

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Home Care: The Importance of One-on-One Social Engagement



By Isabel Kubeck, Executive Director of Elder Care Services
Compass Concierge and Companions, Home Care Agency
207-415-8990

It is no secret that social engagement is crucial to the well-being of seniors. During the last year and a half, seniors have faced a major decrease in this valuable interaction with family and friends. Home Care Managers have seen firsthand the incredible role that caregivers

give to their clients during this time of isolation, change and separation from loved ones. Caregivers are encouraged to not just care for their clients, but also to LISTEN to them.... to ENGAGE with them.... to UNDERSTAND them.

The beautiful history and stories that live in the minds of elders is extraordinary. They have lived, loved, lost and their stories are

so important to be heard and to be appreciated. During their hardest times, reflecting on their experiences, their knowledge and past experiences can bring meaning, connection and comfort.

Caregivers are encouraged to ask very specific and direct questions to their clients during their time together. “What was the happiest part of your childhood?” “Did you have a childhood pet that you loved?” “What were your parents like?”

The stories shared one-on-one can be amazing. They are of travels, difficulties, love, happiness, silliness and great memories. Sample stories told are (with enormous smiles) of pet chickens and their antics, of childhood fishing with fathers, of learning to golf, of early married days, of mothers’ making their clothes by hand, of their favorite holiday gifts and so much more. Each story brings joy, relaxation, reflection and engagement.

Relationships are so important to all of us. Home care and its one-on-one time has been a truly important experience for seniors during the pandemic. Normal routines were disrupted, and families were separated, but trusted caregivers were the constant. Elder clients relied on caregivers not only for their normal care needs, but for so much more. They relied on their caregivers for their errands, groceries, social time and training on technology so they could stay connected to family. They relied on caregivers for their self-care, sense of well-being, their activities/exercise and therapy routines. They relied on caregivers for social interaction, and caregivers saw those one-on-one connections directly improved the elder’s anxiety, feelings of separation and loneliness.

Through the stress, anxiety and worries that we all have had and still are having during these days of Covid-19 and its variants, everyone is so grateful for the role that caregivers continue to play for our elders. One-on-one interactions, full of important time together, storytelling and sharing makes each day a little bit better for all. Caregivers strive every day to make their clients’ lives better, healthier, more active, safe, fun, and less burdensome.

Elder clients make their caregivers’ lives so much better, too! 

Caregivers are encouraged to ask very specific and direct questions to their clients during their time together.



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Geriatric Care Management/ Aging Life Care Specialists Ready for Curveballs



By Paula Banks, LSW, CMC, Owner of Paula Banks Consulting,
Home Care Provider, A MaineCare Management Company
207-329-9080

By now, most people know the job of a Geriatric Care Manager/Aging Life Specialist is to assist seniors and their families with short term and long term care planning. And sometimes, in addition to creating the plan, we are the ones to implement

and supervise that plan. But what does that even mean?! I love to tell people the short answer is we are the 'but what do I do about it' people!

Although we love the planning piece, the truth is 90% of the time we are called into emergency situations; so, we calm the crisis. Then, together with our clients and families, we make a plan to prevent the crisis from happening again. We help seniors in their homes who are struggling physically or cognitively, we assist our elders with choosing and moving to the right setting for their appropriate level of care and we advise people on caregiving issues while providing them with every kind of resource you can imagine.

Care Management is an actionable, solution-oriented, and problem-solving profession. You need to know your healthcare systems and how they work. In addition to being energetic, tenacious, and compassionate, you must also be resilient and resourceful. Why, you ask?!? Because not every case is going to be the same, and we often are thrown curveballs. For example, in my experience, being a Geriatric Care Manager/Aging Life Care Specialist has looked like:


Showing up at a client's door with coffee and sweets once a week for six months in a row (rain, sleet, hail, snow, 90 degree weather) before finally being let into her home to assist her with her physical, mental and environmental health. Then, working with a medical team and her family to get the appropriate care for her, and working with a professional organizer/grief expert to declutter, fumigate and downsize a home where the client literally never got off the couch. For anything. Ever.

Mediating family disagreements that involve angry families, lawyers, courts, adult protective services and fragile people with dementia with issues ranging from care to finances.

Driving drug addicts out of a vulnerable client's home that was being used as a drug den when the client felt she had no power to stop it.

Flying a gentleman, using a ventilator to breathe, in from out-of-state on a medical transport jet so he could live near his adult children. Working with the family for a year on the painstaking, detail-oriented planning necessary to make it happen.

Spending the night in a psychiatric emergency room with a terrified senior being tortured by delusions and hallucinations. Then assisting her to find the right level of care.

I never said the job of a Geriatric Care Manager was boring, which is exactly why most of us love our work! And while we are good at helping seniors with "the expected," I think it is important to know that Geriatric Care Managers are just as good at handling the curveballs that come our way and problem-solving the unexpected with compassion and optimism. 

You've got questions...
We've got answers.



 Paula Banks Consulting
CARE MANAGEMENT



"It's common to have questions about caring for your aging loved one. My team of care managers have answers for you that will make life better immediately."

- Paula Banks, Owner, LSW, CMC

(207) 329-9080 | paulanbanks@gmail.com
paulabanksconsulting.com

About the Alzheimer's Association

The Alzheimer's Association® is the leading voluntary health organization in Alzheimer's care, support and research. Founded in 1980 by a group of family caregivers and individuals interested in research.

In the United States alone, more than 6 million have Alzheimer's, and over 11 million are providing unpaid care. The Association addresses this crisis by providing education and support to the millions who face dementia every day, while advancing critical research toward methods of treatment, prevention and, ultimately, a cure. In Maine alone there are more than 29,000 people living with Alzheimer's disease supported by 51,000 unpaid family caregivers providing over 87 million hours of unpaid care.

We provide care and support to those affected.

- Our free 24/7 Helpline (800.272.3900), staffed by master's-level clinicians and specialists, provides confidential support and information to all those affected in over 200 languages.
- Our website, alz.org®, is a rich resource designed to inform and educate multiple audiences, including those living with the disease, caregivers and professional health care providers.
- We conduct online and face-to-face support groups and education programs ensuring these services reach underserved populations. ALZConnected, a free online community, offers those affected by dementia another place to share support and information.
- We provide innovative resources to support those living with Alzheimer's and their caregivers, working alongside partner organizations to prioritize outreach efforts to diverse and underserved communities.
- We make it easy for families to find programs and services using the Alzheimer's Association & AARP Community Resource Finder, a comprehensive database of dementia and aging-related resources.

We accelerate research and create a path for global progress.

- The Alzheimer's Association is currently investing more than \$310 million in 950 best-of-field projects in 48 countries. This commitment provides funding for critical advances, such as making amyloid buildup, a hallmark of Alzheimer's, visible in the living brain through a PET scan.
- We advance the field by convening the annual Alzheimer's Association International Conference® (AAIC®).
- We play a key role in increasing knowledge about prevention and risk reduction. In 2018, the Association funded and implemented U.S. POINTER, a two-year clinical trial designed to evaluate whether lifestyle changes can protect cognitive function in people at risk of developing dementia. The Association is also funding SPRINT MIND 2.0, a study to clarify the role of lowering blood pressure in reducing dementia risk.
- We accelerate research through TrialMatch®, a free clinical study matching service for people living with the disease, caregivers and healthy volunteers.

We advocate to improve the lives of all those affected by Alzheimer's and dementia.

- Working with the Alzheimer's Impact Movement (AIM), we assemble and train a nationwide network of advocates who engage elected officials.
- We help pass landmark legislation, such as the National Alzheimer's Project Act, which mandated the creation of a national plan to fight Alzheimer's and coordinates efforts to prevent and effectively treat the disease by 2025.
- In fiscal year 2022, Alzheimer's and dementia research funding at the National Institutes of Health (NIH) was more than \$3.5 billion annually.
- We fight to protect people living with Alzheimer's and dementia. The Alzheimer's Association, AIM and our advocates championed the Promoting Alzheimer's Awareness to Prevent Elder Abuse Act.

**Learn more and join our cause.
Visit alz.org.**





AROUND-THE-CLOCK INFORMATION AND SUPPORT

**ALZHEIMER'S ASSOCIATION
24/7 HELPLINE: 800.272.3900**

The free Alzheimer's Association® 24/7 Helpline allows people living with Alzheimer's disease or dementia, caregivers, families and the public to:

- » Speak confidentially with master's-level care consultants for decision-making support, crisis assistance and education on issues families face every day.
- » Learn about the signs of Alzheimer's and other dementias.
- » Get general information about medications and other treatment options, and legal, financial and care decisions.
- » Find out about local programs and services.
- » Receive help in their preferred language through our bilingual staff or translation service, which accommodates more than 200 languages.
- » Access support through our TTY service (TTY: 866.403.3073) if assistance is required via a teletype device.

This project was supported, in part by grant number 90AC2811-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

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For a Celebration of Life that Reflects You, Remember Every Detail

By Robert N. Barnes, CFSP
Jones, Rich & Barnes Funeral Home and Celebration of Life Specialists
207-775-3763

As times change, many people do not realize there are endless possibilities when planning your Celebration of Life. Every person is unique and carries with them their own personality, passions and memorable moments. Every detail of your life can be remembered whether the celebration be big or small, traditional or out of this world.

To plan the Celebration of Life that truly reflects your special time on earth, make your arrangements in advance. The location of the celebration, the type of music that will be played, the food that will be shared, and the way your life will be represented are up to you. A thoughtful, well-planned Celebration of Life will provide your friends and family a meaningful and memorable opportunity to gather and celebrate all the things that make you special. By planning this now, it allows you to remember every detail while offering you and your family the peace of mind knowing everything is taken care of. It will help relieve your fam-

ily of having to guess what you would have wanted and spare them from having to make the stressful and costly decisions on one of the worst day of their lives.

So where do you start this journey? By meeting with a Celebration of Life specialist who can help you remember every detail you may want remembered. They and you will discuss items such as where would you like the service: maybe the beach, the park, your favorite venue, or maybe the golf course. Would you prefer to have music played over speakers or would you entertain the thought of having a band? What type of gathering would you like during the Celebration: black tie catered, buffet style or maybe you would like to have a tailgate party at a location of your choice. What are your hobbies and how can they be incorporated into your Celebration of Life? Possibly your antique cars could be brought to your Celebration of Life venue; maybe a seaside tribute with natural décor and pathways made of sand would fit your style, or you could choose an outside service resplendent with a beautiful floral trellis for guest to walk through.

A Celebration of Life Specialist will assist you in making sure that you Remember Every Detail. No matter how large or how simple you want your celebration, you will be assisted in deciding what your options are. Losing someone is a very difficult and sad time in a person's life; it is the time to remember beautiful and fun memories you and your loved ones made together.

A Celebration of Life specialist will handle every detail for you from contacting the clergy, setting up the location for your service, ordering your flowers, obtaining all legal documents and arranging the gathering after the celebration.

However you chose to be remembered, it is important that you document and record your wishes with a Celebration of Life Specialist. It will give you the peace of mind knowing your final wishes will be honored. By planning ahead, you will provide a tremendous gift to those who are left behind.

A Celebration of Life Specialist will assist you in making sure that you Remember Every Detail.



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Protecting Your Assets From Long Term Care Costs

By Lanman Rayne Nelson Reade
207-671-5454



The most common concern people bring to their Elder Law Attorney is how to protect assets from the high cost of long-term care. To begin this conversation, it helps to have a basic understanding of MaineCare.

MaineCare in a Nutshell

Medicaid, called MaineCare in Maine, is a federal and state program that, in part, provides public funds to assist with long term care costs. To become eligible for MaineCare for long term care, you must meet certain asset and income guidelines, which vary depending upon whether you are applying for assistance with in-home care, assisted living care or nursing home care. Additionally, gifts of your assets made within five years of a MaineCare application receive a penalty which will cause you to be ineligible for MaineCare for a period of time. Here are some of the pertinent rules:

Income: In general, the income of the MaineCare applicant must be below the private pay rate of a semi-private room in the facility where the applicant is residing. For applications for assistance with in-home care, the current income limit is \$2,742.00.

Asset Limit: In general, to be eligible for MaineCare, an applicant is allowed to have no more than \$10,000 in “countable” assets. If the applicant is applying for nursing facility care and has a spouse at home, that community spouse can keep up to \$148,620 (2023) in “countable” assets. If the applicant is applying for MaineCare for assisted living or for

in-home care, the community spouse’s assets are not countable.

Not all assets are countable. A few examples of “non-countable” assets are: a primary residence; real estate co-owned with others; income-producing property or equipment; one motor vehicle; a prepaid burial contract; household goods and term life insurance.

Transfer (Gifting) Penalty: To determine the “gifting penalty,” the State will total all gifts made within the 5 years preceding the MaineCare application, and divide that sum by \$10,739, which is the 2023 penalty divisor. The result is the number of months you will be ineligible for MaineCare to pay your long-term care costs. There are a few exceptions to the gifting penalty; such as, there is no penalty for transfers between spouses and transfers to a disabled child.

Estate Recovery: Keep in mind that when a MaineCare participant dies, the State will make a claim against the MaineCare participant’s estate for all costs expended by the State for nursing home or in-home care. Currently, there is no estate recovery for Assisted Living MaineCare.

Strategy #1: Spend Down

To reduce countable assets, you can purchase non-countable assets such as a pre-paid burial, or even rental property. Paying off debts like a mortgage or car loan, and/or purchasing items that may be of necessity in the near future, like hearing aids and wheelchairs, are also good spend down strategies.

Protecting Your Assets From Long Term Care Costs

Strategy #2: Reduce the gifting penalty

Although MaineCare penalizes all gifts made within five years of a MaineCare application, the penalty is reduced by approximately one-half when, after the applicant applies for MaineCare and receives the gifting penalty, the gift recipient returns approximately one-half of the funds, usually by paying the money to the long term care facility.

Strategy #3: Transfer funds to your spouse

The MaineCare rules for Assisted Living and for In-home care do not count assets in the healthy spouse's name; therefore, the MaineCare applicant can transfer assets to the healthy spouse and become eligible for those two programs.

Strategy #4: Gift to an Asset Protection Trust

Individuals who feel reasonably confident that they will not need long-term care for five years or who have substantial assets, may wish to give away assets to their loved ones. Making outright gifts can be risky as it can expose the asset to creditors, so it can be helpful to give assets away in an

irrevocable trust for the benefit of your loved one.

Strategy #5: Pre-Plan

The first step in asset protection planning is to ensure that you have a validly executed Financial Power of Attorney with broad powers to gift and create trusts. Without this document, it may be impossible to protect your assets after you become incapacitated. Additionally, if your spouse is diagnosed with a condition that may require long-term care, it is important to revise your Will to leave assets in a special needs trust for your spouse instead of outright. Assets in the trust would be non-countable and would enable your spouse to be more readily eligible for MaineCare.

Conclusion: The strategies discussed above may have tax consequences, and other important risks and benefits. No one strategy works for everyone. If you are considering taking steps to protect your assets, it is critical to speak with an experienced Elder Law Attorney who will guide you toward the best strategy for you, based on your specific goals and circumstances.



The Elder Law Team



Tracy Collins, Esq., Katie Geoffroy, Esq., CELA; Jennifer Frank, Esq., Patricia A. Nelson Reade, R.N., Esq. CELA; and Greta Atchinson, Esq.

Our goal is to help you find peace of mind through planning for your future. We assist people of all ages in estate and tax planning, and we also help navigate the legal issues and life decisions that seniors and their families face.

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Trust Me, All Trusts Are Not the Same

Explaining Revocable and Irrevocable Trusts

By Barbara S. Schlichtman, Esq.

Estate Planning Attorney with Perkins/Thompson — Portland
And Maine Center for Elder Law — Kennebunk and Portland
207-467-3301



Trusts can protect assets, avoid probate, minimize taxes, and protect individuals with disabilities but different trusts serve different roles. In deciding whether you would benefit from a trust, the first question is to decide the goal. It is important

to point out that not all trusts contain high net worth wealth. There are many ways that trusts can assist parties with assets of all values.

A trust is an estate planning instrument designed by attorneys to manage assets now and into the future. The parties to a trust are:

- Grantor/donor/settlor/trustmaker is the person(s) who create the trust.
- Trustee is the person or entity who holds legal title to the property and has the duty to manage the property.
- Beneficiary is the person(s) for whose benefit the property is held.
- Res/trust property is the asset held in the name of trust.

Assets that are held in the name of the trust are “nonprobate” assets, which mean these assets do not go through the probate process; therefore, the Last Will and Testament does not control the trust assets. Avoiding probate is one common feature to all trusts, and because probate is a public process, trusts offer families privacy.

Clients often ask, “If I have a will, do I need probate?” The answer is yes, a will does not avoid probate. A will is the instrument that a probate court approves and relies upon to authorize an individual, the personal representative, to gather and distribute assets. Probate can be appropriate in cases where court supervision is desired.

A trust is the tool to avoid probate, not a will.

Revocable Living Trusts are used to avoid probate. They do not provide asset protection or tax benefits. Assets inside a Revocable Living Trust are treated by the IRS as though the grantor still owns the asset. A common estate planning strategy is to prepare a Revocable Living Trust and transfer the home into the trust to avoid probate. The trustee has immediate authority to manage the property upon the grantor’s death or incapacity. Individuals can further avoid probate by setting up beneficiary designations on investments/CDs/life insurance/etc. into their living trust or transfer on death instructions for bank accounts.

Different trusts serve different roles. In deciding whether you would benefit from a trust, the first question is to decide the goal.



All Trusts Are Not the Same

Irrevocable Trusts are a common tool for asset protection in the event of long-term care costs. Congress created the rules for irrevocable trusts to further the public policy that families should not be impoverished due to health care costs. If families incorporate an irrevocable trust into their estate plan, they can preserve assets for the next generation. An irrevocable trust differs from revocable in that the grantor must give up a level of control to receive asset protection. Typically, the grantor must select a third party, such as an adult child, to serve as the trustee, and then the grantor must give up the right to benefit from either the trust principal or income, or perhaps both. The less control and less benefit the grantor receives from an irrevocable trust, the more asset protection the trust provides. Giving up the right to control or benefit from property is in effect giving away the asset. Grantors give up the power to manage and control the assets inside the trust. If the asset inside the trust is a residence, there may be a method to preserve the right to live in the house and continue to pay the expenses. The right to reside in a residence is case specific and should be determined by an elder law attorney.


Irrevocable trusts are commonly used for long-term care planning in the event of a chronic, long-term illness such as dementia or Parkinson's. Unlike other illnesses, neither Medicare nor health insurance cover the long-term care needs of dementia patients. While health insurance will cover chronic illnesses such as cancer and kidney disease, long-term care is not covered and families often face up to 10 years at a cost of \$130,000 per year, or more when their loved one requires a protective environment. VA benefits can help, but it is rare for VA benefits to cover all of the cost. An irrevocable trust in the context of Medicaid can help achieve eligibility and protect the asset from estate recovery, which is the federal law that requires reimbursement upon someone's death.

Supplemental Needs Trusts are another common trust that clients require. These trusts are for individuals with a disability, and the trust enables individuals to maintain government benefits while also having a trust to supplement their care. Within Supplemental Needs Trusts, there are primarily two types: "first party trust," which is funded with an individual's own assets; or a "third party trust," which is funded with a third party's assets. An important difference between these two trusts is that a first party trust must reimburse Medicaid upon death with remaining funds; however, it is a great tool when someone is faced with losing life-saving benefits. Meanwhile, the third party trust needs to be established prior to the grantor's death. This is a valuable tool for parents planning for a disabled child.

Trusts can then be tailored to simply avoid probate, or they can be further tailored for asset protection and management to children where there are concerns about marriage stability,

Reasons to Have a Trust Include:

- Avoid probate
- Asset protection
- Preserve government benefits
- Minimize taxes
- Asset protection
- Encourage behavior

failed businesses, substance abuse, mental health, or just a desire to incorporate a dose of caution. All types of trust avoid probate, and the irrevocable trust and supplemental needs trust are examples of trusts that go one step further in serving the grantor's needs. In deciding whether a trust is appropriate, the guiding factor should be the goal of the trust and not the value of the assets that would go into the trust. 



We help seniors and their families prevent the devastating financial effects of long-term care.

At Maine Center for Elder Law, a practice of Perkins Thompson, our estate planners and elder law attorneys can help you plan for death and disability. In addition to estate planning, our attorneys assist with advance health care directives and long-term care planning.

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Cady, Linda L.	305 Main St., Yarmouth	846-6757
Friedlander, Lisa	91 Auburn St., Portland	655-9007
Lanman Rayne, Nelson Reade <i>See page 40 for more information</i>	261 US Route 1 Falmouth	828-1597
Maine Center for Elder Law, LLC, A Practice of Perkins Thompson <i>See page 42 for more information</i>	68 Main St., Ste. 3, Kennebunk One Canal Plaza, Portland	467-3301
Nale & Nale Law Offices	121 Main St., Yarmouth	873-5171
Robinson, Kriger & McCallum	12 Portland Pier, Portland	772-6565
Southern Maine Elder Law Center <i>See page 47 for more information</i>	7 Ocean Street, S. Portland	767-9130
Vogel & Dubois, P.A.	550 Forest Ave., Portland	761-7796

Health Insurance

The Vachon Agency <i>See opposite page for more information</i>	Scarborough	544-4119
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Information About Organ and Tissue Donation

UNIFORM DONOR WALLET CARD

Organ and tissue donation is another area in which you can document your wishes in advance. By becoming a donor, in the event of your death, you can make your organs (such as your kidneys, heart, liver, lungs, and pancreas) and tissue (such as heart valves, bone, skin, and corneas) available for transplantation to people who need them.

There are hundreds of thousands of people waiting for various kinds of organ and tissue transplants. The gift of life by an organ or tissue donor can mean new life for these people.

Organ and tissue donation is not ordinarily covered by a Living Will or a Healthcare Power of Attorney. The law, however, provides that you may indicate your desire to become a donor by carrying a Uniform Donor Card in your wallet. In Maine, you also may designate yourself as an organ donor on your driver's license. A Uniform Donor Card is provided for your use.

Even if you have a card or have expressed your intent to be an organ donor on your driver's license, your family's permission will be sought at the time of a donation. This makes it critical that, as with advance directives, you discuss your wishes now with your family, physician, clergy, and others.

Name:	Signed by the donor and the following two witnesses in the presence of each other:
_____	_____
(Print or type name of donor)	Signature of Donor
In the hope that I may help others, I pledge this gift to take effect upon my death. My wishes are indicated below.	Signature, witness #1
I give:	Signature, witness #2
<input type="checkbox"/> any needed organ/tissue or	Date signed
<input type="checkbox"/> only the following organs/tissue:	Donor's DOB
_____	City
_____	State
Limitations or special wishes, if any:	This is a legal document under the Uniform Anatomical Gift Act or similar laws

	ALWAYS KEEP THIS CARD WITH YOU.

How to Avoid Medicare Scams



By Karen Vachon, Licensed Insurance Agent
Owner of The Vachon Agency, A local Medicare Insurance Agency
207-544-4119

It has happened to all of us. You get an urgent phone call, text, email or letter telling you that your Social Security number has been compromised; it's time to order your new Medicare card; you are a lucky winner; your grandchild needs bail money; you owe back taxes to the IRS; your computer has a virus

or malware – the list goes on and on.

There's a convincingly friendly (often with an accent) person on the phone to help you; or, you may receive a seemingly official letterhead from a familiar government agency, or local provider; it comes to you in the mail, or as an email attachment or link in a text.

Consumers beware! Scammers abound and they are clever, pressuring you to act immediately. They present an unexpected problem or situation and offer a very costly solution. They are trying to steal your money or your identity. In 2022, government imposter scams cost victims nearly \$509 million.

Here are some helpful tips:

1. **IGNORE:** Hang up the phone, ignore the message, don't open email attachments, and don't click links. Rather: Talk to someone you trust.
2. **PROTECT:** Secure your personal information and your money. Do not provide your social security number, credit card, bank account, or purchase gift cards.
3. **RECOGNIZE IMPOSTERS – GOOD RULES OF THUMB:**
 - a. Medicare and Social security will NEVER call you – always be skeptical when you get an unsolicited call. Only trust entities, such as doctors, insurance agents, financial institutions or other professionals with whom have an established relationship.
 - b. Check "Official" documents carefully – Printed material can look like it is coming from Medicare or Social Security – scammers copy the logos. Check the website. Official government entities always have a .GOV extension.
 - c. If they call YOU – never provide personal and financial information. Only provide financial and personal information when YOU have initiated the contact.
4. **REPORT:** If you are suspicious of a scam, or if you become a victim:

- a. Call the Maine Attorney General's Office at 1-800-436-2131
- b. visit <https://www.maine.gov/ag/consumer/scams.shtml>,
- c. fill out a complaint form : <https://www.maine.gov/ag/consumer/complaints/complaintform.shtml>

Today, Medicare beneficiaries are beginning to turn away from call centers and internet offers, and instead, are opting for local experts in the area. There is no cost to work with a local Medicare insurance agent. There's a great benefit in having a local agent you know and trust to call if you have questions. Beneficiaries who avoid calling the 1-800 phone numbers or clicking on internet links for special offers, will reduce the risk of receiving scams. A personal relationship is more enjoyable, comfortable and reliable. Knowledge becomes power in recognizing and avoiding scams.

Are you perplexed, bewildered,
dazed & confused about
MEDICARE?



Are you...

Aging into Medicare? Retiring?
Moving? Curious about Medicare
Options?

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Helping You Navigate Health Insurance

Karen R. Vachon
Licensed Insurance Agent

207-544-4119 | karen@vachonagency.com | www.vachonagency.com

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact 1-800-Medicare to get information on all your options.

Five Things Elder Law Attorneys Are Thankful For



By Eleanor L. Dominguez, Esq.
Ainsworth, Thelin & Raftice, P.A.
207-767-4824

1. The Ability to Help Clients Plan Before a Crisis Happens

Elder Law attorneys care greatly for their senior clients and like to see things go smoothly for them, especially as difficult

issues arise, such as finding and paying for long-term care. Clients who understand the need to plan early are more likely to find a smooth path into these transitions.

While typical estate planning includes planning for incapacity during one's lifetime as well as distribution of one's assets upon their passing, Elder Law attorneys have an added focus of planning with long-term care in mind. Often a traditional estate plan will have the same documents that an Elder Law attorney puts in place, like a Revocable Living Trust; a Pour-Over Will; a Financial Durable Power of Attorney; a Health Care Power of Attorney; and a HIPAA Authorization. However, the provisions within the documents vary significantly depending on the focus of the attorney drafting them. Because one focus of the Elder Law Attorney is to help clients plan for the possibility of disability and needing long-term care while protecting the home and other assets, our planning documents often include a supplemental needs trusts and/or an irrevocable trust designed specifically for these purposes. Other documents, like the Financial Durable Power of Attorney, will include enhanced powers that allow the agent to engage in MaineCare and/or Veterans Administration ("VA") planning.

Adding enhanced provisions to existing planning documents enables those trusted persons to pursue additional planning strategies if and when the time comes for the senior to utilize long-term care. When the time comes for MaineCare planning or VA pension planning, it is imperative for the trustee and/or the agent to have the authority to take specific actions on behalf of the senior; such as, the authority to establish and fund an irrevocable trust, file a MaineCare application or prepare a VA pension application. The grant of authority must be clearly stated within the documents, yet these powers are not normally found in general estate-planning documents.

Having clients in an Elder Law attorney's office long before they need long-term care allows Elder Law attorneys to successfully and efficiently assist clients when they need it.

2. Other Professionals

An Elder Law attorney's office is much more than a place where legal analysis is conducted or where legal documents



Five Things Elder Law Attorneys Are Thankful For

are prepared. It is also a place where seniors are heard, encouraged to express all the issues they are facing, and where connections are made.

Most Elder Law attorneys have ongoing relationships with other professionals who are compassionate about seniors. Clients are much better off because of these other professional connections. For example, many times a geriatric care manager is needed to help a client find the best living arrangements to meet his/her long-term care needs and to act as an advocate or to oversee care provided to a loved one. Professional fiduciaries can be an amazing resource for families as they can alleviate stress from family members allowing family to just “be there” for the senior. Accountants, financial advisors, real estate agents, insurance brokers and a plethora of other senior-centric professionals are invaluable to the Elder Law attorney devoted to their clients.

These relationships are not only personally fulfilling, but also allow Elder Law attorneys to comprehensively serve our clients.

3. Non-Profit Organizations

There are many non-profit organizations dedicated to making life better for the elderly and who support Elder Law attorneys. These organizations keep attorneys up to date on the issues facing seniors, give us heads-up on changes in the laws across the country and continue to provide new ideas on how to best serve their clientele. The National Association of Elder Law Attorneys, the Alzheimer’s Association, the National Council on Aging, Southern Maine Agency on Aging are a few of the organizations that Elder Law attorneys can connect with to better serve their clients. We are all in this together and working toward a common goal to serve seniors and their loved ones in the best way possible.

4. Trustworthy and Committed Family Members

Although Elder Law attorneys serve senior clients who have no family members or close friends, it is helpful when trustworthy and committed family members are available to the client.


Many of the strategies available only work when a client has trusted people to assist in the strategy. Many thanks go to adult children who are committed to their parents. Spouses who are still devoted to their ill spouses after “how-many-ever” years of marriage are also greatly appreciated by Elder Law attorneys! Without you the work would

be much more difficult. Without you, the strategies employed would fail to work the way they are meant to work. You are vital to the health and welfare of your loved one.

It is often the family member who finds the Elder Law Attorney for the senior client. As technology changes, the older client sometimes has a difficult time finding the necessary resources.

5. Our Own Support System

Advocating for a senior can be stressful for a variety of reasons. While it is one of the most fulfilling jobs, it brings with it concerns for clients that can creep up at all hours of the night. As with any professional whose heart is a big part of their service, support systems are essential to their well-being.

Support systems include family members, professional colleagues, neighbors and friends. Without supporters, Elder Law attorneys would be unable to continue doing what they love. 

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Robert M. Raftice, Jr., Esq.
Eleanor L. Dominguez, Esq.



Ainsworth, Thelin & Raftice, P.A.

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Community Services

If you know of other non-profit and/or support groups or organizations that you think should be listed here, please contact the publishers for their consideration when compiling the 2022-2023 Senior Source Book.

(All area codes are 207 unless otherwise noted.)

2-1-1 Health and Human Services Resources	2-1-1	Community Counseling Center	874-1030
Administration on Aging	1-202-245-0230	Elderworks/Mental Illness Day Program	Ext. 292
Adult Protective Services	1-800-624-8404	Case Management	Ext. 294
Advocates for Medicare Patients	1-800-750-5353	Project Gateway In-home Counseling	Ext. 289
Alzheimer's Association	1-800-660-2871	Consumer Credit Regulation	1-800-332-8529
Alzheimer's Geriatric Evaluation Services	1-800-930-2437	Cumberland County Denture Program	1-800-698-4959
Ambulance-Emergency	911	Dept. of Human Services (Eye Care)	287-2674
American Assoc. of Homes and Services for the Aging	1-202-783-2242	Dept. of Health & Human Services	822-2000
American Cancer Society	1-800-ACS-2345	Dept. of Veterans' Affairs	1-800-827-1000 (TDD 1-800-829-4833)
American Diabetes Assoc.	1-800-342-2383	Disability Rights Center	1-800-452-1948
American Heart Assoc.	1-800-242-8721	Division of Deafness	1-800-332-1003
American Lung Assoc. of Maine	1-800-499-5864	Elder Independence of Maine	1-888-234-3920
American Parkinson's Disease Association	1-800-223-2732	Elder Outreach Network	443-0752
Arthritis Foundation	1-800-639-6650	Food Stamp Program	1-800-482-7520
Assisted Living Options	624-5250	Foster Grandparent Program	773-0202
Brunswick Area Respite Care	729-7540	Fuel Assistance Program	1-800-698-4959
Bureau of Elder & Adult Svcs	1-800-262-2232 TTY 1-888-720-1925	Guardianship & Conservatorship	1-800-624-8404
Bureau of Insurance	1-800-300-5000	Health Insurance Counseling	1-800-750-5353
Bureau of Taxation	624-7894	Hearing Aid Bank of Maine	773-6121
Cancer Community Center	1-877-774-2200	Independent Transportation Network	854-0505
Catholic Charities of Maine	871-1161	Jewish Community Center	772-1959
Credit Counseling Centers, Inc.	773-1411	Legal Services/Elderly Hotline	1-800-750-5353
		Lions Low Vision Service	774-6273
		Long-Term Care Ombudsman	1-800-499-0229
		Low-Cost Drug Program	1-800-321-5557
		Maine Advocacy Service	1-800-452-1948

Maine Center on Deafness	761-2533 TTY 761-2766 Voice	Pine Tree Transit	1-800-339-9687
Maine Center For the Blind	774-6273	Portland Office of Elder Affairs	828-6849
Maine Health Care Assoc.	623-1146	Portland Public Library/Outreach Services	871-1700
MaineHealth Learning Resource Centers	1-866-609-5183	Public Utilities Commission	1-800-452-4699
Maine Hospice Council	626-0651	Regional Transportation Program	1-800-244-0704
Maine Housing Authority	1-800-452-4668	Retired Senior Volunteer Program	1-800-427-7411
Maine Human Rights Comm.	289-3661	Salvation Army Golden Age Ctr.	774-6974
Maine Independent Living Services	772-3305	SCORE/ Lewiston-Auburn	782-3708
Maine Senior College Network	780-4128	SCORE/ Portland	772-1147
Maine State Representatives	1-800-423-2900	Senior Center at Lower Village	967-8514
Maine State Senators	1-800-423-6900	Senior Community Service Employment Prog.	772-2794
Meals on Wheels (SMAA)	1-800-400-6325	Scarborough Senior Coalition & Senior Series	730-4150
Medicaid	1-800-482-7520	Senior Companion Program	1-800-482-7412
Medicare	1-800-MEDICARE	Senior Dining Centers (SMAA)	1-800-427-7411
Mental Health Dept.	287-4230	Senior Spectrum	729-1460
National Academy of Elder Law Attys.	1-520-881-4005	SeniorsPlus (Includes Androscoggin)	795-4010
National Assoc. for Senior Living Industries	1-301-718-6510	Senior Solutions (SMAA)	1-800-427-7411
National Assoc. of Professional Geriatric Care Mgrs.	1-520-881-8008	Social Security Administration	1-800-772-1213
National Assoc. on Seniors Housing	1-202-822-0220	Southern Maine Agency on Aging	1-800-427-7411
National Eye Care Project	1-800-222-3937	Substance Abuse Resource Ctr.	1-800-499-0027
National Osteoporosis Foundation	828-8077	Supplemental Security Income (SSI)	1-800-772-1213
Northeast Hearing & Speech	874-1065	Togus Patient Advocate	623-8411
Nursing Home Options	624-5443	Tri-County Mental Health Services	783-9141
Older Workers' Needs in Maine	624-5335	Truslow Adult Day Care	283-0166
Osteoporosis Healthcare Network	828-1133	University of Maine System	1-800-800-4876
Partnership for Healthy Aging	661-7120	York County Community Action Corp.	324-5762
Pine Tree Epilepsy Assoc.	1-800-660-PTEA		

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- 3 Finding ways to reduce your monthly costs
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- Memory care
- Respite services
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**HOW
ARE
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