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SENIOR **Source Book**

2026-2027

Complimentary



Senior Living | Health Facilities
Home & Health Services | Services & Support
Legal & Financial Services | Community Services

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Met a remarkable group of lifelong friends whose story began more than 70 years ago at Gorham State Teachers College and has carried them through nearly every stage of life.

The friends pictured on this year's cover met as college students in Gorham in the early 1950s. Don graduated in 1955, followed by the rest of the group in 1956. Their friendship formed quickly. They spent evenings together, played their share of college pranks, and even helped bring then-Governor Edmund Muskie to speak at their commencement.

After graduation, they went on to teach, with several spending decades as teachers and school leaders serving generations of Maine children. They celebrated marriages, raised families, welcomed grandchildren and great-grandchildren, and supported one another through the losses and changes that come with long lives. Jan even married her longtime fiancé the day after graduation, after he had promised her mother they would wait until she finished college.

Years later, the friends became neighbors again when they bought homes at Century 21, a 55+ community in Fort Myers, Florida, where they spent their winters together. When Hurricane Ian devastated the community in 2022, their decades-old support system became especially meaningful as they navigated another unexpected chapter together.

Through it all, Maine has remained home. Each summer, the group reunites in Southern Maine, often joined by spouses, children, grandchildren, and now great-grandchildren. This year's gathering in Standish included lobster rolls, whoopie pies, old photographs, and plenty of stories from more than seven decades of friendship.

On our cover are Betty Lou, Jackie, Adeline, Jan, and Don, pictured doing something they have made time for since their college days: simply being together. Their story is a reminder that some of life's most meaningful relationships are the ones that continue to grow alongside us.

SENIOR
2026-2027 *Source Book*

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The Northbridge Connection in Westbrook



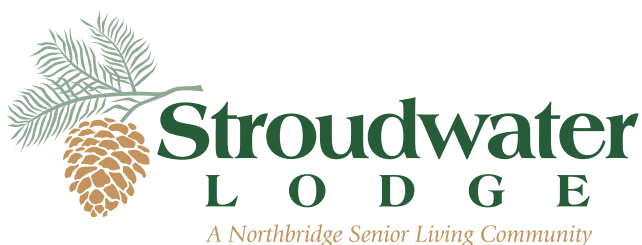
At Stroudwater Lodge and Avita of Stroudwater, families will find a *seamless continuum of care*, offering Independent Living, Assisted Living, and dedicated Memory Care on one campus. Together, our communities ensure residents receive consistent support, now and in the future, without leaving the people, programs, and community they know and trust.



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Huntington Common MC	1 Huntington Common Dr., Kennebunk	800-585-0533	www.sunriseseniorliving.com
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Senior Living Continuum of Care

“Bridging Connections”

By Lea Marie Rust & Cally Brake, Directors of Sales

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At every stage of life, individuals deserve not only care, but also connection, dignity, purpose, and the reassurance that they will not face change alone.

The true promise of senior living campuses built around a continuum of care is about more than providing services. It is about creating a community where aging in place becomes a journey supported by compassion, trust, and togetherness.

For many families and older adults, moving into senior living can feel overwhelming. Questions about independence, future health, and the uncertainty of what lies ahead often carry enormous emotional weight. Campuses that offer independent living, assisted living, memory care, and higher levels of support provide something invaluable: peace of mind.

Residents can remain in a familiar environment surrounded by relationships, routines, and community, even as their needs evolve over time.

True aging in place means more than staying in the same location. It means preserving identity, honoring personal choices and preferences, and ensuring residents feel seen, heard, and valued through every stage of their lives. It means residents can transition from one level of care to another without losing the connections they have built with neighbors and team members who know their stories, preferences, and passions.

At the center of any senior living community should be compassion. Trust is not built overnight. It is earned through honesty, consistency, and genuine human connection. Families place enormous faith in senior living communities when they entrust the care of someone they love. They deserve transparency, communication, and reassurance that they are not facing difficult decisions alone. A strong campus culture understands that care is not transactional; it is relational.

When the time comes to transition to the next phase of life or level of care, transitions handled with empathy can transform fear into confidence. Instead of feeling like a loss, change can become an opportunity for continued support, safety, and quality of life. When teams work closely together across every level of care, residents experience continuity rather than disruption. They are surrounded by familiarity, trusted relationships, and a community that continues to walk beside them.

Senior living is evolving beyond the traditional idea of “healthcare and housing.” The strongest communities today are those that lead with heart. They understand that while clinical excellence and high levels of care are essential, relationships are what truly define the resident experience. Communities rooted in honesty, compassion, teamwork, and togetherness create environments where residents thrive emotionally, physically, and socially.

When a community truly embraces the full continuum of care with empathy and purpose, it does more than provide services; it provides belonging.

And in the end, belonging may be the greatest care we can offer.



ASSISTED LIVING continued from page 4

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Seventy-Five State Street	75 State St., Portland	207-772-2675	www.75statestreet.org
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The Mooring on Foreside MC	301 Route One, Cumberland Foreside	207-489-9614	www.themooringonforeside.com

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See Page 8 for more information	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

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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

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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
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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.stmarysduville.org

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The Highlands	26 Elm St., Topsham	888-760-1042	www.highlandsrc.com
The McLellan	26 Cumberland Street, Brunswick	207-671-9033	www.themcclellan.com

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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



The Gift of Time:

Why Early Senior Living Decisions Matter

By Jessica Ennis, Director of Marketing & Business Development
The Park Danforth | 207-797-7710

Early planning also allows older adults to make the decision themselves rather than having others make it for them during a crisis.

Planning for a senior living community is often viewed as a decision that can wait until a health event, mobility challenge, or family crisis forces the issue. In reality, one of the best times to begin exploring senior living options is well before the need arises. Whether considering independent living or assisted living, early research and planning allow older adults and their families to make informed decisions, maintain control over their future, and avoid unnecessary stress during critical moments.

Why Start Looking Early?

When a sudden health or life change occurs, families are often forced to make quick decisions under pressure. In these situations, options may be limited, emotions can run high, and there is little time to thoroughly evaluate communities. By researching senior living communities in advance, individuals can compare services, visit properties, understand costs, join waiting lists, and identify the environment that best matches their lifestyle and future needs.

Early planning also allows older adults to make the decision themselves rather than having others make it for them during a crisis. This sense of autonomy and involvement often leads to a smoother transition and greater satisfaction with the chosen community.

Benefits of Exploring Independent Living Early

Independent living communities are designed for active older adults who want a maintenance-free lifestyle while maintaining their independence. Waiting too long to move can mean missing out on years of social engagement and connection, convenience, and wellness opportunities.

By considering independent living before daily tasks become difficult, older adults can enjoy amenities such as dining services, fitness programs, social and wellness activities, and transportation. Many residents wish they had made the move sooner after discovering the friendships, sense of community, and freedom from home maintenance responsibilities.

Additionally, moving while healthy and active makes it

easier to adjust to a new environment, build relationships, and fully participate in community life.

Benefits of Planning Ahead for Assisted Living

Assisted Living provides support with activities of daily living such as medication management, meals, bathing, dressing, and mobility assistance, while still promoting independence and dignity. Exploring assisted living options before care is immediately needed gives families time to understand available services and determine which communities best align with their loved one's preferences and future care goals.

Planning ahead also helps address important financial considerations. Families can better understand costs, evaluate funding options, and make informed decisions without the urgency that often comes with an unexpected health decline.

Finally, many senior living communities offer a continuum of care, allowing residents to transition from independent living to assisted living if their needs change over time. Establishing a relationship with a community early can provide continuity, familiarity, and peace of mind for both residents and their family members.

Peace of Mind for the Future

The greatest benefit of starting the senior living search early is peace of mind. Knowing what options are available, understanding the services provided, and having a plan in place can significantly reduce stress when life changes occur. Rather than reacting to a crisis, older adults and their families can approach the future with confidence, knowing they have already identified a community that aligns with their values, lifestyle, and care needs.

Senior living is not simply about preparing for future challenges. It is about creating opportunities for a vibrant, connected, and supported lifestyle. By beginning the conversation early, older adults can make proactive choices that preserve independence, enhance quality of life, and ensure they are ready for whatever the future may bring.

Questions to Ask When Choosing a Senior Living Community

Choosing assisted living, memory care, residential care, a nursing home, or another long-term care community is a major decision. Before visiting, think about what support is needed now, what may be needed later, and what will help the person feel safe, respected, comfortable, and at home. Not every question will apply to every community. Use this guide to focus on the areas that matter most to you or your loved one.

Care and Support

- What services are included, and which services cost extra?
- How do you determine the level of care a resident needs?
- How often are care plans reviewed and updated?
- Are residents and family members involved in care-planning decisions?
- Can the community provide more support if a resident's health, mobility, or memory needs change?
- Is specialized care available for Alzheimer's disease or other forms of dementia?
- How are medications managed?
- How are medical appointments, emergencies, falls, and hospitalizations handled?
- What happens if the community can no longer meet a resident's needs?

Staffing

- Who is available during the day, overnight, and on weekends?
- Is a nurse on-site or on call? During which hours?
- How quickly does staff usually respond when a resident asks for help?
- What training and continuing education do caregivers receive?
- How long have the administrator, nursing director, and other department leaders worked here?
- What is the community's staff turnover rate?
- How does management support staff and address staffing shortages?

Daily Life

- What does a typical day look like?
- What activities are offered during the week, in the evenings, and on weekends?
- Can residents choose when they wake up, eat, bathe, and go to bed?
- Are transportation, exercise programs, religious services, and outdoor activities available?
- Can dietary needs, allergies, and personal preferences be accommodated?
- May family members visit freely or join residents for meals and activities?
- Are pets allowed?
- What furniture, decorations, and personal belongings may residents bring?

Rooms and Safety

- What room sizes and layouts are available?

- Are private rooms and private bathrooms available?
- Are call buttons and handrails located in bedrooms and bathrooms?
- Is the building easy to navigate for someone with mobility or memory concerns?
- How are doors, windows, stairways, and exits secured?
- Does the community have backup power, fire-safety systems, and an emergency plan?
- How does the community respond during severe weather, power outages, or infectious disease outbreaks?

Costs and Contracts

- What is the entrance fee, deposit, and monthly cost?
- Exactly what is included in the monthly fee?
- Which services, supplies, or levels of care require additional charges?
- How often can rates increase, and how much notice is provided?
- Does the community accept MaineCare, long-term care insurance, or other financial assistance?
- What happens if a resident's financial circumstances change?
- Is the resident's room held during a hospital or rehabilitation stay?
- Under what circumstances could a resident be required to move, and how much notice would be given?
- May I take home a complete fee schedule and sample contract?
- Does the contract include an arbitration agreement or other limits on resolving disputes?

What to Notice During Your Visit

Pay attention to more than the appearance of the building. Notice whether residents seem comfortable, engaged, and well cared for. Observe whether staff members know residents by name and speak to them patiently and respectfully.

Look for clean and welcoming common areas, well-lit hallways, clearly marked exits, accessible outdoor spaces, and rooms that can comfortably hold the resident's belongings. Visit during a meal or activity when possible. Ask whether you may speak with current residents or family members about their experiences.

Consider visiting more than once, including at a different time of day or on a weekend. Before making a decision, review all costs, services, policies, and promises in writing. Ask for clarification about anything you do not understand before signing a contract.

SENIOR SOURCE BOOK

ADULT DAY CARE

Avita of Brunswick	89 Admiral Fitch Ave., Brunswick	207-729-6222	www.avitaofbrunswick.com
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Avita of Stroudwater

See page 3 for more information	113 Landing Rd., Westbrook	207-857-9007	www.avitaofstroudwater.com
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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.smaaa.org/aduldaycenters
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.thegatheringplaceadultdaycenter.com

HOSPITALS/MEDICAL PRACTICES

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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, Portland	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
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	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

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HOSPITALS/MEDICAL PRACTICES

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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

Barron 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
Holbrook at Piper Shores	15 Piper Rd, Scarborough	207-883-8700	www.theholbrook.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
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.genesishcc.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.genesishcc.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/our-facilities/russell-park-rehabilitation-living-center
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

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SENIOR SOURCE BOOK

NURSING HOMES & SKILLED REHAB CENTERS

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Springbrook Center	300 Spring St, Westbrook	207-856-1230	www.genesishcc.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/facility-location/summer-commons/
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

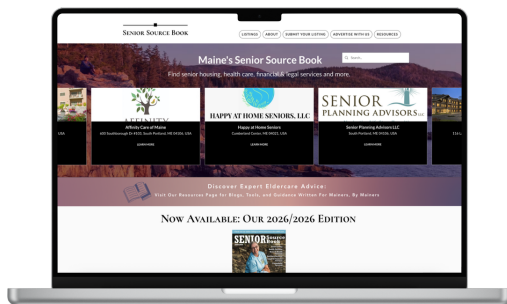
OUTPATIENT REHAB

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	207-289-6001	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

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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 102 Tandberg Trail, Windham **207-415-8990**
www.compassconciergeandcompanions.com

See page 17 for more information

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
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
Noreast Home Care	584 Main St, South Portland	207-780-9898	www.noreasthmc.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

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Hospice Care:

Why Asking Earlier Matters

By Jessica Duffy, Executive Director

Affinity Care of Maine | 207-345-6999 | www.affinityhealthmanagement.com

Hospice is designed to provide comfort, support and quality of life well before those final days.

Hospice is a word that evokes many emotions, many of which include sadness. In our society, we often equate hospice care with the last few days or hours of life. In reality, hospice is designed to provide comfort, support and quality of life well before those final days.

The Medicare Hospice Benefit was created to care for individuals and their families when a person has a life expectancy of 6 months or less if the illness runs its usual course. And choosing hospice does not mean that care stops. Instead, the focus of care shifts toward comfort, symptom management and **helping individuals live as fully as possible.**

Hospice provides care wherever an individual calls home, which may be a private residence, retirement community, assisted living community or nursing home. Care is provided by a team which may include regular visits from nurses, aides, social workers, chaplains and volunteers, with the goal of caring for the patient and their entire family.

If you or a loved one are experiencing any of the following, it may be a good idea to inquire about hospice or palliative care:

- Physical and/or Cognitive Decline
- Requiring Assistance with Daily Activities
- Frequent or Recurring Infections
- Frequent Falls
- Frequent Hospitalizations or Emergency Visits
- Uncontrolled Pain, Nausea or Vomiting

After receiving hospice services, families often share that they wish they had asked for hospice sooner. And the numbers help explain why. In 2024, more than half of Medicare beneficiaries who died had used hospice, yet the median amount of time spent receiving hospice care was only 19 days.

For those who qualify, hospice care is generally covered by Medicare Part A and includes much more than visits from the interdisciplinary care team. The benefit may also include durable medical equipment such as wheelchairs and hospital beds, medical supplies, medications for pain and symptom

management related to the terminal illness, and grief and bereavement support for families. Small copays may apply for certain medications or respite care.

It is also important to remember that the 6-month prognosis is an eligibility guideline, not a deadline. Individuals may continue receiving hospice care beyond 6 months as long as they continue to meet eligibility requirements and are recertified.

All Medicare-certified hospices must meet Medicare requirements, however just like any other health care provider, it is good practice to learn about different organizations and find the one that is the best fit for you and your family.

- Identify local hospices that serve your area
- Seek personal and professional opinions from people you trust
- Ask whether the hospice is accredited by an organization such as The Joint Commission or Community Health Accreditation Partner (CHAP)
- Review hospice quality information on Medicare.gov
- Check online reviews and social media
- Ask questions about the frequency and length of visits, how pain and symptoms are managed, after-hours support and what additional therapies or services may be available to provide physical and emotional comfort

Once you have narrowed down your search to 2-3 providers, pick up the phone and/or arrange a meeting. Hospices can provide an informational meeting for individuals and their families to learn more about the hospice benefit, ask questions and determine whether services may be appropriate.

You do not have to wait for a crisis to begin that conversation. Asking about hospice early simply gives you and your family more information, more choices and more time to decide what kind of care feels right.

Sources: Medicare.gov and the Centers for Medicare & Medicaid Services (CMS); hospice utilization data from the Medicare Payment Advisory Commission (MedPAC), Health Care Spending and the Medicare Program, July 2026.

HOME HEALTH, REHAB & NURSING SERVICES

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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	455 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	45 Baribeau 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, Ste 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	1 Runway Rd, South Portland	207-345-6669	www.affinityhealthmanagement.com
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See Back Page for more information

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	45 Baribeau 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	15 Industrial Park Road, Saco	866-255-8744	www.mainehealth.org
Maine Hospice Council	136 State Street, Augusta	207-626-0651	www.mainehospicecouncil.org
Northern Light Home Care & Hospice	50 Foden Rd. Suite 1. South Portland	800-757-3326	www.northernlight.org



Staying Independent Doesn't Mean Doing Everything on Your Own

By Isabell Kubeck, Director of Eldercare Services
Compass Concierge and Companions | 207-415-8990

One of the biggest misconceptions about aging is that either you do everything yourself or you lose your independence entirely.

For many older adults, independence is deeply personal. It means making your own decisions, staying in your own home, maintaining routines, and having control over your life. Because of this, accepting help can often feel like giving up that independence.

In reality, the opposite is often true.

One of the biggest misconceptions about aging is that either you do everything yourself or you lose your independence entirely. In fact, there are many types of support that can help people remain independent for much longer. Accepting assistance with a few everyday tasks often makes it possible to continue enjoying the parts of life that matter most.

Responsibilities like housekeeping, grocery shopping, transportation, meal preparation, or keeping track of appointments can become more physically demanding over time, even for someone who is otherwise healthy and active. Needing help with these tasks doesn't mean someone is no longer capable, it simply means they can benefit from a little extra support. Think of it this way: most of us don't hesitate to hire someone to mow the lawn, clean the house, or make repairs. We recognize that delegating certain jobs gives us more time and energy for the things we truly enjoy. The same principle applies as we age. Accepting help with routine responsibilities isn't a sign of weakness - it's a practical decision that reduces stress, improves safety, and allows more time for family, hobbies, friends, and the activities that bring purpose and joy.

Support also benefits families. Adult children and spouses often take on caregiving responsibilities out of love, but those responsibilities can become overwhelming and change the relationship. Instead of spending time together enjoying one another's company, visits become focused on appointments, chores, and daily tasks. The right support helps preserve those relationships by allowing families to spend more quality time together.

Waiting until a crisis occurs can make accepting help much more difficult. A fall, hospitalization, or sudden illness often forces stressful decisions with little time to prepare. Introduc-

ing support early allows older adults to build trusting relationships, maintain routines, and remain actively involved in decisions about their care.

Ultimately, independence isn't measured by how many tasks a person can do alone. It's measured by the ability to continue living a life that reflects your values, preferences, and goals. Accepting help isn't giving up independence — it's one of the best ways to protect it.



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Beach Glass Transitions	14 Gary L Maietta Way, South Portland	207-210-6498	www.beachglasstransitions.com
Coastal Transitions	445 Main St #3, Saco	207-222-3035	www.coastaltransitionsofmaine.com

Happy at Home Seniors

See Page 20 for more information **Cumberland** **207-558-1234**

Oasis Senior Advisors York 207-994-9558 www.oasissenioradvisors.com

Paula Banks Consulting & Care Management

102 Tandberg Trail, Windham **207-329-9080**

See page 24 for more information www.paulabanksconsulting.com

Senior Planning Advisors LLC

See page 19 for more information **80 Forest Ave, South Portland** **207-799-0758** www.seniorplan.net

Seacoast Senior Advisors 27 Gorham Rd, Ste 4, Scarborough 207-216-7710 www.seacoastsenioradvisors.com

FUNERAL AND CREMATION SERVICES

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

See Page 26 for More Information **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.maineccremationcare.com

LIFESTYLE & WELLBEING

Melissa Mullen Photography

See Page 21 for More Information **Westbrook** www.melissamullenphotography.com

YMCA of Southern Maine – Portland 70 Forest Ave, Portland 207-874-1111 www.ymcaofsouthernmaine.org

YMCA of Southern Maine – Casco Bay 14 Old South Freeport Road, Freeport 207-865-9600 www.ymcaofsouthernmaine.org

YMCA of Southern Maine – Northern York County 3 Pomerleau Street, Biddeford 207-283-0100 www.ymcaofsouthernmaine.org

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Allen and Coles Moving Systems, a Piece by Piece Moving Company 75 Pinetree Industrial Park, Portland 617-634-9404 www.acmoving.com

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The Aging Journey: What's Your Plan?

By H. Rebecca Ness, CSA Certified Senior Advisor, Owner
Senior Planning Advisors, LLC | 207-799-0758

Are you prepared for your aging journey? Planning in advance for your later life years will allow you to make informed decisions to ensure the best possible quality of life. Waiting until a crisis occurs will limit your options.

Planning in advance is a practical strategy that looks at the big picture and full spectrum of needs across the years from retirement to end-of-life. This approach takes into consideration decisions to be made as you age and understanding the multiple factors that go into making informed choices. Using the analogy of a wheel, quality of life is the hub. The spokes attached all play an integrated role in the aging process:

- Health / Medical
- Financial resources
- Legal issues
- Insurance
- Housing
- Anticipated decline
- Family support

An Aging Specialist, also referred to as a Certified Senior Advisor, Geriatric Care Manager, or Senior Care Consultant, is a professional trained specifically in the health, social and financial issues important to seniors. They are educated in the dynamics of how these issues converge to shape the lives of seniors. Aging Specialists understand the decisions that need to be made in later life and how to access the appropriate resources. They will guide seniors and family caregivers through the complexity of needs, services, and decisions necessary to maintain the best possible quality of life.

An Aging Specialist will assist you with:

Advance Planning: Planning ahead for as much of the process as possible takes the unknown out of decision-making when it becomes necessary and will help avoid a crisis situation.

Education: Making sure you have proper knowledge of the senior care industry and the care options available to you is essential before you make critical decisions.

Communication: Letting your wishes be known about both long-term care and end-of-life will take the burden off

from family members who may need to make decisions on your behalf.

During the planning process, your Aging Specialist should work together with your elder law or estate planning attorney, financial advisor, insurance agent to initiate claims and maximize your long term care insurance benefits, as well as family members assisting you.

Hiring the right Aging Specialist is a personal decision. Ask questions. Understand their professional and personal experience with seniors, as well as their approach, so that you feel comfortable trusting your needs and care, or those of a loved-one, with that person.

If you don't know what you don't know about navigating aging services, working with an Aging Specialist is a beneficial way to guide you on the right path.



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Navigating the Journey: Caregiving for a Loved One with Dementia

By Sherry Boothby, OTR/L, CLVT, SHSS, DCSCCT, MS, Owner

Happy at Home Seniors, LLC | 207-558-1234

Aging Life Care Professional® / Dementia Connection Specialist Certified Trainer

Across the United States, more than 7 million individuals are navigating life with Alzheimer's disease or other forms of dementia. Behind these numbers are nearly 12 million dedicated family members providing unpaid care, often keeping their loved ones in the comfort of home through every stage of the journey. While this role is deeply rewarding, it is also uniquely complex and demanding. Caregivers often face significant physical, emotional, and financial strain, making it essential to recognize that true dementia care means supporting both the person living with the disease and the devoted person caring for them.

Empowerment Through Education

One of the most impactful steps you can take is to seek out specialized education and training. Understanding how dementia progresses helps replace uncertainty with confidence. By building a "toolbox" of practical, daily strategies, you can navigate challenges

with greater ease and competence. Exceptional resources, such as the Alzheimer's Association, the Southern Maine Agency on Aging, and the Dementia Connection Institute, offer flexible support through virtual training and one-on-one consultations designed to fit into your busy life.

Connecting Through the Senses

When traditional communication becomes difficult, we can lean on the five senses to reach our loved ones. The Dementia Connection Model® highlights how positive sensory experiences can spark meaningful responses and warm memories. To foster this connection, try approaching them with a gentle smile and meeting them at eye level. Speak in calm, short sentences to ease auditory processing, and offer a hand to hold for tactile comfort. Small gestures, like providing a favorite beverage or diffusing soothing scents like lavender, can create an atmosphere of peace and mutual understanding.

Cultivating a Safe and Supportive Home

Thoughtful modifications to the home can significantly enhance safety and independence. Simple sensory-based changes, such as painting walls a soft blue or choosing plain flooring to reduce confusion, make a world of difference. Keep engaging activities like photo albums or art supplies within reach to encourage joyful moments. Practical tools, such as bold-colored plates for better visibility during meals and contrasting toilet seats, provide subtle but vital support. For added peace of mind, consider safety measures like securing hazardous items and utilizing GPS tracking or outdoor cameras.

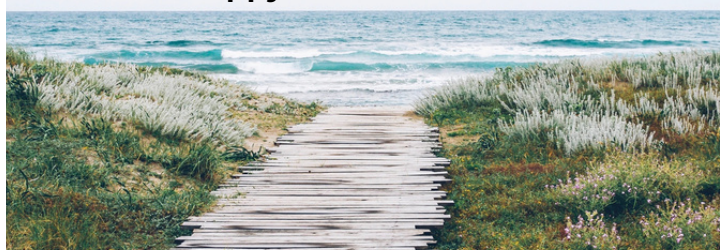
Honoring Their Legacy with a Life Story

In my work as a Dementia Connection Specialist and End of Life Doula, I find that capturing a loved one's life story is a transformative experience. This doesn't need to be a daunting task. Accessible resources like legacyproject.org provide simple templates to get started. Delving into their history, values, and preferences allows you to tailor your care to what truly resonates with them. This deep understanding provides context for their behaviors and anxieties, turning daily care into a personalized, meaningful connection built on empathy and respect, a vital tool for any caregiver.

The Essential Role of Self-Care

As the journey unfolds, staying informed and adapting your approach with non-pharmacological tools are key to success. However, the most vital component of long-term caregiving is your own well-being. Prioritizing self-care and utilizing respite services is not a luxury! It is a necessity to safeguard your health. By caring for yourself, you ensure you have the strength and patience to continue providing the compassionate care your loved one deserves.

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- Living Well with Chronic Conditions
- Assistive Technology for Aging in Place
- Aging in Place ~ At Home Monitoring
- End of Life Doula

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AROUND-THE-CLOCK INFORMATION AND SUPPORT

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

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

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

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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, over 7 million Americans are living with Alzheimer's. By 2050, this number is projected to rise to nearly 13 million, and over 12 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 66,000 unpaid family caregivers providing over 102 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 TrialMatch®, 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 now have a simple blood test that can detect Alzheimer's before symptoms appear. We are currently working on passing the bipartisan Alzheimer's Screening and Prevention (ASAP) Act that would ensure people benefit from this scientific milestone.
- In government fiscal year 2026, Alzheimer's and dementia research funding at the National Institutes of Health (NIH) was more than \$3.9 billion. 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.

TS-0001 | Updated 2026

Lessons from Dorothy

What 40 years in elder care couldn't teach me until it was my own Mom

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

Editor's Note: After four decades helping older adults and families navigate care throughout Maine, geriatric care manager Paula Banks thought she understood end-of-life caregiving. Then it was her own mother's turn.

I have just had the most heartbreakingly beautiful and profound experience of my life (other than the birth of my children). And along the way I learned a few things.

Recently, my Mom died. Two months after a devastating diagnosis. Two months after I took a leave of absence to help care for my Mom. Two months after her other 4 children and their spouses (all in their 60s) left their homes across the country and moved in with our sister and her husband to become Mom's 24/7 caregiving team. Two months after Mom's 9 grandchildren left their families and arrived to spend time with their 'Nanny', where she would sit with each one for hours and tell them 'ask me anything!' Two months after talking about her life and being fearless about her death. "I'm not afraid" she'd say, "I just don't want to be in pain!" Two months after attending my sister's 70th birthday celebration, when she got the diagnosis the day before but was determined not to ruin the party so she kept it on the down low. I kept saying to my sister 'who gets to have their MOTHER at their 70th birthday party!?'

After 40 years of helping older adults and their families navigate our complicated healthcare system and the absolute honor of guiding many clients through their end of life, I thought I knew all there was to know about the process. Until it was my Mom's turn. Someday I'll write about THAT particular part of the experience but I really think someone should do a reality show about 5 siblings who haven't lived under the same roof for 50 years — moving in together to take care of a dying Mom. Some good TV right there!

Mom died 10 days after her 93rd birthday. And yes, I know a few things. Like how lucky I am to have had my Mom so long. And to have had her so healthy for so long. She literally was living alone and driving up until her diagnosis. But in my Mom's case, it's important to know why we kids were so devoted to her and why we decided to provide the care ourselves. Because while we were lucky to have had our Mom for so long — we were not so lucky with our Dad. Our Dad died of a heart attack at 35. Leaving my 33 year old Mom with 5 kids under the age of 10 back in the



The author and her mother, Dorothy, at the Kentucky Derby.

1960s. She worked three jobs, and never took her focus off of us. We were her whole life. She devoted hers to us and when the time came — it was payback that she never asked for or intended. But there was absolutely no hesitation that we would provide her sacred end-of-life-care. And when I say 'we' I am also talking about our extended family and the incredible hospice team we engaged upon Mom's diagnosis. Our Mom was the most imperfectly perfect Mom for us. Healthwise she had been a smoker for over 40 years (she quit when a grandson asked her to stop 30 years ago) and enjoyed an occasional beer, glass of wine or scotch in winter. On the day I called 911 and she left her apartment never to return, she asked me to hold off on calling so she could have a shower and a cold beer first! I did and she did!

And while Mom had seldom been ill, she loved going to the doctor. My siblings and I think this is because the staff always oohed and ahhhhd over how YOUNG she looked. She was a classy, stylish and beautiful lady.

I've learned some lessons from Mom over the years. Not necessarily a prescription for living to 93, but certainly lessons about attitude, connection and quality of life."

- 1) Family.** My Mom lived close to one of my sisters and she and her husband spent much of their time with her. Their children and grandchildren were her world. Her

Dorothy continued on page 26



A Gift of Peace: Why Preplanning Your Funeral Matters

By Kennedy Shields, 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 2026:

- 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 challenging 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!



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Dorothy *continued from page 24*

other children flew her here, there and everywhere as did most of her grandkids. She would dress up with her great-grandchildren and go trick or treating in Austin, dress fancy and go with a daughter to the Kentucky Derby, go on European cruises with another daughter and spend weeks in Maine with her son.

2) Eating well. Until she got sick she cooked a full dinner for herself every night — unless my sister and her husband took her out to dinner, which they did a lot. By the way, she always ordered the most expensive thing on the menu. I call and say ‘what’s for dinner tonight?’ and she would say ‘Well I made myself a beautiful pork chop and baked potato with a side of broccoli.’ When I told her once that I thought that was the key to her health she just laughed and said ‘not really, I just love to EAT!’

3) Never letting her hair go gray, having the most glamorous sunglasses, wearing lipstick, ALWAYS the lipstick and smelling beautiful. She had nothing against gray hair. She just didn’t want hers to be gray. And she always took her granddaughter with her to pick out the most stylish sunglasses! She often said to me

‘Paula, you need a little lipstick’. And my daughter said years ago ‘Nanny always smells so good. Nanny’s smell makes me feel safe!’ Wow.

4) Pedicures. She had the most beautiful feet! And if you’ve ever read Dr. Atul Gawande on aging, you know how important healthy feet can be to mobility and independence. Mom had a pedicure every few months without fail. And a few weeks before she died she had a pedicurist come to the house and had her toenails painted ‘electric blue’!

One of the last conversations I had with my Mom included the following: She hoped that people had benefited in some way by knowing her, she was sad she was going to miss her ‘after party’ (it was an awesome one!) and for her grandkids to be good to each other, be proud of themselves because she was and to have some faith, in something, in ANYTHING, because they’re going to need it someday.

Those are our lessons from Dorothy. My Mom had faith that she was going to Heaven and would be reunited with the love of her life, my Dad, who died 60 years ago. Her faith was ironclad and I have no doubt that is exactly what happened. I just wish I could have seen their long awaited reunion!



How Do I Build a Retirement Budget?

By Jennifer Cook, Executive Vice President, Head of Trust & Wealth Management
Norway Savings Bank

No matter how focused and diligent you've been with your finances and saving, outliving your money remains a concern for many people. Preparing a retirement budget will enable you to limit expenses and make the most of your nest egg. These tips can help you create a budget that will turn concern into calm!

Take an honest and realistic look at your current spending.

Gain an accurate accounting of your spending through your bank and credit card statements from the last two years, including regular expenses like mortgage payments and utilities as well as variable costs like groceries and gas.

Assess your future guaranteed and investment income.

List the income you will likely be able to count on in retirement: Social Security payments, pensions, annuities, 401k and/or IRA distributions and other sources. Plus, consider any investment income, interest on savings and certificates of deposit, dividends and interest on stocks and bonds, and even capital gains on mutual funds.

Consider new expenses that might pop up in retirement and costs that will go away.

Will you travel more? Commute less? Don't forget to figure in major changes, too, like when your mortgage might be paid off or if you downsize. Also, healthcare expenses are likely to rise as you age.

Weigh your wants and needs.

Essentials would include housing and repairs, food, clothing, transportation, utilities, health care, and long-term insurance, while "wants" would be going to restaurants, taking vacations, and other entertainment.

Think about ways you can save now.

Maybe you consider a major move like paying off high-interest debt or perhaps a minor adjustment like canceling a streaming service.

Figure in the unexpected to be safe.

Account for things like taxes, any retirement account withdrawal fees, and inflation in your budget. You want your investments to grow at a faster rate than inflation.

Project your proper withdrawal rate.

The 4% rule recommends withdrawing up to 4% of your investment portfolio value in the first year following retirement,

then adjusting future withdrawals based upon inflation.

Select a responsible retirement age.

Delaying retirement allows for additional savings and higher contribution limits. As part of this process, consider holding off taking Social Security until your late 60's as monthly checks will be larger than if you start accepting these benefits earlier.

Ponder a part-time job.

You can provide added income, stay active and engaged, grow your savings, and you may be able to deduct the expenses for some of the income you bring in.

Retirement should be full of fun adventures not financial angst. Creating a sound budget that is both sensible and flexible will allow you to look forward to retirement with confidence!



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Considerations as You Evaluate Choices for Senior Living Care

By The Elder Law Team at Lanman Rayne Nelson Reade
207-671-5454

We know that the decision to leave your house and move into a senior living facility can be difficult. With that in mind, the Elder Law team at Lanman Rayne Nelson Reade has compiled some questions we suggest asking senior living facilities to help you plan and make a well-informed decision about where you or a loved one moves. We hope these questions help you pick a facility that meets your needs, so you get to feel at home in your new living space as soon as possible.

There are four main tiers of senior living communities, each with their own level of services. Independent living generally does not offer any aid with daily living—it is a good fit for those who want the benefits of living in a senior living community but don't require regular help with daily tasks. Some facilities may offer additional assistance, for a fee. Assisted living provides help to individuals who still live on their own but do need assistance with daily tasks like personal care, chores, or managing medications. Skilled Nursing Facilities provide 24/7 nursing care for individuals who require in-depth or ongoing medical care. Memory Care is specifically tailored for those living with dementia.

There are many options for care, and it helps you and your family to be prepared and explore options in advance. Here are a few questions we recommend you explore as you evaluate different communities:

1. What levels of care does the facility offer?

Some facilities only offer one level of care, while others offer two, three, or even all four main levels of care. It is important to know if a facility offers what you or your loved one needs today, while looking at the possibility of care needs in the future.

2. Does the facility offer step-up care?

If you or your loved one starts in independent living, can you “step-up” to assisted living without having to move apartments? Is progressing either temporarily or permanently to skilled nursing an option? If so, does it involve moving?

A facility with step-up care can be important for aging in place and helping to ensure that you or your loved one is comfortable and at home for the long term. While not

always possible, it can greatly reduce stress in trying times if you or your loved one does not also have to worry about moving at the same time.

3. Does the facility take MaineCare?

Facilities do not take MaineCare at the independent living level. While all skilled nursing facilities do take MaineCare, that's not true for either memory care or assisted living—where a facility may or may not accept MaineCare.

4. If the facility takes MaineCare, do they have a self-pay period? If so, how long is it?

In some facilities that accept MaineCare, there is a self-pay period where you must pay out-of-pocket for a set period of time before the facility will start accepting MaineCare. It is important to know if this is the case, and how long that period is so you can budget appropriately.

5. How does the facility handle room holds for temporary hospitalizations?

It is important to know how long the facility will hold your room, and what fees are associated with the room hold. MaineCare will not pay for a room hold in an assisted living facility and will generally only pay for 7 days of a room hold in a nursing facility. If you or your loved one goes to the hospital, it is important to know how to manage a return to the facility in a way that works for you or your loved one.

6. Go for a lunch!

Food is an important part of life! If you or your loved one doesn't like the food offered in a facility, that is important to know before moving in!

7. Find out what social activities, events, or outings the facility offers.

Are there activities that you or your loved one will enjoy and want to take advantage of? If so, how accessible are they? If not, what other opportunities will you or your loved one have to live a rich and full life?

8. Have a conversation with current residents.

Do they seem generally happy? No facility is perfect, but how current residents feel about it can give you valuable hints about how you will feel about the facility if you move in.

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Breaking Down Estate Planning Myths: How an Elder Law Attorney Helps You Plan for Your Present and for Your Future

By Ryan C. Harke, Esq.

Ainsworth, Thelin & Raftice, P.A. | 207-767-4824

There are many popular but risky myths in the fields of Estate Planning and Elder Law. Seniors are faced with an endless stream of input and “advice” from family members, news articles, the internet, television, and other community members. This “advice” is often questionable, or fact specific, and it can prove harmful to the senior’s personal and financial interests. An Elder Law attorney’s job is to help guide seniors to understand the law, their options, and the difference between myth and reality when it comes to planning for their present and for their future. This article breaks down one such myth and explains how an experienced Elder Law attorney can cost effectively help you to craft and to maintain the best personal estate plan for your unique situation.

Myths: Estate planning is complex, expensive, and only for the rich.

Truths: Every adult should work with a trusted attorney to execute their personal and comprehensive estate plan, and then check back in with their attorney when their situation changes, or periodically to confirm that their previously executed plan still works. Additionally, many such essential estate planning tools can be implemented at a fair and reasonable expense.

Every adult should have a comprehensive estate plan that is prepared and periodically updated with the help of a competent attorney. Additionally, many straightforward estate planning documents can be executed quickly at a fair and reasonable cost.

For instance, executing a Health Care Power of Attorney allows you (the “Principal”) to designate a trusted person (your “Health Care Agent”) to make health care decisions for you if you are unable to make such decisions, to designate a guardian in the event of your incapacity, and to provide instructions in such matters as end-of-life decisions, artificial nutrition and hydration, funeral and burial arrangements, and more. If you suffer a medical setback, your failure to have a properly executed Health Care Power of Attorney could find you in both medical and legal limbo where neither you nor your loved ones are able to act on your behalf.

Next, even if you do not have much money or property, executing a General Durable Power of Attorney is another estate planning tool that is relatively quick and reasonably priced, and

it provides powerful and significant benefits. A General Durable Power of Attorney allows you (again, as the “Principal”) to designate someone you trust to stand in your shoes (your “Financial Agent”) to act on your behalf and for your benefit to manage your finances, including investment accounts, bank accounts, real property, and more. Therefore, a properly executed General Durable Power of Attorney provides a critical safety net if you suffer a medical emergency or other event that renders you temporarily or permanently incapacitated, as despite your incapacity, your bills still need to be paid, and your property still needs to be managed and maintained.

Then, there are other lower-cost estate planning tools that can help you save money and time. For instance, in many cases probate can be avoided simply by adding beneficiary designations (a beneficiary is a person, or persons, you want to receive these funds) to your bank accounts, investment accounts, and/or retirement accounts. Next, a Transfer on Death Deed (“TODD”), which is executed during your lifetime, provides another inexpensive probate avoidance technique, as upon your death, this TODD automatically transfers the subject real estate to your chosen beneficiary, or beneficiaries, without the need for probate.

Conclusion

Seniors are often faced with a barrage of faulty, poor, or misguided legal “advice”, as such advice abounds in popular discourse, including televisions, friends, community members, and the internet. Unfortunately, and regardless of good intentions, poor legal advice results in poor legal decisions, which can be harmful to both seniors and to their loved ones, as often these problems are not discovered until it’s too late. Therefore, it is imperative for seniors to consult with and maintain a relationship with an Elder Law attorney to help them cut through the legal myths to develop and implement their best plan that protects them, effectuates their intentions, and maximizes their benefits. Contrary to the popular myths that estate planning is complex, too costly, and only for the rich, many straightforward estate planning techniques of fundamental importance can be cost effectively implemented. Simply stated – always consult with a trained, qualified, and trusted Elder Law attorney to discuss your personal issues and options before executing your estate planning documents.

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Be an Estate Planning Rock Star for Your Family

By Barbara S. Schlichtman, Esq.

Perkins Thompson and the Maine Center for Elder Law | 207-467-3301

Dementia is slow, sneaky, and cruel. The most valuable gift you can give your loved ones is to prepare while you still can. As the saying goes: “Hope for the best, and prepare for the worst.”

Preparation often means putting key legal documents in place, making sure they reflect your current wishes, and reviewing them regularly. When people are unprepared, families frequently face delays, financial uncertainty, added legal costs, and emotionally stressful court processes at precisely the worst time.

- Are you an estate planning “rock star”? Start with these questions:
- Do you have a will and/or trust?

- Do you have financial and medical powers of attorney?
- Have you reviewed your documents in the past five years?
- Have you reviewed beneficiary designations in the past year?
- Have you discussed end-of-life choices with loved ones?

Knowing the location of your original documents also helps, because in a crisis time matters and families need access immediately.

Many people delay estate planning for reasons that sound reasonable but often fail in practice. Some believe they don’t have enough assets to justify documents. Others assume their children will “figure it out.” Still others worry it will be expensive, say they aren’t old enough, want to maintain control, or rely on a will template from the internet. But estate planning is not about how much you own; it is about how decisions get made if you become unable or when you pass away. The legal authority to manage and protect your affairs matters whether the amount is small or large. And the cost of being unprepared can be great for long term care or death.

One of the biggest risks is not having a financial power of attorney. This document authorizes a trusted agent to handle financial and practical tasks if you can’t do so yourself. Without it, your family may be forced into a court process to obtain authority — called conservatorship in Maine — where supervision can continue for the rest of your life. That can require time-consuming filings and ongoing accounting obligations just to manage routine needs such as paying bills and handling property.

Refusing to “give up control” can be addressed. The goal isn’t to hand your life over to strangers. It’s to choose someone you trust and ensure that person has the authority to act in the situations that require it. If you don’t yet know who that should be, an attorney can help you develop options and instructions that reduce the likelihood of unnecessary court involvement.

DIY and AI-created documents deserve special caution. AI can generate paperwork that looks polished, but estate planning is deeply personal and must comply with the laws and requirements that apply in your state. Asking the wrong questions, or missing a critical legal detail, can result in documents

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Estate Planning *continued from page 32*

that are not actually effective when needed. Talking with a human attorney helps ensure your plan truly accomplishes your goals.

In general, the core documents to consider are (1) a financial power of attorney, (2) an advance health care directive/medical power of attorney, and (3) a last will and testament and/or trust. It's also important to maintain a clear record of your assets, including ownership details and named beneficiaries, because beneficiaries and joint ownership can significantly affect what happens after death.

Trusts can be useful, especially when goals include avoiding probate, supporting special needs, improving asset protection, or addressing estate tax planning. Wills and trusts can work together, but they serve different purposes, and the right choice depends on your circumstances.

Finally, don't treat planning as a one-time event. Review your documents at least annually and revisit them with legal guidance as your life changes. Regular planning and maintenance minimize stress during emotional situations and make it far easier for your loved ones to carry out your intentions. Preparation isn't pessimism — it's care, clarity, and control for the people you love.

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Special Needs Trusts:

A Valuable Tool for Surviving Spouses and an Essential Tool for Disabled Individuals

By Jennifer Frank, Esq.

Jennifer Frank Legal Group | 207-430-0055

Special needs trusts are discretionary, irrevocable trusts that, when properly drafted and administered, may be noncountable resources for MaineCare (Maine's Medicaid program) and other means-tested public benefits, including Supplemental Security Income (SSI). MaineCare is particularly important for older adults because it may help cover long-term care costs at home, in certain assisted living facilities, or in a nursing home. Because financial-eligibility rules limit the resources a MaineCare applicant may have (a single applicant seeking long-term-care MaineCare must have countable assets below \$10,000), a supplemental needs trust can provide a source of funds to enrich a beneficiary's life while still qualifying for essential programs.

Trusts for Persons with Disabilities

Special needs trusts are often created for individuals who meet the Social Security disability standard (and families should

consider these trusts in their estate-planning documents whenever a beneficiary has a disability). Two common types are first party and third-party special needs trusts.

A third-party special needs trust is funded with assets belonging to someone other than the beneficiary, such as a parent, grandparent, or sibling. It may be created during the donor's lifetime or under the donor's Will. Distributions may be made for anything that enriches the beneficiary's life. When the beneficiary dies, the person establishing the trust may direct remaining assets to other persons or entities. Generally, this type of trust is not required to reimburse Medicaid for benefits paid on the beneficiary's behalf.

A first-party special needs trust, by contrast, holds the beneficiary's own assets. It may be useful when a person with a disability receives an inheritance outright, a personal-injury settlement, or other funds. Federal and MaineCare rules impose strict requirements. Generally, the beneficiary must be disabled and under age 65 when the trust is established and funded; the trust must be for that individual's sole benefit; and the trust must require repayment to the state or states for qualifying Medicaid assistance, up to the assets remaining at the beneficiary's death.

A first-party trust can preserve eligibility when properly used, but it ordinarily is not a vehicle for passing the beneficiary's own assets to family members at death. Importantly, a person generally cannot place assets into a trust for themselves or a spouse and make those assets noncountable unless the arrangement satisfies the first party special needs trust rules.

Properly drafted special needs trusts avoid transfer penalties

MaineCare imposes a penalty when the MaineCare applicant or spouse gives away assets for less than fair market value during the five-year lookback period. The penalty creates a period of ineligibility based on the value transferred and the applicable cost-of-care divisor.

However, transfers to a first party special needs trust avoids a transfer penalty if the Trust meets the governing requirements. A third-party trust funded with another person's assets for a disabled child or a disabled individual under age 65 may also avoid a transfer penalty if the trust is for the sole benefit of the disabled individual and satisfies the other technical requirements for a third-party special needs trust.

An Often-Overlooked Trust Created by Will for a Surviving Spouse

Special needs trusts also offer a valuable planning

Trusts continued on page 36



Jennifer Frank
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How to Avoid Medicare Scams

By Karen Vachon

Owner of The Vachon Agency, A local Medicare Insurance Agency | 207-544-4119
with contributions from the Senior Source Book of Maine editorial team

Unfortunately, scammers are getting trickier — and they often target people on Medicare. They may call, email, text or create websites that look official, all in an effort to get your Medicare number or personal information.

Medicare can already be confusing, especially as Medicare Advantage plans and benefits change from year to year. Scammers and aggressive marketers know this and may use that uncertainty to get you to act quickly.

The good news? A few simple precautions can help keep you safe.

1. Medicare Will Not Call You to Sell You Something

If someone unexpectedly calls and says they're from Medicare — especially if they ask for your Medicare number, Social Security number or bank information — **hang up**.

Medicare will not unexpectedly call to sell you a plan or ask you to verify personal information.

If you're unsure whether something is legitimate, end the call and contact Medicare yourself at 1-800-MEDICARE.

2. Be Cautious of Unsolicited Medicare Calls

Medicare plan representatives generally cannot call to market a plan to you unless you are already a member or you previously gave permission to be contacted.

- Be especially wary of callers who:
- Offer “free” benefits, grocery allowances or gift cards
- Say you must act immediately or lose coverage
- Claim you are missing benefits you are entitled to
- Ask for your Medicare number or financial information
- Say they just need to “verify” your coverage

You do not have to make a Medicare decision because someone called you. If an offer interests you, hang up and investigate it independently.

3. Be Careful Online and With Advertisements

Scammers also use emails, texts and fake websites that may look like Medicare or your insurance company.

Avoid clicking unexpected links or entering personal information unless you are sure a website is legitimate. Medicare's official website is **Medicare.gov**.

You should also be cautious with television and online advertisements promising “free Medicare benefits.” Not every advertisement is a scam, but some connect callers with large marketing companies or call centers rather than Medicare itself.

Instead, choose whom you want to work with. A trusted

local, licensed Medicare agent can help you compare plans, and Maine also offers free, unbiased Medicare counseling through SHIP.

4. Protect Your Medicare Number Like a Credit Card

Your Medicare number is valuable personal information. In the wrong hands, it can be used to bill Medicare for medical equipment, tests or services you never received.

Only share it with people who legitimately need it, such as your health care providers, insurance company, trusted Medicare agent or Medicare counselor.

And don't rely on caller ID alone. Scammers can make a call appear to come from a legitimate organization or local phone number.

What If You Already Gave Someone Your Information?

Call 1-800-MEDICARE (1-800-633-4227) and explain what happened.

Review your Medicare Summary Notices or insurance statements for doctors, equipment or services you don't recognize. If you believe someone changed your Medicare plan without your full understanding or permission, contact Medicare right away.

Maine seniors can also get free help from **Maine SHIP** and **Senior Medicare Patrol** at 1-877-353-3771.

A Quick Recap

- ✓ Don't give personal information to unexpected callers.
- ✓ Hang up on suspicious calls.
- ✓ Don't let anyone rush you into a Medicare decision.
- ✓ Be cautious with emails, websites and advertisements.
- ✓ Choose a trusted local agent or Medicare counselor yourself.
- ✓ Protect your Medicare number like a credit card.
- ✓ Review your Medicare statements for anything you don't recognize.

Remember:

You never need to make a Medicare decision because someone called you.

When in doubt, hang up, verify the information independently and make the call yourself.

Medicare: 1-800-MEDICARE (1-800-633-4227)

Maine SHIP / Senior Medicare Patrol: 1-877-353-3771

Medicare.gov

Community Services

If you know of other non-profit and/or support groups or organizations that you think should be listed here, please contact the publishers for their consideration when compiling the 2026-2027 Senior Source Book. (All area codes are 207 unless otherwise noted.)

2-1-1 Health and Human Services Resources	2-1-1	Bureau of Insurance	1-800-300-5000
Administration on Aging	1-202-245-0230	Bureau of Taxation	624-7894
Adult Protective Services	1-800-624-8404	Cancer Community Center	1-877-774-2200
Advocates for Medicare Patients	1-800-750-5353	Catholic Charities of Maine	871-1161
Alzheimer's Association	1-800-272-3900	Credit Counseling Centers, Inc.	773-1411
Ambulance-Emergency	911	Community Counseling Center	874-1030
American Assoc. of Homes and Services for the Aging	1-202-783-2242	Elderworks/Mental Illness Day Program	Ext. 292
American Cancer Society	1-800-ACS-2345	Case Management	Ext. 294
American Diabetes Assoc.	1-800-342-2383	Project Gateway In-home Counseling	Ext. 289
American Heart Assoc.	1-800-242-8721	Consumer Credit Regulation	1-800-332-8529
American Lung Assoc. of Maine	1-800-499-5864	Cumberland County Denture Program	1-800-698-4959
American Parkinson's Disease Association	1-800-223-2732	Dept. of Human Services (Eye Care)	287-2674
Arthritis Foundation	1-800-639-6650	Dept. of Health & Human Services	822-2000
Assisted Living Options	624-5250	Dept. of Veterans' Affairs	1-800-827-1000 (TDD 1-800-829-4833)
Brunswick Area Respite Care	729-7540	Disability Rights Center	1-800-452-1948
Bureau of Elder & Adult Svcs	1-800-262-2232 TTY 1-888-720-1925	Division of Deafness	1-800-332-1003
		Elder Independence of Maine	1-888-234-3920
		Elder Outreach Network	443-0752

Trusts *continued from page 34*

opportunity when created for a surviving spouse under the deceased spouse's Will. This is commonly called a testamentary trust.

MaineCare rules treat a trust created by Will differently from a trust funded during life by an applicant or the applicant's spouse. For a testamentary trust, MaineCare examines what the beneficiary can actually access under the trust terms. If the trust is irrevocable and leaves principal distributions to an independent trustee's discretion, the undistributed principal may be unavailable—and therefore noncountable—to the surviving spouse for MaineCare eligibility purposes.

This distinction creates a powerful planning opportunity. A couple may arrange ownership so that approximately one-half of their assets is held by each spouse. Each spouse's Will can direct the residue of that spouse's estate into a discretionary trust for the survivor. The trustee might be a trusted child, sibling, or other independent person.

After the first spouse dies, the survivor can benefit from

trust but cannot demand or withdraw its principal. If the survivor later needs long-term care, the trust principal may remain a noncountable resource for MaineCare eligibility while the trustee uses trust funds to supplement and enrich the survivor's life. At the survivor's death, the remaining funds may pass as the deceased spouse's Will directs. There is no Medicaid payback and there is no transfer penalty for this type of testamentary trust.

Plan Before a Crisis

Special needs and long-term-care planning are most effective before a health crisis or MaineCare application is imminent. With thoughtful planning, a family may be better positioned to support a disabled family member, protect assets from long term care costs, and retain flexibility for the future.

This article is for general educational purposes and is not legal or benefits advice. Public-benefit rules and individual circumstances can change, so readers should consult qualified legal counsel before acting.

SENIOR SOURCE BOOK

Food Stamp Program	1-800-482-7520	Northeast Hearing & Speech	874-1065
Foster Grandparent Program	773-0202	Nursing Home Options	624-5443
Fuel Assistance Program	1-800-698-4959	Older Workers' Needs in Maine	624-5335
Guardianship & Conservatorship	1-800-624-8404	Osteoporosis Healthcare Network	828-1133
Health Insurance Counseling	1-800-750-5353	Partnership for Healthy Aging	661-7120
Hearing Aid Bank of Maine	773-6121	Pine Tree Epilepsy Assoc.	1-800-660-PTEA
Independent Transportation Network	854-0505	Pine Tree Transit	1-800-339-9687
Jewish Community Center	772-1959	Portland Office of Elder Affairs	828-6849
Legal Services/Elderly Hotline	1-800-750-5353	Portland Public Library/Outreach Services	871-1700
Lions Low Vision Service	774-6273	Public Utilities Commission	1-800-452-4699
Long-Term Care Ombudsman	1-800-499-0229	Regional Transportation Program	1-800-244-0704
Low-Cost Drug Program	1-800-321-5557	Retired Senior Volunteer Program	1-800-427-7411
Maine Advocacy Service	1-800-452-1948	Salvation Army Golden Age Ctr.	774-6974
Maine Center on Deafness	TTY 761-2533 761-2766 Voice	SCORE/ Lewiston-Auburn	782-3708
Maine Center For the Blind	774-6273	SCORE/ Portland	772-1147
Maine Health Care Assoc.	623-1146	Senior Center at Lower Village	967-8514
MaineHealth Learning Resource Centers	1-866-609-5183	Senior Community Service Employment Prog.	772-2794
Maine Hospice Council	626-0651	Scarborough Senior Coalition & Senior Series	730-4150
Maine Housing Authority	1-800-452-4668	Senior Companion Program	1-800-482-7412
Maine Human Rights Comm.	289-3661	Senior Dining Centers (SMAA)	1-800-427-7411
Maine Independent Living Services	772-3305	Senior Spectrum	729-1460
Maine Senior College Network	780-4128	SeniorsPlus (Includes Androscoggin)	795-4010
Maine State Representatives	1-800-423-2900	Senior Solutions (SMAA)	1-800-427-7411
Maine State Senators	1-800-423-6900	Social Security Administration	1-800-772-1213
Meals on Wheels (SMAA)	1-800-400-6325	Southern Maine Agency on Aging	1-800-427-7411
Medicaid	1-800-482-7520	Substance Abuse Resource Ctr.	1-800-499-0027
Medicare	1-800-MEDICARE	Supplemental Security Income (SSI)	1-800-772-1213
Mental Health Dept.	287-4230	Togus Patient Advocate	623-8411
National Academy of Elder Law Attys.	1-520-881-4005	Tri-County Mental Health Services	783-9141
National Assoc. for Senior Living Industries	1-301-718-6510	Truslow Adult Day Care	283-0166
National Assoc. of Professional Geriatric Care Mgrs.	1-520-881-8008	University of Maine System	1-800-800-4876
National Assoc. on Seniors Housing	1-202-822-0220	York County Community Action Corp.	324-5762
National Eye Care Project	1-800-222-3937	YMCA of Southern Maine	874-1111
National Osteoporosis Foundation	828-8077		

Starting Your Will and Estate Plan

Estate planning helps make your wishes clear and can make difficult decisions easier for the people you love. Use these prompts to prepare for a family conversation or a meeting with an attorney. *Do not write account numbers, passwords, or other sensitive information on this page.*

Your Current Plan

Do you have a will? ☐ Yes ☐ No ☐ Unsure

When was it last reviewed? _____

Where is the original kept? _____

Who knows where to find it? _____

Has anything changed since it was written, such as a marriage, divorce, death, birth, move, new property, or change in family relationships? _____

The People Involved

A **Personal Representative**, sometimes called an executor, carries out the instructions in your will and helps settle your estate.

Who would you trust to serve?

First choice: _____

Backup choice: _____

Who depends on you financially or personally? _____

Are there children, adults with disabilities, or others who may need special planning? _____

Who could care for your pets? _____

Property and Responsibilities

Make a general list of what an attorney should know about:

- ☐ Home, land, camp, or other real estate
- ☐ Bank, investment, and retirement accounts
- ☐ Life insurance or pensions
- ☐ Vehicles, boats, or valuable belongings
- ☐ Business or partnership interests
- ☐ Digital accounts and photographs
- ☐ Mortgages, loans, or other debts
- ☐ Property located outside Maine
- ☐ Other: _____

Your Wishes

Who would you like to receive your property?

Are there special belongings you want certain people to receive?

Would you like to leave anything to a charity, church, or community organization? _____

Are there circumstances that may require extra planning?

- ☐ Unmarried partner
- ☐ Blended family
- ☐ Family conflict or estrangement

☐ Beneficiary with a disability

☐ Concern about how an inheritance will be managed

☐ Other: _____

Documents to Discuss

Ask an attorney whether you should review:

- ☐ Your will
- ☐ Beneficiaries on insurance and retirement accounts
- ☐ Financial power of attorney
- ☐ Advance health care directive
- ☐ Ownership of property and accounts
- ☐ Trusts or other planning tools
- ☐ Funeral, burial, or memorial wishes
- ☐ Digital accounts and important records
- ☐ MaineCare or long-term care planning

Make the Plan Easy to Find

Where will your important documents be kept?

Who should know that your plan exists?

Who are your important contacts?

Attorney: _____

Financial or insurance contact: _____

Your Next Step

- ☐ Locate your current documents
- ☐ Talk with family or a trusted person
- ☐ Review beneficiaries
- ☐ List property, accounts, and debts
- ☐ Schedule a meeting with an attorney
- ☐ Other: _____

One thing I will do next: _____

Target date: _____

Maine Legal Help

Maine residents age 60 or older may contact Legal Services for Maine Elders at 1-800-750-5353 for free, confidential legal assistance. You can also refer to the Legal and Financial Services listings in this Senior Source Book to find local attorneys, financial professionals, and other planning resources.

This worksheet is intended to encourage planning and conversation. It is not legal advice. Consider speaking with a qualified attorney, especially if you own real estate, have a blended family or unmarried partner, are planning for long-term care, or have other complicated circumstances.

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

ALWAYS KEEP THIS CARD WITH YOU.



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