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Senior Source BOOK

2024 - 2025

Complimentary

Senior Living
Health Facilities
Home & Health Services
Ancillary Services
**Legal & Financial
Services**
**Community
Services**



Table of Contents

Senior Living 3-16

LISTINGS: Assisted Living / Memory Care, Independent Living / Retirement Communities

ARTICLES: 4 Important Benefits of Socialization for Seniors
Embracing New Beginnings: The Many Benefits of Senior Living
The Time is Now
Alphabet Soup and Senior Living – Making Sense of It All
Better to Be 5 Years Too Early Than 5 Minutes Too Late

RESOURCES: Evaluating a Senior Living Community

Health Facilities 17-21

LISTINGS: Adult Day Care, Hospitals/ Medical Practices, Nursing Homes & Skilled Rehab Centers Outpatient Rehab

ARTICLES: When Caring for Others, Be Sure to Care for Yourself

Health & Home Services 22-25

LISTINGS: Home Care & Companion Services, Home Health, Rehab & Nursing Services, Hospice Care

ARTICLES: Aging in Place: The Role of Live-In Caregivers in Maine
How Home Care Supports Aging in Place: Practical Insights for Maine Seniors

Ancillary Resources 26-38

LISTINGS: Funeral and Cremation Services, Geriatric Care Management/ Senior Advisors, Wellness

Ancillary Resources 26-38

LISTINGS: Downsizing/Moving Assistance, Durable Medical Equipment

ARTICLES: Caring for Our Elders: Essential Advice from a Seasoned Geriatric Care Manager
Peace of Mind: The Importance of Preplanning Your Funeral
About the Alzheimer's Association
Improving Wellness Isn't all Diet and Exercise

RESOURCES: Personal Information/ Documentation Resource, Information About Organ and Tissue Donation
Emergency Contact Resource

Legal & Financial Services 39-47

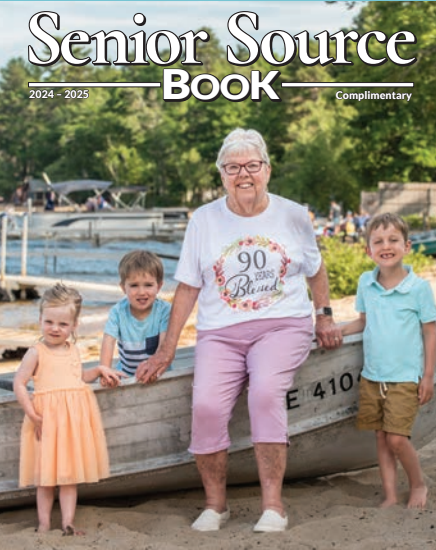
LISTINGS: Elder Law / Estate Attorneys, Health Insurance / Medicare Advising, Financial Advisor / Wealth Management

ARTICLES: Scammers Targeting Seniors: What You Need to Know in 2024
Special Needs Planning for You and Those You Love
Protecting Your Assets From Long Term Care Costs
Tune Up Your Planning with Beneficiary Designations
Tips for managing changes to Medicare

Community Services 48

Advertiser Listings 50

Check out our NEW online listings at www.seniorsourcebookME.com



Meet Betty Lou Banks, the vibrant 90-year-old gracing our cover, celebrating a remarkable legacy on Harmons Beach, Sebago Lake with her three great-grandchildren. For nine decades, Betty Lou has returned faithfully to this cherished spot, where she and her late husband, Harland, first met as children. Their love story, which began on these very shores, has blossomed into a cherished family tradition.

Each summer, members of the Banks family gather at the lake, forging enduring memories. Sydney Banks, Betty Lou's granddaughter and now the proud owner of this publication, continues the family tradition by bringing her own daughter, Matilda, pictured on the cover, to the lake annually.

Betty Lou's legacy of spending summers 'Upta Camp' is a testament to Maine's deep-rooted traditions, outdoor beauty, and familial bonds. Active and engaged, she enjoys swims, golf outings, and lively social gatherings with her close-knit circle of Maine friends. Recently, many of these friends gathered from across the state to celebrate their decades-long friendships and Betty Lou's 90th birthday.

Betty Lou Banks' life story embodies values of family, community, and the simple joys found in Maine life. It serves as a beautiful reminder of the richness and fulfillment that later years can bring, filled with activity, family, social connections, and cherished traditions that define the essence of Maine.

Photo Credit: Melissa Mullen Photography

Senior Source BOOK

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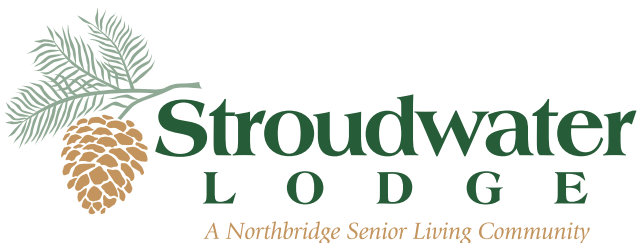
Call Lea: 207.854.8333

stroudwaterlodge.com

AVITA OF STROUDWATER

Call Cally: 207.857.9007

avitaofstroudwater.com



4 Important Benefits of Socialization for Seniors

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



Cultivating an active and fulfilling social life not only brings joy and fun but also contributes significantly to enhancing the overall quality of life for seniors. Let's explore the benefits of socialization for seniors and discover how active retirement living can offer you a bustling social life!

An active social life is an integral part of living a fulfilled and abundant retirement. By embracing socialization, retirees can experience countless benefits, including the following:

1. Enhanced Mental and Emotional Wellness

Engaging in regular social interactions has been linked to improved cognitive function, reduced risk of loneliness and depression, and increased overall happiness. Meaningful conversations, shared laughter, and the support of like-minded individuals nourish our mental and emotional well-being, fostering a sense of belonging and purpose.

2. Strengthened Physical Health

Believe it or not, socialization can have a positive impact on our physical health as well. Engaging in social activities often leads to increased physical activity, improved immune function, and even a reduced risk of chronic diseases. So, the next time a friend invites you for a stroll or a game of pickleball, remember that your health will be thanking you!

3. Expanded Horizons

Socialization opens the gateway to new experiences, insights, and perspectives. Interacting with others broadens our outlook, encourages lifelong learn-

ing, and ignites a passion for exploration. Whether it's engaging in stimulating conversations, participating in group activities, or attending educational seminars,

An active social life is an integral part of living a fulfilled and abundant retirement. By embracing socialization, retirees can experience countless benefits.

the possibilities for personal growth are endless.

4. Built-In Support System

Social bonds provide a crucial support network that can help navigate the ups and downs of life. Friends offer invaluable advice, lend a listening ear, and celebrate life's triumphs with us. In times of need, having a trusted circle of friends can provide comfort, reassurance, and assistance, ensuring that we never face challenges alone.

So get out there and try a new activity, a new club, or whatever else suits you! You never know what new friends you'll make along the way or how much it could improve your physical and mental well-being.





FALMOUTH HOUSE at • OceanView

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oceanviewrc.com/falmouthhouse

Legacy Memory Care at • OceanView

Learn more about our
compassionate programming!

207-781-4621



**4 Schoolhouse Drive
Falmouth, Maine 04105**



With 29 private apartments, this state-of-the-art, secure memory care residence is designed to provide implicit cues to areas of activity through the special use of architecture and color. Amenities include a living room, media room, library, classroom, salon, and garden with a walking path.

Committed to excellence, our team of compassionate caregivers is specially-trained to provide 24-hour assistance. Habilitation Therapy Programming enriches the quality of life of our residents.

With active reassurance, personal engagement, comfortable surroundings, and thoughtful care management, residents in all stages of cognitive impairment, along with their families, experience security and peace of mind.

oceanviewrc.com/legacy



Assisted Living**MC** Advertisers with Memory Care Services

Atlantic Heights	100 Harbor Drive, Saco	207-283-3022	www.atlanticheightsretirement.com
Atria Kennebunk MC	One Penny Lane, Kennebunk	207-985-5866	www.atriaseniorliving.com
Avita of Brunswick MC	89 Admiral Fitch Ave., Brunswick	207-729-6222	www.avitaofbrunswick.com
Avita of Stroudwater MC			
<i>See page 3 for more information</i>	113 Landing Rd., Westbrook	207-857-9007	www.avitaofstroudwater.com
Avita of Wells MC	86 Sanford Rd., Wells	207-646-3444	www.avitaofwells.com
Bay Square at Yarmouth MC	27 Forest Falls Dr., Yarmouth	207-846-0044	www.benchmarkseniorliving.com
Bella Point Freeport	3 East St., Freeport	207-865-4713	www.dltchealthcare.com
Bella Point Bridgton	186 Portland Rd., Bridgton	207-647-8821	www.dltchealthcare.com
Berwick Estates	79 Portland St., South Berwick	207-384-2715	www.newcommunitiesinc.org
Biddeford Estates	2 Dartmouth Street, Biddeford	207-283-0111	www.newcommunitiesinc.org
Birchwoods at Canco	86 Holiday Dr., Portland	207-772-1080	www.sinceriseniorliving.com/birchwoods-at-canco/
Bridgton Memory Care - Woodlands Senior Living MC	200 North High Street, Bridgton	207-803-6615	www.woodlandsmaine.com
Cape Memory Care - Woodlands Senior Living MC	26 Scott Dyer Rd., Cape Elizabeth	207-553-9616	www.woodlandsmaine.com
The Casco Inn	434 Roosevelt Trail, Casco	207-627-6054	www.cascoinn.com
Clover Health Care MC	440 Minot Ave., Auburn	207-784-3573	www.seniorlifestyle.com
Coastal Landing	142 Neptune Landing, Brunswick	207-837-6560	www.coastallanding.com
Country Village	960 Meadow Rd., Casco	207-627-7111	www.countryvillageal.com
Elm Street Assisted Living	56 Elm St., Topsham	207-725-1134	www.elmstreetalf.com
Enclave of Scarborough MC	18 Black Point Rd., Scarborough	207-396-1496	www.bridgeseniorliving.com
Falmouth House at OceanView			
<i>See page 5 for more information</i>	32 Blueberry Lane, Falmouth	207-781-4621	www.oceanviewrc.com
Fallbrook Woods MC	60 Merrymeeting Dr., Portland	207-878-0788	www.fallbrookwoods.com
Gorham House MC	50 New Portland Rd., Gorham	207-839-5757	www.seniorlifestyle.com

Continued on page 11

Embracing New Beginnings: The Many Benefits of Senior Living

By Lea Rust, Director of Sales

Stroudwater Lodge - 207-854-8333 • Avita of Stroudwater - 208-857-9007



When most people think of senior living, the initial thought is of everything they will be giving up to move into a community. What many people fail to consider is what they will gain. For many seniors and their families, a senior living community offers opportunities to enhance the quality of life as they age. We will touch upon just a few of the many benefits to consider when thinking of what you gain by moving into a senior living community.

Maintenance-Free Lifestyle

Whether it's mowing the lawn, shoveling snow, or costly home repairs and improvements, maintaining a safe home as you age can become challenging and expensive. One of the biggest advantages of moving into a senior living community for seniors and their loved ones is that the community will take care of things like shoveling snow and hanging pictures, and the only landscaping you'll do is for enjoyment.

Care

Many senior living communities have care associates available 24/7 if the need arises. Senior living communities will work with residents and families to develop a care plan to ensure the resident will be successful after moving into the community. Having access to health care and wellness services from the comfort of

your senior living community allows for peace of mind for the resident and their family. Some communities also offer services like physical therapy, occupational therapy, and speech therapy right from the comfort of the community or resident's apartment.

Engagement

There are a variety of engagement opportunities available in senior living, from exercise classes to art lessons and fun trips around town. Engagement teams work to program a monthly calendar of events tailored to resident interests. As seniors age, there is still a desire to foster a strong connection with others and with the local community. It is important to provide opportunities to nurture these connections. Some residents even pick up a new skill or hobby after moving into senior living—you're never too old to learn something new!

Perhaps one of the most beneficial aspects of moving into a senior living community is the opportunity to make new connections.

Dining

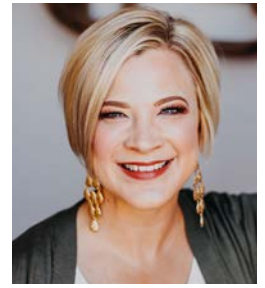
In senior living, residents enjoy chef-prepared meals throughout the day. These meals are well-balanced, healthy, and feature seasonal ingredients, often from local vendors.

Perhaps one of the most beneficial aspects of moving into a senior living community is the opportunity to make new connections. Senior living residents have the opportunity to meet new friends, connect with others in the same stage of life, and develop new relationships with associates who become like family. Moving into a senior living community may seem a little scary; however, there is so much to be gained and new experiences to welcome.



The Time is Now

By Caitlin Marsanskis, Senior Executive Director
at the Grande at South Portland (Bridge Senior Living)
207-292-3050



Change can be challenging. It can also be exciting. Think of the times in your life things have changed –when you went to college, got married, had children or bought a new home. Often, these are the types of changes we have more control over. There are other changes that feel more negative to us, and those are the ones in which we don't have as much control or choice.

Our emotions play a key role in our decision making, and preparation is the key

How do you choose the right Senior Living Community? No two assisted living communities are created equal – it really is the people that make the difference.

to success. Choosing to move into a Senior Living community can be life changing. There are many reasons seniors choose to no longer live at home alone. Some common ones are poor nutrition and social isolation. Senior living provides three nutritious meals a day along with proper hydration. Having a peer group works wonders for social isolation; people are meant to be together. As we age, our social connections diminish. There can be a lot of perceived loss – loss of spouse/family, loss of independence (such as driving), and the world of a senior sometimes shrinks to the four walls of their home. A home that can be difficult to leave.

So how do you choose the right Senior Living Community? No two assisted living communities are created equal – it really is the people that make the difference. Most communities offer the same amenities: meals, housekeeping and laundry, medication management and care services when needed.

Explore your options now, before catastrophe strikes. See what feels best for you and your loved ones. Are you looking for a certain apartment size? Do you want luxury finishes? Is the total size of the community important to you? What location do you want to spend the next chapter of your life? It's so much easier to focus on these choices if there aren't added stressors. In this industry, we too often see those that must make a quick decision based on a challenging need. Perhaps mom had a fall and fractured her hip, and the hospital says they can't send her home alone. Or dad forgot to turn the stove off and the kitchen curtains caught fire, and now the condo isn't safe to be in.

Visit Senior Living Communities that appeal to you before you have to make a quick decision. This way, you will have done your research and feel confident that you have chosen best. Don't wait for the perfect time – it doesn't exist. The time is now.



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at SOUTH PORTLAND

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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 to help us navigate the murky waters of “Senior Living”? Who hasn’t had a friend or neighbor with slowly progressing short-term memory loss, or someone whose balance has increasingly deteriorated, leading to a series of hospital visits? The idea of moving to a Senior Living community can feel daunting and overwhelming for many, and the variety of terminology can be confusing.

Today, Senior Living is divided into several types of care, each with its own unique name. Retirement or 55+ Living may offer assistance with exterior home maintenance, monthly communal activities, and the comfort of being surrounded by people in a similar stage of life. Independent Living may include one, two, or three meals a day and can also offer housekeeping, transportation, and additional services such as laundry, depending on the community. Assisted Living,

sometimes called Residential Care, provides three meals a day, medication management, 24/7 care staff, reminders for meals and activities, and assistance with dressing or bathing as needed, all in a homelike setting with various floorplans. Memory Care communities often feature slightly smaller apartments than Assisted Living and are secured from the inside, requiring assistance to enter or exit. These communities are designed to support individuals with advanced cognitive decline, preventing them from wandering or putting themselves in danger.

Today, Senior Living is divided into several types of care, each with its own unique name.

Nursing Care is for individuals who need significant unscheduled assistance each day and have limited ability to manage their Activities of Daily Living (ADL), such as dressing, feeding, bathing, moving around, and transitioning from sitting to standing. Nursing facilities are staffed 24/7 by Registered Nurses and provide acute care for those who require ongoing skilled clinical treatments. Skilled Nursing refers to a short-term rehabilitation stay, usually lasting 12-45 days, aimed at increasing independence and resolving infections or other issues that may be hindering recovery. At a Skilled Nursing Facility, there are also specialty programs targeting conditions like joint replacement or neurological diseases such as Parkinson’s.

The bottom line: To make the most of Senior Living options, assume nothing and ask lots of questions! This industry is full of individuals ready to assist you in any way.



Assisted Living

MC Advertisers with Memory Care Services

Continued from page 6

Hawthorne House MC	6 Old County Rd., Freeport	207-865-4782	www.hawthorne-healthcare.com
Hillhouse Assisted Living	166 Whiskeag Rd., Bath	207-443-6301	www.hillhouseassistedliving.com
Huntington Common MC	1 Huntington Common Dr., Kennebunk	800-585-0533	www.sunriseseniorliving.com
Freeport Place	4 Old County Rd., Freeport	207-865-3500	www.freeport-place.com
Inn at Village Square	123 School St., Gorham	207-839-5101	www.innatvillagesquare.org
Island Commons	132 Littlefield Road, Chebeague Island	207-846-5610	www.islandcommons.com

Legacy Memory Care at OceanView MC

See page 5 for more information

4 Schoolhouse Dr., Falmouth **207-781-4621** www.oceanviewrc.com

Maine Veterans' Home MC 290 US Route 1, Scarborough 207-883-7184 www.mainevets.org

Mid Coast Senior Health MC

See page 18 for more information

58 Baribeau Dr., Brunswick **207-373-3646** www.midcoastseniorhealth.com

Continued on page 12



“Scarborough Terrace has been very friendly and welcoming to both me and my family! Everyone has a smile and is always looking out for your loved one. Activities are geared for the residents, including music, BBQs, and gatherings. If you want a family-friendly place for your loved one, visit Scarborough Terrace!”

*Kindness,
Compassion &
Special People*

Assisted living at Scarborough Terrace is an uplifting experience for seniors and an engaging alternative to living on one’s own.

SCARBOROUGH TERRACE

PREMIER ASSISTED LIVING & MEMORY CARE

Call Sarah today
for a tour.
(207) 885-5568



Assisted Living**MC Advertisers with Memory Care Services***Continued from page 11*

Montello Heights	550 College St., Lewiston	207-786-7149	www.montelloheights.org
Odd Fellows and Rebekahs' Home of Maine	5 Caron Lane, Auburn	207-786-4616	www.homeofmaine.com
Piper Shores	15 Piper Rd., Scarborough	207-883-8700	www.pipershores.org
Pine Point Center	67 Pine Point Rd., Scarborough	207-883-2468	www.genesisihcc.com/PinePoint
Plant Memorial Home	One Washington St., Bath	207-443-2244	www.planthome.org
Portland Center for Assisted Living MC	68 Devonshire St., Portland	207-772-2893	www.pcalmaine.com
Prince Point	191 Foreside Rd, Falmouth	207-781-4714	www.dltchealthcare.com/princepoint

Scarborough Terrace **MC**

See page 11 for more information **600 Commerce Dr., Scarborough 207-885-5568** www.scarboroughterrace.com

Schooner Estates MC	200 Stetson Rd., Auburn	207-784-2900	www.schoonerestates.com
Sentry Hill at York	2 Victoria Ct., York	207-363-5116	www.seniorlifestyle.com
Seventy-Five State Street	75 State St., Portland	207-772-2675	www.75statestreet.org
St. Andrews Village	145 Emery Lane, Boothbay Harbor	207-633-0920	www.standrewsvillage.com

Stroudwater Lodge**116 Landing Rd., Westbrook 207-854-8333**

See page 3 for more information www.northbridgecommunities.com/stroudwater-lodge

The Cedars	620-640 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
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The Grande at South Portland **MC****25 Country Club Rd., South Portland 207-292-3050**www.grandeatsouthportland.com*See page 9 for more information*

The Heron House	92 US Route 1, Cumberland Foreside	207-781-2408	www.heronhousemaine.com
The Highlands MC	26 Elm St., Topsham	888-760-1042	www.highlandsrc.com
The Inn at Atlantic Heights	100 Harbor Dr., Saco	207-283-3022	www.atlanticheightsretirement.com
The Landing of Cape Elizabeth	78 Scott Dyer Rd., Cape Elizabeth	207-799-7332	www.thelandingsmaine.com
The Landing at Saco Bay MC	392 Main St., Saco	207-284-0900	www.thelandingsmaine.com
The Lodges Care Center	51 Main Street, Springvale	207-324-4757	www.dltchealthcare.com

The McLellan**26 Cumberland Street, Brunswick**

See page Inside Back Cover for more information **207-671-9033**

www.themclellan.com*Continued on page 14*

Better to Be 5 Years Too Early Than 5 Minutes Too Late

By Amy McLellan, Owner/Founder,
The McLellan • 207-671-9033

Like many seniors, I recently welcomed two new additions to my family – a granddaughter and a grandson, both born around the same time last fall. Before they arrived, I never realized how much I wanted to be a grandmother. Now, I believe that the greatest joy of having children is getting to have grandchildren!

I feel incredibly fortunate to be alive and healthy, even with a few aches and pains, so I can experience the circle of life with them and watch my children take their turn at the parenting wheel. I also feel a deep sense of responsibility to cherish and protect this aliveness, especially for those younger than me who left this world before they had the chance to hold their grandchildren.

This sense of stewardship extends beyond my own family. I am passionate about helping other seniors maintain their aliveness and independent spirit, whether they use a walker, a cane, or a wheelchair. These aids are merely props, not unlike the training wheels we used as children. Props don't define who you are or the direction your life should take. Unfortunately, the subtle messages in our culture can sometimes make us think otherwise, leading us to decisions that don't truly serve us.

I often hear 40-year-olds say, "I'm never leaving this house; I'll live and die here." It's easy to say that at 40, but they don't yet know what aging feels like, emotionally or physically. They don't realize that while they might still feel emotionally young at 85, their bodies will likely feel every bit of those 85 years. And yet, even at 85, I hear seniors echoing the same sentiment: "It's perfect, but we're just not ready to move yet."



Some very intuitive seniors have taught me that it's better to be "5 years too early than 5 minutes too late." As we age, most of us will need some props and supportive care to fully experience the aliveness of aging and the gifts it brings. Many of us won't have children nearby who can invite us to live with them or stop by regularly to help with daily tasks like showering, lifting heavy items, or picking up prescriptions.

Even if you're "managing" at home at

85, you have to ask yourself, "At what cost?" Are you spending your afternoons on the couch, too tired to accept invitations to the theater, the movies, or a garden tour—or to take your grandson for a swing at the park? The natural fatigue of trying to do the things you did at 40 can lead to a sudden event that takes the decision of where you'll live and how you'll age out of your hands. You might find yourself being told where the next available bed or apartment is because your broken hip means you can't go back home. Ugh.

Now, imagine the opposite scenario. You move at 75 or 80 when you still have the eyesight, energy, and sparkle in your heart to "right-size" your home to a new place. You can choose the location, the people, and the neighborhood where you'll age alongside others. You can select caregivers who will support you with the props and care you need. You can decorate your new home, meet new friends, walk downtown to the farmer's market, volunteer at the library, or help out at the food pantry. The experience of aliveness surrounds you, and if a sudden event does happen, you'll be prepared. You've built a new home filled with support, love, and concern. You might need a hospital visit to repair a hip, but you'll come back to a place that's ready to help you heal, not to a random facility chosen out of necessity.

So, remember: It's better to be 5 years too early than 5 minutes too late. I invite you to explore senior living. See what feels right for you. Visit several places. Stay for dinner! Be adventurous. Be curious. Embrace change. Home isn't just the four walls you've lived in for 40 years; it's the love that grew inside those walls, and that love will follow you wherever you choose to go.

Assisted Living

MC Advertisers with Memory Care Services

Continued from page 12

The Mooring at The Downs MC	7 Mill Commons Dr., Scarborough	207-303-8754	www.themooringatthedowns.com
The Mooring on Foreside MC	301 Route One, Cumberland Foreside	207-489-9614	www.themooringonforeside.com
The Park Danforth	777 Stevens Avenue, Portland	207-797-7710	www.parkdanforth.com
Wardwell Gardens	43 Middle Street, Saco	207-284-7061	www.wardwell.org
Woodlands Memory Care of Lewiston MC	45 Mollison Way, Lewiston	207-440-6040	www.woodlandsmaine.com

Independent Living / Retirement Communities

Ashton Gardens	830 Ocean Ave., Portland	207-541-3999	www.seniorlivinginstyle.com
Atlantic Heights	88 Harbor Dr., Saco	800-874-6990	www.atlanticheightsretirement.com
Atria Kennebunk	One Penny Lane, Kennebunk	207-985-5866	www.atriaseniorliving.com
Avesta Housing	307 Cumberland Ave., Portland	800-339-6516	www.avestahousing.org
Bay Square at Yarmouth	27 Forest Falls Dr., Yarmouth	207-447-9075	www.benchmarkseniorliving.com
Clover Health Care 4	77 Minot Ave., Auburn	207-784-3573	www.seniorlifestyle.com
Coastal Landing	142 Neptune Landing, Brunswick	207-837-6560	www.coastallanding.com
Gorham House	50 New Portland Rd., Gorham	207-839-5757	www.seniorlifestyle.com
Hillcrest Retirement Community	126 US Route One, Scarborough	207-883-2512	www.statemanufacturedhomes.com
Holiday Kittery Estates	220 State Rd., Kittery	207-438-9111	www.holidayseniorliving.com
Housing Initiatives of New England	264 U.S. Route 1, Building 300, Scarborough		www.hinec.org
Huntington Common	1 Huntington Common Dr., Kennebunk	207-489-1746	www.sunriseseniorliving.com
Kaler-Vaill Memorial Home	382 Black Point Rd., Scarborough	207-883-4787	www.kaler-vaill.com
Meetinghouse Village	143 Rogers Rd., Kittery	207-439-7280	www.meetinghousevillage.org
Montello Heights	550 College St., Lewiston	207-786-7149	www.montelloheights.org

OceanView at Falmouth

See page 5 for more information	32 Blueberry Lane, Falmouth	207-781-4621	www.oceanviewrc.com
Piper Shores MC	15 Piper Rd., Scarborough	207-883-8700	www.pipershores.org

Continued on page 16

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 14

Plant Memorial Home	One Washington St., Bath	207-443-2244	www.planthome.org
Plummer Senior Living	192 Middle Rd., Falmouth	207-772-3225	www.plummerseniorliving.com
Sable Lodge Retirement Community	74 Running Hill Rd., South Portland	207-517-0118	www.sablelodgeretirement.com
Sarah Frye Home	751 Washington St., Auburn	207-784-7242	www.northcountryassociates.com
Schooner Estates	200 Stetson Rd., Auburn	207-784-2900	www.schoonerestates.com
Sentry Hill at York	2 Victoria Ct., York	207-363-5116	sentryhillyorkharbor.com
Seventy-Five State Street	75 State St., Portland	207-772-2675	www.75statestreet.org
South Portland Housing Authority	100 Waterman Dr., South Portland	207-773-4140	www.spha.net
St. Mary's Residences	102 Campus Avenue, Lewiston	207-777-4200	www.stmarysdyouville.org
Stroudwater Lodge <i>See page 3 for more information</i>	116 Landing Rd., Westbrook	207-854-8333 www.northbridgecommunities.com/stroudwater-lodge	
Sunnybrook of Brunswick	340 Bath Rd., Brunswick	207-443-9100	www.northbridgecommunities.com/sunnybrook
The Cedars	620-640 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
The Farragut at Kennebunk	106 Farragut Way, Kennebunk	207-985-0333	www.thefarragutatkennebunk.com
The Highlands	26 Elm St., Topsham	888-760-1042	www.highlandsrc.com
The McLellan <i>See page Inside Back Cover for more information</i>	26 Cumberland Street, Brunswick	207-671-9033 www.themclellan.com	
The Park Danforth	777 Stevens Avenue, Portland	207-797-7710	www.parkdanforth.com
The Pines Senior Communities	10-20 Manor Street, Ocean Park	207-934-2157	www.thepinescommunity.org
Holiday Woods at Canco	257 Canco Rd., Portland	207-772-4777	www.holidayseniorliving.com
Thornton Oaks	25 Thornton Way, Brunswick	207-729-8033	www.thorntonoaks.com
Wardwell Gardens	43 Middle Street, Saco	207-284-7061	www.wardwell.org
Westbrook Housing Authority	30 Liza Harmon Dr, Westbrook	207-854-9779	www.westbrookhousing.org

Adult Day Care

Avita of Brunswick	89 Admiral Fitch Ave., Brunswick	207-729-6222	www.avitaofbrunswick.com
Avita of Stroudwater			
<i>See page 3 for more information</i>	113 Landing Rd., Westbrook	207-857-9007	www.avitaofstroudwater.com
Avita of Wells	86 Sanford Rd., Wells	207-646-3444	www.avitaofwells.com
Barron Center Adult Day Care	1145 Brighton Avenue, Portland	207-541-6623	www.portlandmaine.gov
Bath-Brunswick Respite Care	9 Park St, Room 118, Bath	207-729-8571	www.respite-care.org
Golden Years Adult Day Services	24 Hoyt St., Springvale	207-850-4793	www.goldenyearsads.com
Island Commons Assisted Living	132 Littlefield Road, Chebeague Island	207-846-5610	www.islandcommons.com
Port Resources	280B Gannett Drive, South Portland	207-828-0048	www.portresources.org
SMAA Sam L. Cohen Adult Day Center	30 Barra Rd., Biddeford	207-396-6533	www.smaa.org/adultdaycenters
The Cedars Mindful Connections	630 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
The Alzheimer's Care Center	154 Dresden Avenue, Gardiner	207-626-1770	www.maine-general.org
The Gathering Place	518 Route One, Kittery	207-439-6111	www.brunswickgatheringplace.org

Hospitals/Medical Practices

Bridgton Hospital	10 Hospital Dr., Bridgton	207-647-6032	www.cmhc.org/bridgton-hospital
Benjamin Liess MD, ENT, Allergy and Audiology	144 US-1, Scarborough	207-415-4841	www.entmaine.com
Casco Bay Dialysis	1 Chabot St., Westbrook	207-854-9822	www.freseniuskidneycare.com
Central Maine Medical Center	300 Main St., Lewiston	207-795-0111	www.cmhc.org
Coastal Dialysis Center	55 Congress Ave., Bath	207-443-7485	www.freseniuskidneycare.com
Coastal Maine Direct Care	74 Lunt Road., Suite 206 Falmouth	207-506-0301	www.coastalmainedirectcare.com
Eye Care Medical Group	53 Sewall St.	207-828-2020	www.eyecaremed.com
Lewiston-Auburn Kidney Center	710 Main St., Lewiston	207-784-2268	www.freseniuskidneycare.com
Maine Eye	15 Lowell St., Portland	207-774-8277	www.maineeyecenter.com
Maine Geriatrics	22 W Cole Rd., Ste 101, Biddeford	207-780-6565	www.maine-geriatrics.com
MaineHealth Geriatric Care	66 Bramhall St., Suite G1, Portland	207-662-2847	www.mainehealth.org
MaineHealth Geriatric Behavioral Health	66 Bramhall St., Portland	207-662-2221	www.mainehealth.org
MaineHealth Lincoln Hospital	35 Miles Street, Damariscotta	207-563-1234	www.mainehealth.org/lincolnhealth
MaineHealth Maine Medical Center	22 Bramhall St., Portland	207-662-0111	www.mainehealth.org/maine-medical-center

Continued on page 20



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

When Caring for Others, Be Sure to Care for Yourself

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

Burnout is a danger for all caregivers, no matter the level of care. Whether you offer support and care for family members or provide daily physical care – the multitude of responsibilities you carry can be very demanding.

According to the American Heart Association, caregiver burnout is caused by long-term stress that can affect your physical, emotional and mental well-being. Signs of burnout can appear in diverse ways, leaving you feel alone, unsupported or unappreciated.

Warning signs of caregiver burnout include:

- Overwhelming fatigue
- Changes in eating habits leading to weight loss or gain
- Becoming unusually irritable with the person you're caring for and/or with others
- Depression or mood swings

- Headaches, stomachaches and other physical problems

Your role as caregiver is vital in providing the best possible quality of life for the patient or family member; however, caregivers rarely practice quality self-care. Taking care of yourself is one of the most important things you can do for yourself and those you care for. Seeking support, having alone time, eating healthy foods, and incorporating physical activity are

*Taking care of yourself
is one of the most
important things you
can do for yourself and
those you care for.*

simple things to include in your daily routine.

Other ways you can find relief include:

- **Reach out to family members** for specific means of support, possibly organizing relief. Keeping your family up to date on your loved one's condition and maintaining open lines of communication allows everyone to stay up to date.
- **Talk things through with a professional counselor**, family, friends or a support group. This can help process feelings and emotions that need to be expressed before they lead to depression and feeling overwhelmed.
- **Learn to say no** when you think a task will be too stressful or you do not have time to do it. Rely on family and allow yourself to delegate the task without feeling guilty.
- **Preserve your social connections** by meeting up with friends, continuing your hobbies and doing things you enjoy. The activity should be something that gets you away from the daily caregiving setting.
- **Keep your doctor appointments**, including preventive care, taking your medications and seeing your doctor when you feel sick. If you aren't healthy, you can't take care of someone else.

These moments of relief can provide a chance to recharge and be the best caregiver you can possibly be. You and the person you are caring for should have the opportunity to spend time in safe, supportive environments and participate in enjoyable activities.



Hospitals/Medical Practices

Continued from page 17

MaineHealth Maine Medical Center Sanford	25 June St., Sanford	207-490-7375	www.mainehealth.org
MaineHealth Maine Medical Center Biddeford	1 Medical Center Dr., Biddeford	207-283-7000	www.mainehealth.org
MaineHealth Mid Coast Hospital			
See page 18 for more information	123 Medical Center Dr., Brunswick	207-373-6000	mainehealth.org/mid-coast-hospital
MaineHealth Urgent Care Plus	335 Brighton Ave., Portland	207-662-8000	www.mainehealth.org
New England Cancer Specialists	2 Independence Dr, Kennebunk	207-303-3300	www.newenglandcancerspecialists.org
Northern Light Mercy Hospital	175 Fore River Parkway, Portland	207-879-3000	northernlighthealth.org
New England Rehabilitation Hospital	335 Brighton Ave, Unit 201, Portland	207-775-4000	encompasshealth.com/locations/nerhp
Penobscot Bay Medical Center	6 Glen Cove Dr, Rockport	207-301-8000	mainehealth.org/pen-bay-medical-center
Southern Maine Dialysis Facility	1600B Congress St, Portland	207-774-5985	www.freseniuskidneycare.com
Spring Harbor Hospital	123 Andover Rd, Westbrook	207-761-2200	www.mainehealth.org/spring-harbor-hospital
St. Mary's Regional Medical Center	93 Campus Ave, Lewiston	207-777-8100	www.stmarysmaine.com
Topsham Care Center	105 Topsham Fair Mall Rd, Topsham	207-798-6300	www.cmhc.org/topsham-care-center
York County Dialysis Center	29 Barra Rd, Biddeford	207-282-3908	www.freseniuskidneycare.com
York Hospital	3 Loving Kindness Way, York	207-363-4321	www.yorkhospital.com

Nursing Homes & Skilled Rehab Centers

Baron Center	1145 Brighton Ave, Portland	207-541-6500	www.portlandmaine.gov/222/Barron-Center
Brentwood Center for Health and Rehabilitation	370 Portland Street, Yarmouth	207-846-9021	www.brentwoodcenterrehab.com
Coastal Manor	20 West Main Street, Yarmouth	207-846-2250	www.coastalmanornursinghome.com
D'Youville Pavilion	102 Campus Ave., Lewiston	207-777-4200	www.stmarysdyouville.org
RiverRidge Center	3 Brazier Lane, Kennebunk	207-985-3030	www.genesishcc.com/RiverRidge
Durgin Pines	9 Lewis Road, Kittery	207-439-9800	www.durginpines.com
Gorham House	50 New Portland Rd., Gorham	207-839-5757	www.seniorlifestyle.com
Sedgewood Commons	22 Northbrook Drive, Falmouth	207-781-5775	www.genesishcc.com/SedgewoodCommons
Hawthorne House	6 Old County Road, Freeport	207-865-4782	www.hawthorne-healthcare.com
Hollbrook at Piper Shores	15 Piper Rd., Scarborough	207-883-8700	www.thehollbrook.org
Horizons Living and Rehab	29 Maurice Drive, Brunswick	207-725-7495	www.horizonslivingandrehab.com
Kennebunk Center for Health and Rehabilitation	158 Ross Road, Kennebunk	207-985-7141	www.kennebunkcenterrehab.com

Continued on page 21

SENIOR SOURCE BOOK

Nursing Homes & Skilled Rehab Centers*Continued from page 20*

Ledgewood Manor	200 Tandberg Trail, Windham	207-892-2261	www.ledgewood.me
Maine Veterans' Home	290 US Route 1, Scarborough	207-883-7184	www.mainevets.org
Marshwood Center for Health Care	33 Roger St., Lewiston	207-784-0108	www.geneshcc.com/marshwood
Montello Manor	540 College St., Lewiston	207-783-2039	www.firstatlantic.com
Odd Fellows and Rebekahs' Home of Maine	85 Caron Ln., Auburn	207-786-4616	www.homeofmaine.com
Pine Point Center	67 Pine Point Rd, Scarborough	207-883-2468	www.geneshcc.com/PinePoint
Pinnacle Health and Rehab at Sanford	1142 Main St, Sanford	207-324-2273	www.pinnaclesanford.com
Pinnacle Health and Rehab at South Portland	42 Anthoine St., South Portland	207-767-7401	www.pinnaclesouthportland.com
Prince Point	191 Foreside Rd., Falmouth	207-781-4714	www.dltchealthcare.com/princepoint/
Russell Park Rehabilitation	158 Russell St., Lewiston	207-786-0691	www.northcountryassociates.com
Seal Rock at Atlantic Heights	100 Harbor Drive, Saco	207-283-3022	www.atlanticheightsretirement.com
Seaside HealthCare	850 Baxter Blvd., Portland	207-775-2811	www.seaside-healthcare.com
Southridge Rehabilitation & Living Center	10 May Street, Biddeford	207-282-4138	www.southridgerehabandliving.com
Springbrook Center	300 Spring St., Westbrook	207-856-1230	www.geneshcc.com/springbrookme
St Joseph's Rehabilitation and Residence	1133 Washington Avenue, Portland	207-797-0600 x2196	www.mainehealth.org/saint-josephs
St. Andre Health Care	407 Pool Street, Biddeford	207-282-5171	www.standre.org
St. Andrews Village	145 Emery Ln., Boothbay Harbor	207-633-0920	www.standrewsvillage.com
Summer Commons	21 June St., Sanford	207-206-1360	www.northcountryassociates.com
The Cedars	620 - 640 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
Winship Green Center for Health & Rehabilitation	51 Winship St., Bath	207-443-9772	www.winshipgreencenterrehab.com

Outpatient Rehab

FYZICAL Therapy and Balance Center	91 Auburn St Unit U, Portland	207-550-0733	www.fyzical.com/falmouth-me
H2O Fitness Collaborative	245 Gorham Rd., Scarborough 2	07-289-6001	www.h2ofitnesscollaborative.com
Maine Strong Balance Centers	Scarborough, Saco, South Portland	207-303-0612	www.mainestrongbalancecenter.com
Resilience Maine	23 Hannaford Dr., Scarborough	207-707-5300	www.resiliencemaine.com

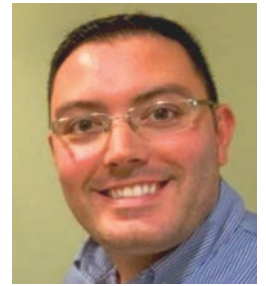
Home Care & Companion Services

Aging Excellence: Brunswick	168 Pleasant Street, Brunswick	207-729-0991	www.seniorsonthego.com
Aging Excellence: Kennebunk	124 Fletcher St., Unit B, Kennebunk	207-771-0991	www.seniorsonthego.com
Aging Excellence: Portland	710 Forest Ave., Portland	207-317-6430	www.seniorsonthego.com
Aging Excellence: Saco	199 Main St., Saco	207-283-0991	www.seniorsonthego.com
Aging Kingdom	415 Congress St., Portland	207-807-2119	www.agingkingdomhomecare.com
Align Home Care Services	366 US-1 Suite 1, Falmouth	207-835-4849	www.alignhomecareservices.com
Amada Senior Care	18 Ocean St., Suite 3, South Portland	207-305-2233	www.amadaseniorcare.com
Anchor Home Care	374 US Route 1, Suite 5, Yarmouth	207-846-6886	www.anchorhomecareforme.com
Angel Home Care & Cleaning	Bridgton	207-647-2149	angelhomecare.live
Anytime Services for Seniors	1167 Cape Road, Hollis	207-727-6201	www.anytimeservicesforseniors.com
At Home Senior Companion Services	Wells	207-337-0950	www.athomescs.com
Arcadia Health Care: Brunswick	14 Main St., Brunswick	207-786-3337	www.arcadianewengland.com
Arcadia Health Care: Portland	Exchange St., Portland	866-324-3401	arcadianewengland.com
Arcadia Health Care: Springvale	455 Main Street, Springvale	207-324-3498	arcadianewengland.com
Catholic Charities Maine: Independent Support Services	80 Sherman St., Portland	207-781-8550	www.ccmaine.org
Coastal Care Solutions	26 Willard St., South Portland	207-331-4155	www.coastalcare-solutions.com
Comfort Keepers	253 US-1, Scarborough	207-885-9600	www.comfortkeepers.com
Compass Concierge and Companions, LLC	102 Tandberg Trail, Windham	207-415-8990	www.compassconciergeandcompanions.com
<i>See page 25 for more information</i>			
COR Health Services	980 Forest Avenue, Suite 207, Portland	207-347-6106	www.corhealthservices.com
FCP Live-In	Scarborough	207-502-4077	www.fcplivein.com
<i>See page Outside Back Cover for more information</i>			
First Light Home Care of Southern Maine	940 Roosevelt Trl, Suite 6, Windham	207-591-9139	www.firstlighthomecare.com
Friends In-Home Care	765 Rt 1, Yarmouth	207-846-5525	www.friendsinhomecare.com
Home Instead Senior Care: Cumberland County	502 Main Street, Gorham	207-405-2590	www.homeinstead.com/321
Home Instead Senior Care: York County	85 Main Street, Kennebunk	207-405-2487	www.homeinstead.com/499
Home Support Services	744 Roosevelt Trail, Windham	207-892-1454	www.callhomesupport.com
In-Home Senior Services	20 Mechanic St., Gorham	207-222-0740	inhomeseniorservices.com
MAS Home Care of Maine	21 Saco Street, Westbrook	207-591-4457	www.mashomecare.com
Northeast Home Care	584 Main St., South Portland	207-780-9898	www.northeasthhc.com
Right at Home: Home Care and Assistance	51 US Route 1, Scarborough	207-707-6011	rightathome.net/greater-portland-me
Saco River Health Services	Waterboro	207-247-9000	www.sacoriverhealth.com
SOS Serving our Seniors	Kennebunk	207-251-6549	www.daniellebonneysos.com
Spectrum Staffing & Home Care	92 US Route 1, Cumberland	207-854-2581	www.spectrummaine.com
Visiting Angels	400 US Route One, Scarborough	207-233-1833	www.visitingangels.com

Continued on page 24

Aging in Place: The Role of Live-In Caregivers in Maine

By Richard Williams, FCP Live-In,
Regional Manager • 866-559-9492



Many older adults want to age in place in the home where they have lived for many years, raised their family, or feel a sense of belonging and security. A *U.S. News and World Report* survey found that 93 percent of people aged 55 and older believe aging in place is essential.

However, some seniors — including those in Maine — can only stay at home with the assistance of professional caregivers, such as personal care aides, home health aides, certified nursing assistants, or live-in caregivers. For many, receiving care at home is more cost-effective, especially for those who have paid off their homes. Depending on the type of care needed, some seniors hire caregivers who work in shifts around the clock or only during the day or overnight. However, live-in care is another option that allows older adults to stay safely in their homes.

With live-in care, a trained and experienced caregiver lives in a client's home

and helps with daily living activities. Live-in caregivers have their own room and can sleep at night. However, they are available to help if their clients need help or have a health emergency.

With help from live-in caregivers, older adults have a greater sense of independence and control over their lives and everyday routines, which they would not necessarily have if they were in places with daily schedules, such as an assisted living facility or a skilled nursing facility.

Live-in caregivers also provide personal care, such as bathing, dressing, grooming, and bathroom visits. They also plan and prepare healthy meals, do light housekeeping tasks, run errands, shop for groceries, do laundry, provide medication reminders, and other tasks. Most importantly, live-in caregivers provide companionship to their clients, particularly those who do not have family or friends nearby. Live-in caregivers also indirectly help their clients' family

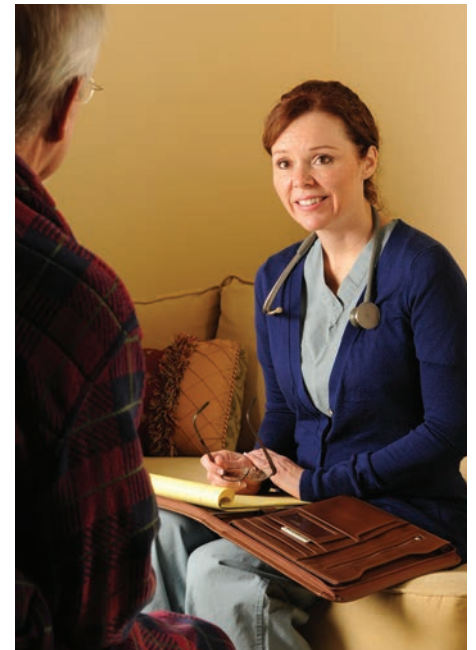
members by giving them peace of mind, knowing that their loved ones are not alone and that someone is there to care for them.

Studies have found that having professional caregivers at home reduces the risk and, in some cases, may even prevent older adults from being hospitalized.

"We believe that live-in home care in Maine helps in providing the same goals of keeping Mainers at home with the highest quality care and preventing hospitalizations," said Richard Williams, Regional Manager of FCP Live-In, an in-home care company in Maine.

Many Maine seniors who want to age in place will realize their goal with assistance from live-in caregivers.

"It's about seniors having the choice to live the life they want to live," Williams added. "Many Mainers want to maintain their independence and stay in the safety and comfort of their homes, with their memories and belongings."



Home Health, Rehab & Nursing Services

Continued from page 22

Amedisys Home Health Care	34 Atlantic Place, South Portland	508-450-5897	www.amedisys.com
Androscoggin Home Care and Hospice	15 Strawberry Ave., Lewiston	207-777-7740	www.androscoggin.org
Arcadia Health Care: Brunswick	14 Main St., Brunswick	207-786-3337	www.arcadianewengland.com
Arcadia Health Care: Portland	Exchange St., Portland	207-324-3400	www.arcadianewengland.com
Arcadia Health Care: Springvale	55 Main Street, Springvale	207-324-3498	www.arcadianewengland.com
Apria Healthcare	125 John Roberts Road Suite 19A, South Portland	207-245-6040	www.apria.com
CenterWell Home Health	51 Baxter Blvd., Portland	207-772-0954	www.centerwellhomehealth.com

CHANS Home Health & Hospice

See page 18 for more information 45 Baribeu Dr., Brunswick **207-729-6782** www.chanshomehealth.com

Coveside Physical Therapy, LLC	Chebeague Island	207-846-1696	www.covesidephysicaltherapy-llc.com
COR Health Services	980 Forest Avenue Suite 207, Portland	207-347-6106	www.corhealthservices.com
Elara Caring	311 Darling Ave Suite A16, South Portland	207-703-2416	www.elara.com
Interim Healthcare of South Portland	316 Darling Ave., South Portland	207-775-3366	www.interimhealthcare.com
MaineHealth Care At Home	15 Industrial Park Road, Saco	866-255-8744	www.mainehealth.org
Maxim Healthcare Services	1685 Congress St., Portland	207-822-4010	www.maximhealthcare.com
New England Life Care	45 Center St Suite A, Scarborough	207-321-6352	www.nelifecare.org
Northern Light Home Care & Hospice	50 Foden Road Suite 1, South Portland	800-757-3326	www.northernlight.org
York Hospital Home Care	24 Summit Lane Unit 6, York	877-564-3321	www.yorkhospital.com

Hospice Care

Affinity Care of Maine	600 Southborough Dr. #103, South Portland	207-345-6669	www.affinityhealthmanagement.com
Androscoggin Home Care and Hospice	15 Strawberry Ave., Lewiston	207-777-7740	www.androscoggin.org
Beacon Hospice Care, an Amedisys Company	52 Atlantic Place, South Portland	207-772-0929	www.amedisys.com

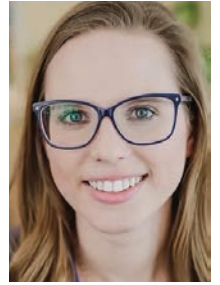
CHANS Home Health & Hospice

See page 18 for more information 45 Baribeu Dr., Brunswick **207-729-6782** www.chanshomehealth.com

Compassus Hospice	163 US Route 1, Scarborough	207-613-8125	www.compassus.com
Gentiva Hospice	53 Baxter Blvd., Portland	207-245-1648	www.gentivahs.com
Gosnell Memorial Hospice House	11 Hunnewell Rd., Scarborough	207-771-4770	www.hospiceofsouthernmaine.org
Hospice of Southern Maine	390 Route One, Scarborough	207-289-3640	www.hospiceofsouthernmaine.org
MaineHealth Care At Home	5 Industrial Park Road, Saco	866-255-8744	www.mainehealth.org
Maine Hospice Council	136 State Street	207-626-0651	www.mainehospicecouncil.org
Northern Light Home Care & Hospice	50 Foden Road Suite 1, South Portland	800-757-3326	www.northernlight.org

How Home Care Supports Aging in Place: *Practical Insights for Maine Seniors*

By Isabell Kubeck, Director of Elder Care Services,
Compass Concierge and Companions • 207-415-8990



Aging in place is a goal cherished by many seniors, and home care is a vital support system in making this dream a reality. Home care provides the necessary assistance to help seniors maintain their independence, stay in their own homes, and continue enjoying their familiar surroundings. For Maine seniors, the benefits of home care are particularly valuable, offering both practical support and emotional comfort.

- 1) Personalized Care Plans:** One of the primary ways home care supports aging in place is through personalized care plans. Each senior's needs are unique, and home care services are tailored to meet those specific needs. Whether it's help with daily activities like bathing, dressing, or meal preparation, home care ensures that seniors receive the right level of support. This individualized approach not only promotes independence but also enhances the overall quality of life.
- 2) Safety is a significant concern** for seniors living at home, and home care plays a crucial role in ensuring a safe environment. Caregivers can assist with fall prevention measures, such as removing tripping hazards and encouraging the use of assistive devices. They also provide supervision and support during mobility, reducing the risk of accidents. By addressing these safety concerns, home care helps seniors feel more secure and confident in their own homes.
- 3) Emotional and Social Support:** Another critical aspect of home care is the emotional and social support it provides. The isolation and loneliness that many seniors experience can have a profound impact on their mental and physical health. Caregivers not only offer companionship but also engage seniors in meaningful activities that stimulate their minds and lift their spirits. Simple acts of listening, sharing stories, and engaging in conversation can significantly improve a senior's well-being.
- 4) Staying Connected:** Home care allows seniors to stay connected with their communities and loved ones. Caregivers often help with transportation to social events, community activities, and medical appointments, ensuring that seniors remain active and involved. They also assist with technology, helping seniors use devices to stay in touch with family and friends, which is especially important in today's digital age.
- 5) Managing Chronic Conditions:** In-home care can also support seniors in managing chronic conditions. Many older adults live with conditions such as diabetes, heart disease, or arthritis, which require ongoing management. Home care provides the necessary support for medication management, monitoring vital signs, and assisting with exercises and therapies. This consistent and attentive care can lead to better health outcomes and a higher quality of life.
- 6) Recovery:** During times of recovery, such as after a hospital stay, home care is invaluable. Caregivers can provide support, ensure adherence to discharge instructions, and help with physical therapy and rehabil-

itation. This continuity of care is essential for a smooth and successful recovery, preventing readmissions and promoting healing in the comfort of home.

It is essential to choose a home care provider with highly vetted and trained caregivers who focus on education and constant improvement. These caregivers are better equipped to handle the diverse needs of seniors, provide high-quality care, and adapt to new challenges. This commitment to ongoing education ensures that caregivers are up-to-date with the latest best practices in senior care.

For Maine seniors, home care is more than just a service; it is a lifeline that enables them to age with grace, dignity, and independence in the place they love most – their home. By offering personalized care, ensuring safety, providing social and emotional support, and assisting with daily needs, home care truly supports the goal of aging in place, making it a reality for many seniors.



Compass Concierge and Companions
provides quality personal care, concierge and
companion services throughout Southern Maine.
Our highly vetted companions provide exceptional
care to our clients with dignity, discretion and
respect.

**If you or a loved one could use our professional,
compassionate support, please contact us today!**

Quality Home Care You Can Trust



(207) 415-8990

info@compassconciergeandcompanions.com
compassconciergeandcompanions.com



Caring for Our Elders: **Essential Advice from a Seasoned Geriatric Care Manager**

By Paula Banks, Owner, Paula Banks Consulting
207-329-9080

As I enter my 40th year as a geriatric social worker and my 20th as a nationally certified geriatric care manager (aging life care expert), I've been doing a lot of thinking. I started my career as a nursing home aide in high school. After becoming a social worker, I worked in hospitals, nursing homes, memory care facilities, and home care agencies. From the beginning, I have been heartened by how much our attention to older adults in this country has increased over the years.

Due to tremendous strides in healthcare, we seem to be living longer. But my question is, are we really living better? It's something I deliberate on daily. As a geriatric care manager, I confront daily the scourges of loneliness and isolation, financial instability, caregiver burnout, staffing shortages, and an explosion of elder abuse (financial, physical, and emotional), fraud, and neglect.

These issues are not just the concern of the older adult. They affect our families, communities, and economy. The good news is that since the 'silver tsunami' started in 2011, when 10,000 baby boomers per day started turning 65, the nation finally caught on. And I'm so grateful for that. At the same time, I'm impressed by the growth of technology, social media, increased communication, and innovations in aging care, the global fight against ageism, the increase in advocacy and information, and much more support at the local, state, and federal levels (both public and private) for older adults and their caregivers. These are but a few of the dramatic pluses I have seen in my years.

What troubles me is that the majority of clinicians who are caring for older adults today are aging as well. In the United States, the average age of social workers is 42, for nurses it is 46, and for geriatricians (doctors who specialize in treating older adults) it is 55.5 years! So it is imperative that we work to inspire younger people to explore this fascinating field of aging.

This brings me to the heart of my consulting practice. Often, the most common call I get is, "We need help! But we don't even know what we need!" It's a sentiment that highlights the complexity of navigating elder care. With all these years and all this experience, let me share a few pearls of wisdom I've learned along the way:

1. If you don't know how to navigate the current elder care system, call an expert. Call a geriatric care manager, a certified senior advisor, or a geriatrician. They know this field and can guide you through the messy terrain. It is worth every penny you will spend because they will likely save you thousands of dollars in poor decisions or lack of knowledge. Every state has 'area agencies on aging' that can direct you to these professionals.
2. If you consult an expert and they give you advice, use it! That's what you pay for. I cannot tell you how many times I have worked with clients to come up with a care/life plan only to have them not implement most parts of the plan. What ends up happening is I get a call six months later that they are in a crisis that could have been avoided.
3. If you have a long-term care policy, use it! I have seen millions of dollars 'left on the table' by clients who wanted either to 'save the policy for when I really need it' (which is usually

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



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CARE MANAGEMENT

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

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paulabanksconsulting.com

SENIOR SOURCE BOOK

sooner than you think) or were too proud to use it. It pains me to see the amount of money that clients pay for these expensive policies only to pass before they ever initiate a claim.

- If you are a primary caregiver, get support! Caregiver burnout is real, whether you are a spouse, adult child, or a paid caregiver. Enlist friends, family, and if finances allow, pay for help. Almost every day, a client's family will ask me, 'When is the right time to get some help?' In most cases, it is that very moment. There is no shame in asking for help, and it can literally save your health and maybe even your life. A very common scenario is that a primary caregiver will die before the person they are caring for. We see that all the time, and

Due to tremendous strides in healthcare, we seem to be living longer. But my question is, are we really living better?

consider reaching out for help. Remember, seeking support isn't a sign of weakness—it's a proactive step towards a better quality of life for both you and your loved one.

it does not have to be this way. Some organizations, like the Alzheimer's Association, have a 24/7 Helpline that you can call for advice and support. Many area agencies on aging have listings of local and virtual support groups for caregivers. In Maine, you can always start by calling 211.

Navigating the complexities of elder care can be daunting, but you don't have to do it alone. The insights I've shared come from decades of experience and a deep commitment to improving the lives of older adults and their families.

If you find yourself overwhelmed, consider reaching out for help. Remember, seeking support isn't a sign of weakness—it's a proactive step towards a better quality of life for both you and your loved one.

Geriatric Care Management & Senior Advisors

Aging Excellence/

Seniors On the Go	Throughout Maine	207-780-2345	www.seniorsonthego.com
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Beach Glass Transitions	14 Gary L Maietta Way. South Portland	207-210-6498	www.beachglasstransitions.com
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Coastal Transitions	445 Main St #3, Saco	207-222-3035	www.coastaltransitionsofmaine.com
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Happy at Home Seniors

See Page 32 for more information	Cumberland	207-558-1234	www.happyathomeseniors.com
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Oasis Senior Advisors	York	207-994-9558	www.oasisseioradvisors.com
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Paula Banks Consulting & Care Management

See page 26 for more information	102 Tandberg Trail, Windham	207-329-9080	www.paulabanksconsulting.com
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Senior Planning Advisors LLC	80 Forest Ave., South Portland	207-799-0758	www.seniorplan.net
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Seacoast Senior Advisors	27 Gorham Rd Ste 4, Scarborough	207-216-7710	www.seacoastsenioradvisors.com
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Continued on page 28

Funeral and Cremation Services

Continued from page 27

A.T. Hutchins Funeral and Cremation Services	660 Brighton Avenue, Portland	207-878-3246	www.athutchins.org
Advantage Funeral & Cremation Services	999 Forest Ave Suite 1, Portland	207-899-4605	www.advantageportland.com
Conroy Tully Walker	172 State St., Portland	207-773-6511	www.conroytullywalker.com
Dennett Craig and Pate Funeral Home	365 Main St., Saco	207-282-0562	www.dcpate.com
Hobbs Funeral Homes	230 Cottage Road, South Portland	207-799-4472	www.hobbsfuneralhome.com
Hope Memorial Chapel – Funeral Home and Cremation Service	480 Elm St., Biddeford	207-282-6300	www.hopememorial.com

Jones, Rich & Barnes Funeral Homes and Cremation Services

<i>See Page 27 for More Information</i>	199 Woodford St., Portland	207-775-3763	www.dignitymemorial.com
Lucas & Eaton Funeral Home	91 Long Sands Rd., York	207-363-3531	www.lucaseatonfuneralhome.com
Maine Cremation Care	471 Deering Ave., Portland	207-749-0094	www.maine Cremationcare.com

Continued on page 32

CREMATIONS | LIFE CELEBRATIONS | FUNERALS



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Peace of Mind: The Importance of Preplanning Your Funeral

By Kennedy Syphax, Pre-Arrangement Advisor,
Jones, Rich & Barnes • 207-775-3763



Funeral homes understand that planning for the future can be a difficult task, especially when it involves end-of-life decisions. However, by taking the steps to preplan your funeral, you can provide peace of mind for yourself and your loved ones. Working with a funeral home to plan in advance is the best way to ensure your wishes are honored and your family is supported during their time of need.

As a society, we plan for many things that might happen. We pay for health insurance in case we get sick, car insurance in case we are in an accident, and property insurance in case something catastrophic happens to the place we call home – just to name a few. If we plan for all of these possibilities, why wouldn't we plan for the one thing that is guaranteed to happen?

Here are a few reasons why funeral

pre-planning should be at the top of your list for 2024:

1) Relieve Your Loved Ones of Burden:

Planning a funeral can be an overwhelming task for grieving family members. By preplanning, you ease their burden during an already chal-

By taking the steps to preplan your funeral, you can provide peace of mind for yourself and your loved ones.

lenging time, allowing them space to grieve and celebrate your life.

2) Ensure Your Wishes are Honored:

Your funeral should reflect your unique personality, beliefs, and preferences. Preplanning allows you to specify your desires regarding the type of service, burial or cremation, music, readings, and more, ensuring that your final farewell is a true reflection of your life.

3) Financial Security:

Funeral expenses can add up quickly, placing a significant financial strain on your family. By preplanning, you can lock in today's prices for future services, shielding your loved ones from unexpected financial obligations or distress.

4) Peace of Mind:

Knowing that your affairs are in order brings a profound sense of peace. It allows you to live each day to the fullest, confident that your final wishes will be carried out with dignity and respect.

When a death occurs, it is a much easier process for families when arrangements have been made in advance. Unfortunately, preplanning is something most people talk about here and there but never actually take care of. Now is the time!

Reach out to a local funeral provider to discuss your specific wishes and budget to find a plan that meets your needs. Very few things in life are guaranteed, but you have the ability to guarantee that those you leave behind will not be tasked with making and paying for your arrangements. It's never too early to preplan, but it can always be too late. Start planning your arrangements today!



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, nearly 7 million Americans are living with Alzheimer's. By 2050, this number is projected to rise to nearly 13 million, 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 29,600 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 in communities nationwide, while 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 so that all those affected get the help they need.

- 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.

- To help individuals receive an accurate and timely diagnosis, and to improve access to care, we provide tools for clinicians, including continuing medical education and a cognitive assessment toolkit.

We accelerate research and create a path for global progress.

- As the world's largest nonprofit funder of Alzheimer's research, 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 the development of Pittsburgh Compound B (PIB), which made 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®), the world's largest and most influential forum for the dementia research community.
- 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 Trial-Match®, a free clinical studies 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), a separately incorporated advocacy affiliate of the Alzheimer's Association, 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 government fiscal year 2022, Alzheimer's and dementia research funding at the National Institutes of Health (NIH) will be more than \$3.5 billion annually. The Alzheimer's Association, AIM and our advocates have driven bipartisan support for this rapid increase.
- 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, which requires the Department of Justice (DOJ) to develop training materials for professionals who encounter and support individuals living with Alzheimer's and dementia.

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.

ALZHEIMER'S  ASSOCIATION®

800.272.3900 | alz.org

Wellness

Continued from page 28

YMCA of Southern Maine – Portland

See page 34 for more information 70 Forest Ave, Portland 207-874-1111 www.ymcaofsouthernmaine.org

YMCA of Southern Maine – Casco Bay

See page 34 for more information 14 Old South Freeport Road, Freeport 207-865-9600 www.ymcaofsouthernmaine.org

YMCA of Southern Maine – Northern York County

See page 34 for more information 3 Pomerleau Street, Biddeford 207-283-0100 www.ymcaofsouthernmaine.org

Downsizing/Moving Assistance

Allen and Coles Moving Systems, a Piece by Piece Moving Company

See Page 32 for more information 75 Pinetree Industrial Park, Portland 617-634-9404 www.acmoving.com

Caring Transitions of

Coastal Maine 3 Bartholomew St., Lisbon 207-218-5197 www.caringtransitionsofcm.com

Integrity Movers 95 Pleasant Hill Rd., Scarborough 207-233-5545 www.integritymovers.com

OrganizeME! Portland 207-318-5905 www.organizemaine.com

SimplySized Home 72 Balsam Ln., Yarmouth 207-358-0046 www.simplysizedhome.com

Mobility and Durable Medical Equipment

Alpha One Disability and Aging Solutions Portland 800-640-7200 www.alphaonenow.org

Continued on page 36



Happy At Home Seniors, LLC

Aging in Place, Wellness, and Care Management for Seniors and their Families in Maine



Sherry Boothby

OTR/L, CLVT, SHSS,
CDP, DCS, DCSCCT, MS
Owner

Certified Senior Home Safety Specialist™
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Contact us for a complimentary phone call to determine how we can best assist you

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Personal Information/Documentation Checklist

Name of Individual _____

<input type="checkbox"/>	Document	Original Doc Location	Individual Responsible	Copy Included?
<input checked="" type="checkbox"/>	Birth Certificate	Safe at Mary's House	Mary	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Birth Certificate			<input type="checkbox"/>
<input type="checkbox"/>	Driver's License			<input type="checkbox"/>
<input type="checkbox"/>	Social Security Card			<input type="checkbox"/>
<input type="checkbox"/>	Insurance/Medicare Card			<input type="checkbox"/>
<input type="checkbox"/>	Passport/Citizenship Papers			<input type="checkbox"/>
<input type="checkbox"/>	Organ Donor Card			<input type="checkbox"/>
<input type="checkbox"/>	Marriage Certificate/ Divorce Papers			<input type="checkbox"/>
<input type="checkbox"/>	Military Identification <i>Branch of Service VA ID & Discharge Papers</i>			<input type="checkbox"/>
<input type="checkbox"/>	Mortgage Records			<input type="checkbox"/>
<input type="checkbox"/>	Credit Cards/Bank Account Information			<input type="checkbox"/>
<input type="checkbox"/>	Legal Power of Attorney			<input type="checkbox"/>
<input type="checkbox"/>	Living Will			<input type="checkbox"/>
<input type="checkbox"/>	Advance Directives			<input type="checkbox"/>
<input type="checkbox"/>	Healthcare Proxy			<input type="checkbox"/>
<input type="checkbox"/>	Car Title and Registration			<input type="checkbox"/>

Improving Wellness Isn't all Diet and Exercise



YMCA of Southern Maine

By Mary Fay-Shields, Wellness Director at the Casco Bay Branch

Three locations in Biddeford, Freeport and Portland

www.ymcaofsouthernmaine.org



It is never too late to start making positive changes to your health. Research shows that healthy habits can reduce development of chronic illness, improve quality of life, and support cognitive function.[1][2][3]

Dr. Bill Hettler divides wellness into six dimensions: intellectual, social, emotional, physical, occupational, and spiritual. [4] By intentionally engaging in health-promoting activities in even one of these dimensions, individuals have developed protective wellness benefits.[3]

Social Wellness

Activities which support social wellness can include volunteering, engaging in meaningful conversation, joining a social group such as an Adaptive Movement Group, and celebrating traditions and holidays with loved ones.

Emotional Wellness

Exploring ways to manage emotional wellness may include reducing stress, improving sleep quality, strengthening social connections, and becoming more mindful. Some ways to foster these outcomes are joining group activities, going for walks or hikes in nature, and getting daily physical exercise.

Intellectual Wellness

Participating in events such as book club, writers' circle, chess games, and knitting groups are optimal ways to engage the mind and maintain cognitive health.

Physical Wellness

It comes as no surprise that keeping active, maintaining muscle mass, and eating a healthy diet are important elements of

physical wellness. Building healthy habits such as consuming a healthy variety of foods, drinking plenty of water, and committing to a regular fitness routine are important ways to support overall health.

Occupational Wellness

This dimension is often referred to as “vocational wellness,” as it is important to keep in contact with your hobbies, interests, and skills even after retirement. Some ways to support your occupational or vocational wellbeing include leading a community group, volunteering to help in a classroom, hosting fundraisers and volunteering at fundraiser events, and teaching group exercise classes.

Spiritual Wellness

Making time to appreciate the gifts of nature can offer unique perspective and gratitude. Active ways to support spiritual wellbeing can include reflecting on meaningful events in life, practicing compassion for others, and spending reflective time alone.

Plugging into communities which offer opportunities to enhance these dimensions of wellness can lead to significant health improvements at any age. Participating in regular group activities provides an added benefit of accountability among peers, which can help to stay on track toward wellness goals. Picking up a new hobby, returning to an old exercise routine, and making new friends in a group fitness class are fun and impactful ways to take control of your health today!



[1] Oster H, Chaves I. Effects of Healthy Lifestyles on Chronic Diseases: Diet, Sleep and Exercise. *Nutrients*. 2023 Oct 31;15(21):4627. doi: 10.3390/nu15214627. PMID: 37960280; PMCID: PMC10650398.

[2] Friedman SM. Lifestyle (Medicine) and Healthy Aging. *Clin Geriatr Med*. 2020 Nov;36(4):645-653. doi: 10.1016/j.cger.2020.06.007. Epub 2020 Aug 19. PMID: 33010900.

[3] Strout KA, Howard EP. The six dimensions of wellness and cognition in aging adults. *J Holist Nurs*. 2012 Sep;30(3):195-204. doi: 10.1177/0898010112440883. Epub 2012 Jun 19. PMID: 22713605.

[4] Hettler, B. (1976). *The Six Dimensions of Wellness Model*. Stevens Point, WI; National Wellness Institute, Inc.

FIND YOUR COMMUNITY AT THE Y



THE YMCA OF SOUTHERN MAINE

AT THE HEART OF OUR MISSION is the commitment to fostering community and connection at the Y. We believe that coming together, supporting one another, and building relationships are essential for personal growth and well-being.

JOIN US for new friendships, a vibrant community and support for your overall wellbeing.

BENEFITS OF BEING ACTIVE AT THE Y MAY INCLUDE:

PHYSICAL HEALTH

- Improving balance and coordination
- Increased strength/slow muscle loss
- Reducing the risk of osteoporosis and osteoarthritis
- Helping with flexibility and range of motion
- Reducing blood pressure

MENTAL HEALTH

- Improving mental health
- Improving sleep
- Stress relief
- Improving cognitive function
- Delaying onset of dementia

OTHER BENEFITS

- Improving brain health
- Helping manage weight
- Protecting against noncommunicable diseases such as cardiovascular disease, stroke, diabetes

THREE CONVENIENT LOCATIONS

FREEPORT

14 Old South Freeport Road
Freeport, ME 04032
207-865-9600

PORTLAND

70 Forest Avenue
Portland, ME 04101
207-874-1111

BIDDEFORD

3 Pomerleau Street
Biddeford, ME 04005
207-283-0100

SUPPORT YOUR WELLBEING AT THE Y

Swimming	Cycling	Adaptive Movement
Aqua Exercise	Strength Classes	Connection
Community	Friendship	Basketball
Tai Chi	Volleyball	Badminton
Chair Yoga	Zumba	Pickleball



Mobility and Durable Medical Equipment

Continued from page 32

Bedard Pharmacy and Medical Supplies	359 Minot Avenue Auburn	207-784-3700	www.mybedard.com
Black Bear Medical	275 Marginal Way Portland	207-871-0008	www.blackbearmedical.com
Kennebec Pharmacy and Home Care	Augusta Brunswick Auburn South Portland	888-463-8083	www.kennebecpharmacy.com
Maine Accessibility Corporation	59 Sanford Drive Gorham	207-767-5690	www.maineaccessibility.com
MedCOR Professionals	152 US-1 Suite 7 Scarborough	207-222-2828	www.medcorpro.com
MobilityWorks	32 Lewiston Road Gray	207-657-6664	www.mobilityworks.com
Northeast Mobile Health Services	9 Willey Rd Saco	207-510-0073	www.nemhs.com

Information About Organ and Tissue Donation

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.

UNIFORM DONOR WALLET CARD

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.

Emergency Contact Information Sheet

This Emergency Contact Information Sheet is a crucial resource designed to help ensure that seniors receive timely and appropriate care in emergencies. By keeping this information readily accessible and up-to-date, you can help caregivers, healthcare providers, and emergency responders quickly understand medical needs, preferences, and legal directives. Having this information on hand can make a significant difference in managing urgent situations effectively and providing peace of mind for both seniors and their families.

Personal Information

- Name: _____
- Address: _____
- Date of Birth: _____
- Social Security Number: _____
- Medicare Number: _____
- Insurance Provider: _____
- Preferred Hospital: _____
- Primary Language: _____
- Marital Status: _____
- Children: _____
- Religion: _____
- Church: _____

Emergency Contacts

- Primary Contact Name: _____
 - Relationship: _____
 - Phone Number: _____
 - Email: _____
- Secondary Contact Name: _____
 - Relationship: _____
 - Phone Number: _____
 - Email: _____

Care and Legal Information

- Private Companion: _____
- Advanced Directives: Yes No
- Do Not Resuscitate (DNR): Yes No

Emergency Contact Information Sheet

Care and Legal Information

- Living Will: Yes No
- Where to Find Advanced Directives: _____
- Person with Power of Attorney: _____
 - Contact Information: _____

Medical Information

- Medical Diagnosis/Diagnoses: _____
- Allergies: _____
- Medications and Dosages: _____
 - Medication Name: _____
 - Dosage & Frequency: _____
 - Administration Instructions: _____
 - Purpose: _____
 - Prescribing Physician: _____
 - Pharmacy: _____
 - Medication Name: _____
 - Dosage & Frequency: _____
 - Administration Instructions: _____
 - Purpose: _____
 - Prescribing Physician: _____
 - Pharmacy: _____
- Physicians and Specialists: _____
 - Name: _____
 - Specialty: _____
 - Phone Number: _____
 - Address: _____
 - Name: _____
 - Specialty: _____
 - Phone Number: _____
 - Address: _____

Date Completed: _____ Signature _____



Scammers Targeting Seniors: *What You Need to Know in 2024*

By Jennifer Cook, Head of Trust & Wealth Management SVP
at Norway Savings Asset Management Group • 207-482-7920



American consumers reported losing over \$10 billion to financial scams in 2023, and today's financial scams increase in complexity on a daily basis. Knowing the warning signs to look out for can make the difference between protecting yourself and falling prey.

I know what some of you are thinking; "I would never fall for a scam!" Scammers are counting on it so they can play on your good nature. Seniors are frequently targeted for several reasons, including their lifetime of assets saved, willingness to listen and be more trusting, and the likelihood of offering help due to less awareness about fraud.

Here are some of the most prevalent financial scams confronting seniors in 2024:

- **Medical Scams** Scammers tell their victims that they are collecting unpaid medical bills or that they need personal information such as Social Security or financial account numbers to process claims.
- **Giveaway Scams** A letter, email, or phone call informs you that you've won a contest or prize and need only send a small amount of personal information to receive it.
- **Computer Scams** Scammers claim that your computer has problems or malware, using the scenario to get you to provide credit card numbers.
- **Imposter Scams** An urgent call from a scammer posing as a family member or friend and begging for you to quickly send money to resolve a serious situation.
- **Tax Scams** A scammer claims to be from the IRS and informs you that you owe the government money, asking for personal information to "confirm authenticity."
- **Contractor Scams** A scammer poses as a contractor looking for payment for a job that the homeowner never requested, promising later reimbursement from the town, or starting a job, requiring payment, and then leaving without finishing.
- **Phishing Scams** Emails that appear to be from companies or people you know that want you to click a link or share personal information.
- **Utility Scams** Scammers call or email threatening that unless you make immediate payments you will have your services cut off.
- **Investment Scams** A scammer calls or emails offering you a

"can't miss" investment that "won't be available for long."

- **Charity Scams** A scammer contacts you to donate to a cause or person who needs the money urgently.

Helping you avoid today's most common financial scams was the motivation and purpose behind the recently released Safe Banking video series produced by Norway Savings Bank at www.norwaysavings.bank/security. The series provides additional tools for you to protect yourself against today's scams.

Remember, if it sounds too good to be true, it is likely a scam. Be vigilant and don't make rash decisions. Increasing your awareness of financial scams empowers you to make the right decisions, offers peace of mind, and safeguards yourself and your money from these widespread threats.



Let us help
you write
your
next chapter.

At Norway Savings Asset Management Group, it's not necessarily the size of your nest egg we care about — it's the story behind it. Your planning decisions are a reflection of your values and your future. They're about the choices you've made to get here, and your vision for what comes next. We take the responsibility of protecting your financial future incredibly seriously. We make sure your story lives on.

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Special Needs Planning for You and Those You Love

By Eleanor L. Dominguez, Esq.
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No one likes to think about the possibility of their own disability or the disability of a loved one. However, statistics demonstrate that we should all plan for at least a temporary disability. There are numerous misconceptions that can result in costly mistakes when planning for special needs beneficiaries. Special needs planning is an area where attorneys can give families some tips in the event they or a loved one becomes disabled.

Tip #1: Avoid disinheriting the special needs beneficiary. Many disabled persons receive Supplemental Security Income (“SSI”), Medicaid or other government benefits to provide food, shelter and/or medical care. The loved ones of the special needs beneficiaries may have been advised to disinherit them - beneficiaries who need their help most - to protect those beneficiaries’ public benefits, but these benefits rarely provide more than basic needs. And this solution

(which normally involves leaving the inheritance to another sibling) does not allow loved ones to help their special needs beneficiaries after they themselves become incapacitated or die.

The best solution is for loved ones to create a special needs trust to protect public benefits and hold the inheritance of a special needs beneficiary.

Tip #2: Procrastinating can be costly for a special needs beneficiary. None of us knows when we may die or become incapacitated. It is important for loved ones with a special needs beneficiary to plan early, just as they should for other dependents such as minor children. However, unlike other beneficiaries, special needs beneficiaries may never be able to compensate for a failure to plan. Minor beneficiaries without special needs can obtain more resources as they reach adulthood and can work to meet essential needs, but special needs beneficiaries may never have that ability.

Parents, grandparents, or any other loved ones of a special needs beneficiary face unique planning challenges when it comes to that child. This is one area where families simply cannot afford to put off planning.

Tip #3: Don't ignore the special needs of the beneficiary when planning. Planning that is not designed with the beneficiary’s special needs in mind will probably render the beneficiary ineligible for essential government benefits. A properly designed special needs trust promotes the comfort and happiness of the special needs beneficiary without sacrificing eligibility. Special needs can include medical and dental expenses, annual independent check-ups, necessary or desirable equipment (for example, a specially equipped van), training and education, insurance, transportation and essential dietary needs. If the trust is sufficiently funded, the disabled person can also receive electronic equipment and appliances, computers, vacations, movies, and other self-esteem and quality-of-life enhancing items: the sorts of things families now provide to their child or other special needs beneficiary.

When planning for a beneficiary with special needs, it is critical that families utilize a properly drafted special needs trust as the vehicle to pass assets to that beneficiary. Otherwise, those assets may disqualify the beneficiary from public benefits and may be available to repay the state for the assistance provided.

Tip #4: Use great caution in choosing a trustee. Loved ones or family members can manage the special needs trust while alive and well, if they are willing to serve and have proper training and guidance. Once the family member or loved one is no longer able to serve as trustee, they can choose who will serve according to the instruc-

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tions provided in the trust. Families or loved ones who create a special needs trust may choose a team of advisors and/or a professional trustee to serve. Whomever they choose, it is crucial that the trustee is financially savvy, well-organized and of course, ethical.

The trustee of a special needs trust should understand the trust makers objectives and be qualified to invest the assets in a manner most likely to meet those objectives.

Tip #5: *Invite others to contribute to the special needs trust.* A key benefit of creating a special needs trust now is that the beneficiary's extended family and friends can make gifts to the trust or remember the trust as they plan their own estates. For example, family members and friends can name the special needs trust as the beneficiary of their own assets in their revocable trust or will, and they can also name the special needs trust as a beneficiary of life insurance or retirement benefits. Unfortunately, many extended family members may not be aware that a trust exists, or that they could contribute money to the special needs trust now or as an inheritance later.

Creating a special needs trust now allows others, such as grandparents and other family members, to name the trust as the beneficiary in their own estate planning.

Tip #6: *Relying on siblings to use their money for the benefit of a special needs child can have serious adverse effects.* Many family members rely on their other children to provide, from their own inheritances, for a child with special needs. This can be a temporary solution

for a brief time; such as, during a brief incapacity if their other children are financially secure and have money to spare. However, it is not a solution that will protect a child with special needs after the death of the parents or when siblings have their own expenses and financial priorities. What if an inheriting sibling divorces or loses a lawsuit? His or her spouse (or a judgment creditor) may be entitled to half of it and will likely not care for the child with special needs. What if the sibling dies or becomes incapacitated while the child with special needs is still living? Will his or her heirs care for the child with special needs as thoughtfully and completely as the sibling did? Siblings of a child with special needs often feel a great responsibility for that child and have felt so all their lives. When parents provide clear instructions and a helpful structure, they lessen the burden on all their children and support a loving and involved relationship among them.

Relying on siblings to care for a special needs beneficiary is a short-term solution at best. A special needs trust ensures that the assets are available for the special needs beneficiary (and not the former spouse or judgment creditor of a sibling) in a manner intended by the parents.

Conclusion. Planning for a special needs beneficiary requires care and knowledge on the part of the planning team. A properly drafted and funded special needs trust can ensure that a special needs beneficiary has sufficient assets to care for him or her, in a manner intended by loved ones, throughout the beneficiary's lifetime.

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Continued on page 42

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Continued from page 41

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Continued on page 45

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

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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 pre-paid 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.

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.

Tune Up Your Planning with Beneficiary Designations

By Barbara S. Schlichtman, Perkins Thompson
207-467-3301



Understanding your assets today builds the foundation for a smooth estate administration that increases the likelihood your wishes will be followed. Organization makes the difference between leaving an easily executed legacy versus a quagmire that leads to family feuds and legal fees.

A step toward organizing that you can undertake on your own is to review beneficiary designations. At the time of death, a person's "stuff" is divided into two categories: probate and nonprobate. The distinction is that probate items must go through the probate process, which is distributed under court supervision pursuant to the terms of a will. Nonprobate items pass without court involvement. Examples of nonprobate assets are jointly owned homes, retirement accounts with beneficiaries and joint bank accounts.

The distributions in a Last Will and Testament receive a lot of attention in families. But a less talked-about, but often more

impactful, estate planning tool are the beneficiary designations. Retirement accounts are often one of the most significant assets owned by a family, and one of the easiest assets to organize.

Updating beneficiary designations does not involve an attorney. The updates are made on a form or a website portal directly with the custodian of the accounts. The beneficiary designations are instructions to the custodian about who receives the funds upon death, so they do not require court involvement. Sending the custodian an original death certificate should be enough to start the process. The named beneficiaries will receive a packet where they can select how they would like to receive the funds.

Failing to have a beneficiary on retirement accounts can have detrimental tax consequences, so regularly check beneficiaries on retirement accounts. Failing to list a human being as a beneficiary can result in the estate having to recognize the entire account as income in one year. So, it's crucial to confirm you have a primary beneficiary and contingent beneficiaries.

Who should I name as beneficiary of my retirement accounts?

Naming a spouse – When naming a spouse as the beneficiary for an Individual Retirement Account (IRA), certain rules and considerations apply. A spouse beneficiary has unique options not available to other beneficiaries. Upon inheriting an IRA, a spouse can choose to treat the IRA as his or her own, allowing the spouse to continue contributing to it if eligible, or the spouse can roll the assets into her own IRA. Alternatively, the spouse can choose to remain as the beneficiary and take distributions over her lifetime, based on her life expectancy. This choice allows for potentially lower required minimum distributions (RMDs) and continued tax-deferred growth. It's important to review and update beneficiary designations regularly to ensure they align with current wishes.

Naming someone other than the spouse – Naming a nonspouse as the beneficiary of an IRA involves different rules and options compared to naming a spouse. When a nonspouse inherits an IRA, they cannot treat the account as their own or make new contributions. Instead, they must withdraw the entire balance within 10 years of the original owner's death, as mandated by the SECURE Act of 2019. These withdrawals are subject to income tax, but the nonspouse beneficiary has flexibility in timing, allowing for tax planning opportunities within the 10-year period. Some exceptions to this rule exist for eligible designated

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beneficiaries, such as minor children, disabled individuals, and those not more than ten years younger than the deceased account holder.

Naming a Minor as a Beneficiary – If you name an underage child, then someone must be named to manage the money until the child reaches maturity. Failure to do so requires a court order appointing an individual to manage the funds, which becomes an unnecessary complication.

Assets can be left to a minor either under the UTMA or UGMA act, Uniform Transfer to Minors Act and Uniform Gifts to Minors Act. These acts are tools to avoid setting up a trust, so they're a bit simpler and cheaper. However, upon the age of majority, the child has full access to the funds, which includes being treated as an asset in applying for college aid. Each state has adopted its own version of these laws. To do so, the beneficiary designation language must include the name and identifying information of the child, the name and identifying information of the individual or custodian to manage the funds and make reference to the act. For example, "Martha Trustworthy, former spouse of the insured, as custodian for Junior Trustworthy under the Maine Uniform Transfers to Minors Act."

Naming a Charity as a Beneficiary

Naming a charity as the beneficiary of an IRA can be a tax-ef-

ficient way to export charitable intent. When a charity inherits an IRA, the funds are not subject to income tax upon distribution, unlike distributions to individual beneficiaries. This can maximize the charitable donation's impact, as the full value of the IRA goes directly to the charity. Additionally, naming a charity as a beneficiary can reduce the size of the taxable estate, potentially lowering estate taxes for the account holder's heirs. This strategy can be particularly beneficial for IRAs with significant tax-deferred growth, as it avoids the potential tax burden on individual beneficiaries.

Can non-retirement accounts have beneficiaries?

You can also list beneficiaries on other accounts such as banks and non-retirement investment accounts. Banks often refer to this as "Transfer on Death" instructions. The outcome is the same. The instructions work as end-of-life instructions and avoid probate.

Utilizing beneficiary designations is a smooth, simple way to transfer assets after death. One thing to be aware of is that it does not leave money in the estate to pay final expenses. Each family needs to decide how they would like to handle these logistics on a case-by-case basis.

Barbara S. Schlichtman is the chair of the Trusts and Estates Department at Perkins Thompson PA in Portland and the Maine Center for Elder Law, which has offices in Kennebunk and Portland.

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Continued from page 42

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Continued on page 47

Tips for managing changes to Medicare

By Karen Vachon, Licensed Insurance Agent, Owner of The Vachon Agency,
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The Inflation Reduction Act brings big changes to Medicare plans starting January 2025. Change isn't easy. Knowledge is key.

Everyone on Medicare will be impacted. Policy holders of PDP (Prescription Drug Plans), MAPD (Medicare Advantage Plans), and Medigap Supplement plans, take note.

Until 2024, Medicare prescription drug plans had no maximum out of pocket caps. In 2024 drug costs for formulary medications capped at \$8,000. This meant that once a beneficiary spent \$8,000 on medications, their costs went to \$0 cost until the end of the year- providing relief for people with expensive medications.

New - in 2025, prescription medication costs will be capped at \$2,000. So far, so good! Additionally:

- CDC recommended vaccines will be \$0 cost to patients.
- Covered insulin will be capped at \$35/month.
- A New Program called "Smoothing", Medicare Prescription Payment Program, or MP3, offers Medicare beneficiaries the ability to spread out payments on expensive medications throughout the year.

All good things have a cost. Here's the bad news:

- **PDP (Prescription Drug Plans)** will see Increases in premium and higher deductibles. The average monthly premium cost is expected to increase significantly.
- **MAPD (Medicare Advantage Plans)** will see increases in co-pays, coinsurances, provider network changes, formularies, and deductibles. Additionally, plans that had \$0 premium, may have a premium in 2025.
- **Medigap (Medicare Supplement Plans)** policy holders will see a 12% - 15% increase in their monthly premiums.

These changes will cause confusion, panic, and upheaval for Medicare beneficiaries. Here are some helpful tips:

Read your ANOC (Annual Notice of Change) carefully!

The ANOC is mailed to beneficiaries in late September - in advance of the AEP (Annual Election Period October 15-December 7th). The ANOC informs beneficiaries what is changing in their plan in the new year. While it may be dry reading, Medicare beneficiaries should be vigilant in reading this notice - especially this year. It is estimated that 90% of Medicare beneficiaries will receive a "negative ANOC" which means, your plan will be changing coverage and benefits in a negative way.

Know your enrollment periods:

AEP (Annual Enrollment Period) - October 15th - December 7th. During this period Medicare beneficiaries can change their plan for the upcoming year, starting 1/1/2025.

OEP (Open Enrollment Period) - January 1 - March 31st. During this period, Medicare beneficiaries can make a one-time change from one Medicare Advantage plan to another; or from Medicare Advantage plan back to Original Medicare and enroll in a stand-alone Prescription Drug Plan. Important to note: People who have a stand-alone prescription drug plan CANNOT change from one stand-alone prescription drug plan to another stand-alone prescription drug plan during the OEP.

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Important things Medicare beneficiaries should consider:

Most Medicare beneficiaries either have a Medicare Advantage Plan or a Medigap plan plus a stand-alone prescription drug plan. Based on what you have, here's what you should consider:

Medicare Advantage Plan (MAPD) beneficiaries should check:

1. Are your doctors and medical facilities still in network?
2. Are your medications in the plan formulary?
3. Have you been happy with your current plan?

Medigap policy holders with a stand-alone prescription drug plan should consider:

1. Can I afford the premium increase in my Medigap policy?
2. Are my prescriptions in formulary in my current PDP plan?

Once MAPD beneficiaries have reviewed the ANOC, confirmed medications and doctors are in formulary and network, and have been happy with their current insurance carrier – consider the old adage: If it isn't broke, don't fix it. Their plan will automatically roll over – they don't have to do anything!

MAPD beneficiaries unhappy with their plan, can switch plans, in the AEP and OEP. The OEP is a best kept secret – this enrollment gets you out of the rush and chaos of AEP, and agents can provide more quality time helping you.

Medigap policy holders concerned about the affordability of rising premiums, may consider:

1. Switching to a Medicare Advantage plan (This switching can be done in the AEP period.)
2. Switch from a Medigap Plan F or G to a Medigap Plan N. (Switching can take place anytime!)

Stand-alone Prescription Drug plan members: It cannot be over emphasized: *Switching PDP plans can only be done in the AEP.* Read your ANOC carefully!

Change isn't easy. Don't panic. Avoid 1-800 phone lines. Don't click links on the internet and emails. It costs nothing to have a trusted, local insurance agent.

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Continued from page 45

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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
		YMCA of Southern Maine	874-1111

Advertiser Index

Senior Living

Avita of Stroudwater.....	3
Falmouth House at OceanView.....	5
Legacy Memory Care.....	5
Mid Coast Senior Health.....	18
The McLellan.....	Inside Back Cover
Stroudwater Lodge.....	3
Scarborough Terrace.....	11
The Grande.....	9

Health Facilities

Mid Coast Hospital.....	18
-------------------------	-----------

Health & Home Services

Compass Concierge and Companions, LLC.....	25
CHANS Home Health & Hospice.....	18
FCP Live-In.....	Outside Back Cover

Ancillary Resources

Alzheimer's Association.....	31
Jones, Rich & Barnes Funeral Home.....	27
Allen and Coles Moving & Storage.....	32
Happy at Home Seniors.....	32
Paula Banks Consulting & Care Management.....	26
YMCA of Southern Maine.....	34

Legal & Financial Services

Ainsworth, Thelin, & Raftice, P.A.....	40
Lanman Rayne Nelson Reade.....	42
Vachon Agency.....	46
Maine Center for Elder Law, A Practice of Perkins Thompson.....	44
Norway Savings Bank.....	39



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