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SENIORSource Book

2025-2026

Complimentary

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

**Ancillary Services
Legal & Financial
Services**

**Community
Services**



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Met Judy Couture, our remarkable cover model, whose life story is one of resilience, service, and second chances. In 2016, after being diagnosed with Alpha-1 antitrypsin deficiency and reaching end-stage liver disease, Judy received a life-saving liver transplant from a donor. Now, she dedicates her time to educating others about the life-saving impact of organ donation, partnering with Maine Secretary of State Shenna Bellows to advocate across the state. Judy has become a trusted voice in this space, often meeting and building strong bonds with donor families and sharing her story to inspire others to say “yes” to giving the gift of life.

Judy's passion for education extends beyond advocacy. She's a driver educator with Mullen's Driving School, where an initial conversation about organ donation unexpectedly led to a whole new role. Today, she works with both teens and older adults, particularly families navigating the sensitive question of whether an aging loved one can safely be driving. With care, honesty, and a focus on safety, Judy provides thoughtful evaluations that put families at ease.

On the cover, she's pictured with her three-year-old grandson, a joyful reminder of all that life after transplant has made possible.

Judy's story is a moving call to action: check the box, become an organ donor, and give the gift of life. We've included more information about organ donation, as well as an organ donor card on page 40.

Photo Credit: Melissa Mullen Photography

SENIORSourceBook
2025-2026

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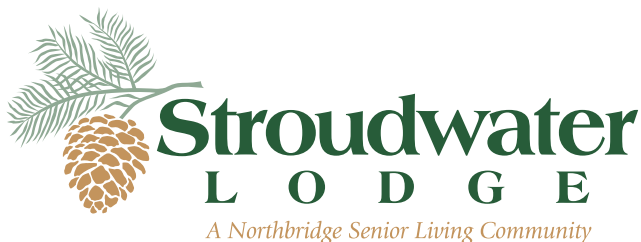


Our experienced team, creative programs and engaging community await your visit.

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stroudwaterlodge.com

AVITA OF STROUDWATER
Call Cally: 207.857.9007
avitaofstroudwater.com



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

Atlantic Heights	100 Harbor Drive, Saco	207-283-3022	www.atlanticheightsretirement.com
Atria Kennebunk MC	One Penny Lane, Kennebunk	207-985-5866	www.atriaseniorliving.com
Avita of Brunswick MC	89 Admiral Fitch Ave., Brunswick	207-729-6222	www.avitaofbrunswick.com

Avita of Stroudwater mc*See page 3 for more information***113 Landing Rd., Westbrook 207-857-9007 www.avitaofstroudwater.com**

Avita of Wells MC	86 Sanford Rd., Wells	207-646-3444	www.avitaofwells.com
Bay Square at Yarmouth MC	27 Forest Falls Dr., Yarmouth	207-846-0044	www.benchmarkseniorliving.com
Bella Point Freeport	3 East St., Freeport	207-865-4713	www.dltchealthcare.com
Bella Point Bridgton	186 Portland Rd., Bridgton	207-647-8821	www.dltchealthcare.com
Berwick Estates	79 Portland St., South Berwick	207-384-2715	www.newcommunitiesinc.org
Biddeford Estates	2 Dartmouth Street, Biddeford	207-283-0111	www.newcommunitiesinc.org
Birchwoods at Canco	86 Holiday Dr., Portland	207-772-1080	www.sinceriseniorliving.com/birchwoods-at-canco/
Bridgton Memory Care – Woodlands Senior Living MC	200 North High Street, Bridgton	207-803-6615	www.woodlandsmaine.com
Cape Memory Care - Woodlands Senior Living MC	26 Scott Dyer Rd., Cape Elizabeth	207-553-9616	www.woodlandsmaine.com
The Casco Inn	434 Roosevelt Trail, Casco	207-627-6054	www.cascoinn.com
Clover Health Care MC	440 Minot Ave., Auburn	207-784-3573	www.seniorlifestyle.com
Coastal Landing	142 Neptune Landing, Brunswick	207-837-6560	www.coastallanding.com
Country Village	960 Meadow Rd., Casco	207-627-7111	www.countryvillageal.com
Elm Street Assisted Living	56 Elm St., Topsham	207-725-1134	www.elmstreetalf.com
Enclave of Scarborough MC	18 Black Point Rd., Scarborough	207-396-1496	www.bridgeseniorliving.com

Falmouth House at OceanView*See page 12 for more information***32 Blueberry Lane, Falmouth 207-781-4621 www.oceanviewrc.com**

Fallbrook Woods MC	60 Merrymeeting Dr., Portland	207-878-0788	www.fallbrookwoods.com
Gorham House MC	50 New Portland Rd., Gorham	207-839-5757	www.seniorlifestyle.com
Hawthorne House MC	6 Old County Rd., Freeport	207-865-4782	www.hawthorne-healthcare.com
Hillhouse Assisted Living	166 Whiskeag Rd., Bath	207-443-6301	www.hillhouseassistedliving.com
Huntington Common MC	1 Huntington Common Dr., Kennebunk	800-585-0533	www.sunriseseniorliving.com
Freeport Place	4 Old County Rd., Freeport	207-865-3500	www.freeport-place.com
Inn at Village Square	123 School St., Gorham	207-839-5101	www.innatvillagesquare.org

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Embracing New Beginnings: The Many Benefits of Senior Living

By Cally Brake, Director of Sales

Stroudwater Lodge ■ 207-854-8333

Avita of Stroudwater ■ 207-857-9007



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

Maintenance-Free Lifestyle

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

Care

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

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

Engagement

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

Dining

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

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



Assisted Living**MC** Advertisers with Memory Care Services*Continued from page 4*

Island Commons	132 Littlefield Road, Chebeague Isl.	207-846-5610	www.islandcommons.com
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Legacy Memory Care at OceanView MC

<i>See page 12 for more information</i>	4 Schoolhouse Dr., Falmouth	207-781-4621	www.oceanviewrc.com
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Maine Veterans' Home MC	290 US Route 1, Scarborough	207-883-7184	www.mainevets.org
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Mid Coast Senior Health MC

<i>See page 14 for more information</i>	58 Baribeau Dr., Brunswick	207-373-3646	www.midcoastseniorhealth.com
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Montello Heights	550 College St., Lewiston	207-786-7149	www.montelloheights.org
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Odd Fellows and Rebekahs' Home of Maine	85 Caron Lane, Auburn	207-786-4616	www.homeofmaine.com
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Piper Shores	15 Piper Rd., Scarborough	207-883-8700	www.pipershores.org
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Pine Point Center	67 Pine Point Rd., Scarborough	207-883-2468	www.genesishcc.com/PinePoint
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Plant Memorial Home	One Washington St., Bath	207-443-2244	www.planthome.org
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Portland Center for Assisted Living MC	8 Devonshire St., Portland	207-772-2893	www.pcalmaine.com
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Prince Point	191 Foreside Rd., Falmouth	207-781-4714	www.dltchealthcare.com/princepoint
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Scarborough Terrace MC	600 Commerce Dr., Scarborough	207-885-5568	www.scarboroughterrace.com
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Schooner Estates MC	200 Stetson Rd., Auburn	207-784-2900	www.schoonerestates.com
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Sentry Hill at York	2 Victoria Ct., York	207-363-5116	www.seniorlifestyle.com
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Seventy-Five State Street	75 State St., Portland	207-772-2675	www.75statestreet.org
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St. Andrews Village	145 Emery Lane, Boothbay Harbor	207-633-0920	www.standrewsvillage.com
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Stroudwater Lodge

<i>See page 3 for more information</i>	116 Landing Rd., Westbrook	207-854-8333	www.northbridgecommunities.com/stroudwater-lodge
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The Cedars	620-640 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
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The Grande at South Portland MC	25 Country Club Rd., South Portland	207-292-3050	www.grandeatsouthportland.com
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The Heron House	92 US Route 1, Cumberland Foreside	207-781-2408	www.heronhousemaine.com
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The Highlands MC	26 Elm St., Topsham	888-760-1042	www.highlandsrc.com
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The Inn at Atlantic Heights	100 Harbor Dr., Saco	207-283-3022	www.atlanticheightsretirement.com
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The Landing of Cape Elizabeth	78 Scott Dyer Rd., Cape Elizabeth	207-799-7332	www.thelandingsmaine.com
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The Landing at Saco Bay MC	392 Main St., Saco	207-284-0900	www.thelandingsmaine.com
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The Lodges Care Center	51 Main Street, Springvale	207-324-4757	www.dltchealthcare.com
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Continued on page 7

Assisted Living**MC** Advertisers with Memory Care Services*Continued from page 6*

The McLellan	26 Cumberland Street, Brunswick	207-671-9033	www.themclellan.com
The Mooring at The Downs MC	7 Mill Commons Dr., Scarborough	207-303-8754	www.themooringatthedowns.com
The Mooring on Foreside MC	301 Route One, Cumberland Foreside	207-489-9614	www.themooringonforeside.com

The Park Danforth*See Page 9 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

Independent Living / Retirement Communities

Ashton Gardens	830 Ocean Ave., Portland	207-541-3999	www.seniorlivinginstyle.com
Atlantic Heights	88 Harbor Dr., Saco	800-874-6990	www.atlanticheightsretirement.com
Atria Kennebunk	One Penny Lane, Kennebunk	207-985-5866	www.atriaseniorliving.com
Avesta Housing	307 Cumberland Ave., Portland	800-339-6516	www.avestahousing.org
Bay Square at Yarmouth	27 Forest Falls Dr., Yarmouth	207-447-9075	www.benchmarkseniorliving.com
Clover Health Care	477 Minot Ave., Auburn	207-784-3573	www.seniorlifestyle.com
Coastal Landing	142 Neptune Landing, Brunswick	207-837-6560	www.coastallanding.com
Gorham House	50 New Portland Rd., Gorham	207-839-5757	www.seniorlifestyle.com
Hillcrest Retirement Community	126 US Route One, Scarborough	207-883-2512	www.statemanufacturedhomes.com
Holiday Kittery Estates	220 State Rd., Kittery	207-438-9111	www.holidayseniorliving.com
Housing Initiatives of New England	264 U.S. Route 1, Scarborough	207-774-8812	www.hinec.org
Huntington Common	1 Huntington Common Dr., Kennebunk	800-585-0533	www.sunriseseniorliving.com
Kaler-Vaill Memorial Home	382 Black Point Rd., Scarborough	207-883-4787	www.kaler-vaill.com
Meetinghouse Village	143 Rogers Rd., Kittery	207-439-7280	www.meetinghousevillage.org
Montello Heights	550 College St., Lewiston	207-786-7149	www.montelloheights.org

OceanView at Falmouth*See page 12 for more information***32 Blueberry Lane, Falmouth 207-781-4621****www.oceanviewrc.com***Continued on page 11*

Choose Your Tomorrow at The Park Danforth



Photo credit: Tom Meuser, Board Member

At The Park Danforth, life is simpler, carefree, relaxed, and filled with warmth. As a nonprofit organization, our mission is to provide housing and services that enhance a person's quality of life, respect their personal dignity, and accommodate the need for privacy and self-determination.

The Park Danforth is proud to offer an array of housing options including independent and assisted living and HUD subsidized rental assistance.

"The Park Danforth is a non-profit organization and has been around for so long, which appealed to me. Stability and security are important at my age. When I came to tour, I was immediately impressed. People are friendly and helpful, and it has been easy to make new friends. The staff also stay here for years! My apartment is beautiful, and I have a wonderful life at The Park Danforth. What more could I possibly want?"

— Judy A.

**See why
The Park Danforth
is The Right Place,
The Right Choice.**

Call us today to learn more about our living options or to schedule a tour of our community!

Why choose The Park Danforth?

- A reputation for caring and delivering quality services since 1881
- No community fee
- Excellent location
- Flexible meal plans with our Main Dining Room and Bistro
- Emergency call system

- Life Enrichment programs and activities
- Fitness and wellness programs
- Main Street with onsite hair salon/barber, market, movie theater, wellness center and more!
- Library
- 24-hour staff
- Ask about our financial "safety nets"

Voted Best Senior Living & Best Assisted Living in Best of the 207!


The Park Danforth
THE RIGHT PLACE. THE RIGHT CHOICE.
207-797-7710 • www.parkdanforth.com



Creating Connection in Retirement Communities: A Remedy for Isolation

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



As we move through life, transitions often bring both excitement and unexpected challenges. For many older adults, retirement marks a major shift, not just in schedule, but in social dynamics. Familiar routines fade, loved ones move away, and days that once felt full may begin to feel quiet. But this stage of life doesn't have to be isolating.

Retirement communities offer more than just housing—they offer belonging. At their best, these communities become vibrant social ecosystems that counter

loneliness and foster deep, lasting connection.

Built-In Social Networks

One of the greatest benefits of community living is proximity. In retirement communities, friendships are only a few steps away. Casual conversations over coffee, shared meals, and spontaneous chats during a morning walk become part of daily life. These organic moments of connection are the building blocks of companionship and trust.

Activities That Spark Joy

Whether it's a group yoga session, a lively book discussion in the library, or tending tomatoes in a community garden, scheduled

activities bring residents together around shared interests. These moments of engagement aren't just fun, they're vital for emotional and cognitive well-being, helping friendships flourish naturally.

Support and Wellness, Close at Hand

Health and happiness go hand in hand. Retirement communities often provide access to on-site wellness programs, mental health resources, and medical care. The reassurance of nearby support reduces anxiety and empowers residents to stay involved, knowing help is always within reach.

A Sense of Purpose and Belonging

Isolation fades when people feel valued. From leading workshops to mentoring younger staff or volunteering for community projects, residents have opportunities to contribute in meaningful ways. These roles bring a renewed sense of purpose and remind older adults that they are not only participants, but also vital members, of their community.

Connection is the Cure

Retirement communities aren't just places to live. They're places to connect, contribute, and thrive. In an age where loneliness can quietly impact health, these communities offer a powerful remedy: connection, support, and joy. Because aging shouldn't mean isolation! It should be a new beginning for relationships, growth, and shared purpose. ■



Timely Tips to Prepare for a Smooth Move

Planning a move to a retirement community? Here are some helpful reminders to ensure a pleasant experience. Counting down the weeks before moving:

8 WEEKS

- Create a “move file” to keep track of receipts and documents.
- Contact a Real Estate Agent if you are selling your home.*
- Obtain a copy of the floor plan for your new home and start deciding which furniture you will move.
- Decide how you will keep track of the boxes. Suggestions: number them, use color codes, or mark boxes according to location and priority for unpacking.
- Contact local moving companies and get estimates. Make sure you obtain replacement cost insurance.*
- Check with the IRS to see what expenses are deductible.
- Contact Chamber of Commerce for their new resident packet.

7 WEEKS

- Create a “medical file.” Pull together all medical and dental records, including prescriptions. If you are relocating to a new city, arrange to transfer to new medical and dental providers.
- Create a “legal/financial file.” Obtain copies of any necessary legal or financial documents.
- If you will be bringing your beloved pet to the new community, obtain current veterinarian records and arrange to transfer to a local veterinarian.
- Call your insurance agent to change policy, see if moving is covered under your policy and set up policy for new home.

6 WEEKS

- Send change of address to post office.
- Make a list of friends, relatives and businesses to be notified of your move.
- Inventory each room and decide what to discard. Decide which items will go to family or friends, then contact a local charity or plan an Estate Sale. Get a tax receipt for donated items.

5 WEEKS

- Obtain boxes. Use small boxes; most moving companies sell used boxes.



- Assemble packing supplies: tissue paper, packing tape, bubble wrap, newspaper, box cutter, permanent markers, and labels.
- Start packing items that you use infrequently.

4 WEEKS

- Schedule disconnection of utility services at your current address and schedule connections at your new one.
- Cancel or forward subscriptions for newspapers, magazines etc.
- Advertise and host your Estate Sale.
- Make travel arrangements for your pets. Do not forget current immunizations, medical information and medications.

3 WEEKS

- Prepare to transfer auto registration.
- Select a new bank if you are moving out of the area.
- Schedule final cleaning service.

2 WEEKS

- Pack remaining items, including unused dry goods.
- Review labeling system for boxes; double check location of each box against your master list.
- Pack irreplaceable items and jewelry to travel with you.

1 WEEK

- Pack a box with bathroom supplies, box opener, important phone numbers and any essentials that you might need immediately. wTake this box with you.

Moving Day

- Go through closets, basement, and garage, to make sure all items are removed.
- Record utility meter readings (gas, electric, and water).
- Leave house keys with your real estate sales associate or the new owners.
- Pack any refrigerated items in a cooler with ice; take with you.
- Let the movers do the work!
- Enjoy your new home!

**See Page 25 and 32 for our recommended Realtor and Moving companies*

Independent Living / Retirement Communities

Continued from page 7

MC Advertisers with Memory Care Services

Piper Shores MC	15 Piper Rd., Scarborough	207-883-8700	www.pipershores.org
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
Stroudwater Lodge	116 Landing Rd., Westbrook	207-854-8333	www.northbridgecommunities.com/stroudwater-lodge
<i>See page 3 for more information</i>			
Sunnybrook of Brunswick	340 Bath Rd., Brunswick	207-443-9100	www.northbridgecommunities.com/sunnybrook
The Cedars	620-640 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
The Farragut at Kennebunk	106 Farragut Way, Kennebunk	207-985-0333	www.thefarragutatkennebunk.com
The Highlands	26 Elm St., Topsham	888-760-1042	www.highlandsrc.com
The McLellan	26 Cumberland Street, Brunswick	207-671-9033	www.themclellan.com
The Park Danforth			
<i>See Page 9 for more information</i>	777 Stevens Avenue, Portland	207-797-7710	www.parkdanforth.com
The Pines Senior Communities	10-20 Manor Street, Ocean Park	207-934-2157	www.thepinescommunity.org
Holiday Woods at Canco	257 Canco Rd., Portland	207-772-4777	www.holidayseniorliving.com
Thornton Oaks	25 Thornton Way, Brunswick	207-729-8033	www.thorntonoaks.com
Wardwell Gardens	43 Middle Street, Saco	207-284-7061	www.wardwell.org
Westbrook Housing Authority	30 Liza Harmon Dr., Westbrook	207-854-9779	www.westbrookhousing.org



FALMOUTH HOUSE at • Ocean View

Call today for more information!

207-781-4621

32 Blueberry Lane
Falmouth, Maine 04105

- Large, spacious apartments ideal for couples
- Beautiful end units with ocean views
- Walk-in closets, dining nooks
- 24-hour licensed nursing staff onsite
- Three chef-prepared meals per day
- Weekly laundry, linen, and housekeeping services
- Visiting board certified geriatrician
- Physical, occupational, and speech therapy onsite
- Life Enrichment Program with intergenerational, wellness, and social programs

Beautifully renovated common areas include an enlarged living room, dining room, and activity room with a new café kitchen!



oceanviewrc.com/falmouthhouse

Legacy Memory Care at • Ocean View

**Learn more about our
compassionate programming!**

207-781-4621

4 Schoolhouse Drive
Falmouth, Maine 04105



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

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

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

oceanviewrc.com/legacy



Four Important Benefits of Socialization for Seniors in an Active Retirement Community

By Shireen Shahawy, Director of Sales and Marketing at

OceanView at Falmouth & Cumberland Crossing at OceanView ■ 207-781-4621



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

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

Believe it or not, socialization can have a positive impact on our physical health as well. Engaging in social activities often leads to increased physical activity, improved immune function, and more...

1. Mental and Emotional Wellness

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

2. Physical Health

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

3. A New Outlook

Socialization opens the gateway to fresh experiences, insights, and perspectives. Interacting with others broadens our outlook, encourages lifelong learning, and ignites a passion for exploration. Whether it's engaging in stimulating conversations, participating in group activities, or attending educational seminars, the possibilities for personal growth are endless.

4. Build a Support System

Social bonds provide a crucial

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

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





Welcome Home



Mid Coast Senior Health Assisted Living at Thornton Hall

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

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



Mid Coast Senior Health
MaineHealth

Adult Day Care

Avita of Brunswick	89 Admiral Fitch Ave., Brunswick	207-729-6222	www.avitaofbrunswick.com
Avita of Stroudwater	113 Landing Rd., Westbrook	207-857-9007	www.avitaofstroudwater.com
<i>See page 3 for more information</i>			
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 Isl.	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/adultdaycenters
The Cedars Mindful Connections	630 Ocean Avenue, Portland	207-221-7000	www.thecedarsportland.org
The Alzheimer's Care Center	154 Dresden Avenue, Gardiner	207-626-1770	www.maine-general.org
The Gathering Place	518 Route One, Kittery	207-439-6111	www.brunswickgatheringplace.org

Hospitals/Medical Practices

Bridgton Hospital	10 Hospital Dr., Bridgton	207-647-6032	www.cmhc.org/bridgton-hospital
Casco Bay Dialysis	1 Chabot St., Westbrook	207-854-9822	www.freseniuskidneycare.com
Central Maine Medical Center	300 Main St., Lewiston	207-795-0111	www.cmhc.org
Coastal Dialysis Center	55 Congress Ave., Bath	207-443-7485	www.freseniuskidneycare.com
Coastal Maine Direct Care	74 Lunt Road, Suite 206 Falmouth	207-506-0301	www.coastalmainedirectcare.com
Eye Care Medical Group	53 Sewall St., 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
<i>See page 14 for more information</i>			
MaineHealth Urgent Care Plus	335 Brighton Ave., Portland	207-662-8000	www.mainehealth.org
New England Cancer Specialists	2 Independence Dr., Kennebunk	207-303-3300	www.newenglandcancerspecialists.org
Northern Light Mercy Hospital	175 Fore River Parkway, Portland	207-879-3000	northernlighthealth.org
New England Rehabilitation Hospital	335 Brighton Ave., Unit 201, Portland	207-775-4000	encompasshealth.com/locations/nerhp
Penobscot Bay Medical Center	6 Glen Cove Dr., Rockport	207-301-8000	mainehealth.org/pen-bay-medical-center
Southern Maine Dialysis Facility	1600B Congress St., Portland	207-774-5985	www.freseniuskidneycare.com
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

Continued on page 17

When Caring for Others, Be Sure to Care for Yourself

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

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

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

Warning signs of caregiver burnout include:

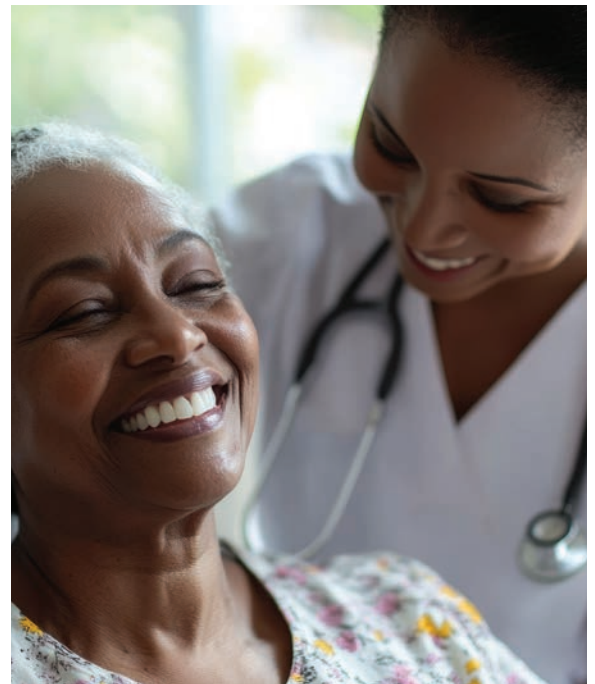
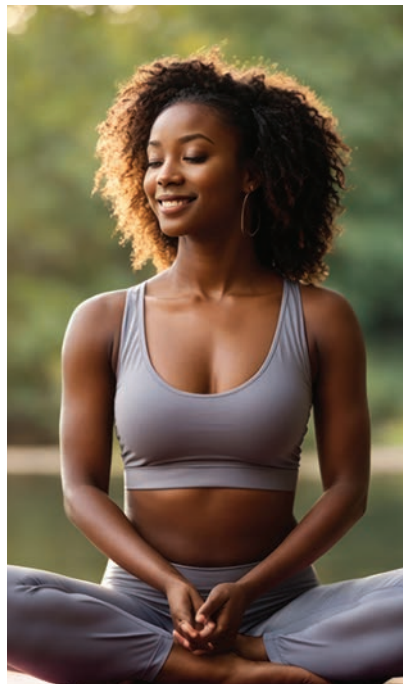
- Overwhelming fatigue
- Changes in eating habits leading to weight loss or gain
- Becoming unusually irritable with the person you're caring for and/or with others
- Depression or mood swings
- Headaches, stomachaches and other physical problems

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

Other ways you can find relief include:

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

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



Hospitals/Medical Practices

Continued from page 15

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 www.northcountryassociates.com/our-facilities/russell-park-rehabilitation-living-center	207-786-0691	
Seal Rock at Atlantic Heights	100 Harbor Drive, Saco	207-283-3022	www.atlanticheightsretirement.com
Seaside HealthCare	850 Baxter Blvd., Portland	207-775-2811	www.seaside-healthcare.com
Southridge Rehabilitation & Living Center	10 May Street, Biddeford	207-282-4138	www.southridgerehabandliving.com
Springbrook Center	300 Spring St., Westbrook	207-856-1230	www.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 www.northcountryassociates.com/facility-location/summer-commons/	207-206-1360	
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

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	167 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

207-415-8990

See page 21 for more information **102 Tandberg Trail, Windham** **www.compassconciergeandcompanions.com**

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 Trail, Suite 6, Windham	207-591-9139	www.firstlighthomecare.com
Friends In-Home Care	765 Rt. 1, Yarmouth	207-846-5525	www.friendsinhomecare.com
Home Instead Senior Care: Cumberland County	502 Main Street, Gorham	207-405-2590	www.homeinstead.com/321
Home Instead Senior Care: York County	85 Main Street, Kennebunk	207-405-2487	www.homeinstead.com/499
Home Support Services	744 Roosevelt Trail, Windham	207-892-1454	www.callhomesupport.com
In-Home Senior Services	20 Mechanic St., Gorham	207-222-0740	inhomeseniorservices.com
MAS Home Care of Maine	21 Saco Street, Westbrook	207-591-4457	www.mashomecare.com
Northeast Home Care	584 Main St., South Portland	207-780-9898	www.northeasthmc.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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Understanding Hospice: A Benefit That Improves Quality of Life

By Jessica Duffy, Executive Director,
Affinity Care of Maine ■ 207-345-6999
www.affinityhealthmanagement.com

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, the Medicare Hospice Benefit was created to care for individuals and their families with a life expectancy of six months or less if the illness runs its usual course. Interestingly enough, data shows that those who elect to use their hospice benefit typically live longer and have a better quality of life. Hospice provides care in an individual's home which may be a private residence, retirement community, assisted living, or a nursing home. Care is provided by a team which includes regular visits from nurses, aides, social workers, chaplains, and volunteers with the goal of caring for the patient and their entire family.

Interestingly, data shows that those who elect to use their hospice benefit typically live longer and have a better quality of life.

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. The hospice Medicare benefit is covered 100% by Medicare and includes not only the amazing interdisciplinary care team but also items like durable medical equipment (wheelchairs, hospital beds, and other equipment that allows one to stay home safely), medications related to the hospice diagnosis, and bereavement support for family for a year following the death of their loved one. It is unfortunate that less than 50% of Medicare beneficiaries actually access their hospice benefit and 75% of patients were enrolled in hospice for 79 days or less.

All hospices follow the same Medicare regulations, however just like any other business it is good practice to interview different providers to find the one that is the best fit for you and your family.

- Identify local hospices in your area
- Seek personal and professional opinions from people you trust
- Is the hospice provider accredited by the Joint Commission or

Community Health Accreditation Program (CHAP). Hospices that are accredited have met rigorous quality standards, demonstrating a commitment to patient-centered care.

- Review Medicare.gov
- Check online reviews and social media
- Ask questions about frequency and length of visits, how pain and symptoms are managed and what alternative therapies they offer 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. All hospices will provide an information meeting at no charge for individuals and their families to learn more about the hospice benefit and determine if they qualify for services.



Home Health, Rehab & Nursing Services

Continued from page 18

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

See page 14 for more information **45 Baribeu Dr., Brunswick** **207-729-6782** **www.chanshomehealth.com**

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

Hospice Care

Affinity Care of Maine 1 Runway Rd., South Portland **207-345-6669**

See Page Outside Back Cover for more information

www.affinityhealthmanagement.com

Androscoggin Home Care and Hospice	15 Strawberry Ave., Lewiston	207-777-7740	www.androscoggin.org
Beacon Hospice Care, an Amedisys Company	52 Atlantic Place, South Portland	207-772-0929	www.amedisys.com

CHANS Home Health & Hospice

See page 14 for more information **45 Baribeu Dr., Brunswick** **207-729-6782** **www.chanshomehealth.com**

Compassus Hospice	163 US Route 1, Scarborough	207-613-8125	www.compassus.com
Gentiva Hospice	53 Baxter Blvd., Portland	207-245-1648	www.gentivahs.com
Gosnell Memorial Hospice House	11 Hunnewell Rd., Scarborough	207-771-4770	www.hospiceofsouthernmaine.org
Hospice of Southern Maine	390 Route One, Scarborough	207-289-3640	www.hospiceofsouthernmaine.org
MaineHealth Care At Home	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 Road, Suite 1, South Portland	800-757-3326	www.northernlight.org

From Companion Care to Dementia Support: Understanding the Levels of Home Care

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



As we age, our needs change — sometimes slowly, sometimes all at once. For many older adults, staying at home is the top priority. But families often wonder: What kind of help is available? Understanding the levels of home care can make all the difference in choosing the right support at the right time.

Companion Care

This is often the first step into home care. A companion assists with everyday activities that keep life running smoothly, such as errands, conversation, and social connection. For seniors who feel isolated or just need an extra

set of hands, companion care can help preserve independence and bring peace of mind to families.

Housekeeping Support

A tidy home is about more than appearances — it's about safety and comfort. Home care often includes light housekeeping such as laundry, vacuuming, and organizing, which can reduce fall risks and create a healthier environment. These tasks may seem small, but they make a big difference in daily quality of life.

Meal Planning and Preparation

Nutrition is key to health, but cooking can become tiring or unsafe. Caregivers can assist with grocery shopping, meal planning, and preparation. From creating balanced menus to ensuring meals meet dietary needs, this support helps seniors stay nourished and enjoy food without the stress of doing it all themselves.

Personal Care

When daily tasks like bathing, dressing, or mobility become more challenging, caregivers provide hands-on support. Caregivers are trained to assist respectfully, promoting dignity while helping older adults stay safe and comfortable in their own homes.

Post-Hospital and Surgery Recovery

Returning home after a hospital stay or surgery can be overwhelming. Home care offers short-term recovery support — assisting with mobility, medication reminders, and safe transportation to follow-up appointments. Having help during this transition reduces risks of re-hospitalization and promotes a smoother recovery.

Transportation and Outings

Getting out of the house is vital for both physical and emotional well-being. Caregivers can provide safe transportation to medical appointments, grocery stores, or community events. Just as importantly, they can accompany seniors on fun outings like a trip to the farmers market, a favorite restaurant, or a scenic drive, and help clients stay engaged with the world around them.

Respite Care

Family caregivers are the backbone of support for many older Mainers, but even the most dedicated loved one needs a break. Respite care provides short-term relief, whether for a few hours a week or a longer stretch during vacations or medical needs. It's a proactive way to prevent caregiver burnout and ensure everyone can thrive.

Specialized Dementia Support

For those living with Alzheimer's disease or other forms of dementia, specialized home care offers safety and understanding. Caregivers receive training in memory care, communication techniques, and behavior manage-

ment to create calm, meaningful daily routines. This level of care not only supports the individual but also eases the emotional toll on families.

Support in Long-Term Care Facilities

Even when a loved one transitions to an assisted living facility or a nursing home, families may choose additional caregiving support. Private caregivers can provide one-on-one attention, companionship, and continuity of care that complements facility staff.

End-of-Life Support

When a loved one is nearing the end of life, home care can work hand-in-hand with hospice to provide comfort and dignity at home. Caregivers assist with personal care, prepare meals, and offer companionship, giving families more time to simply be together during this special stage of life.

Matching Care to Changing Needs

Care needs are rarely static. What begins as companionship may eventually include personal care, dementia care, or end-of-life assistance. The key is flexibility: finding a care provider who can adapt as needs evolve. Regular check-ins, open communication, and early planning help families avoid crisis-driven decisions.

Home care is not "one-size-fits-all". By understanding the range of services available, from companionship to specialized support, seniors and their families can feel confident that help exists for every stage of the journey.



Compass

CONCIERGE AND COMPANIONS

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

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

Quality Home Care You Can Trust



(207) 415-8990

info@compassconciergeandcompanions.com
compassconciergeandcompanions.com

Geriatric Care Management & Senior Advisors

Aging Excellence/Seniors On the Go

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

<i>See Page 28 for more information</i>	Cumberland	207-558-1234	www.happyathomeseniors.com
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Oasis Senior Advisors	York	207-994-9558	www.oasisseioradvisors.com
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Paula Banks Consulting & Care Management

<i>See page 26 for more information</i>	102 Tandberg Trail, Windham	207-329-9080	www.paulabanksconsulting.com
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Senior Planning Advisors LLC

<i>See page 23 for more information</i>	South Portland	207-799-0758	www.seniorplan.net
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Funeral and Cremation Services

A.T. Hutchins Funeral and Cremation Services

	660 Brighton Avenue, Portland	207-878-3246	www.athutchins.org
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Advantage Funeral & Cremation Services

	999 Forest Ave., Suite 1, Portland	207-899-4605	www.advantageportland.com
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Conroy Tully Walker

<i>See Page 35 for More Information</i>	172 State St., Portland	207-773-6511	www.conroytullywalker.com
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Dennett Craig and Pate Funeral Home

	365 Main St., Saco	207-282-0562	www.dcpate.com
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Hobbs Funeral Homes	230 Cottage Road, South Portland	207-799-4472	www.hobbsfuneralhome.com
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Hope Memorial Chapel - Funeral Home and Cremation Service

	480 Elm St., Biddeford	207-282-6300	www.hopememorial.com
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Jones, Rich & Barnes Funeral Home

<i>See Page 32 for More Information</i>	199 Woodford St., Portland	207-332-3039	www.dignitymemorial.com
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Lucas & Eaton Funeral Home	91 Long Sands Rd., York	207-363-3531	www.lucaseatonfuneralhome.com
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Maine Cremation Care	471 Deering Ave., Portland	207-749-0094	www.maineecremationcare.com
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Continued on page 25

Benefits of Working with an Aging Specialist

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



Have you planned for your aging journey? Economic and political uncertainty leading to rising costs of all senior care resources makes it essential to plan in advance for your later life years.

The demographic shift of the baby boomer generation, increased life expectancy, and the decline of defined benefit pensions paid by employers can lead to substantial financial challenges

in retirement years. Workforce shortages of caregivers in nursing homes, assisted living communities and home health care agencies can increase both the wait time for and cost of services. These factors combine to necessitate advance planning.

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.

Essentially an Aging Specialist is an advocate to 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:

- 1. 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.
- 2. 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.
- 3. Communication:** Letting your wishes be known about both long-term care and end-of-life will take the burden off 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 as well as your financial advisor. If you have long term care insurance, your Aging Specialist will work with your insurance agent and the insurance company to initiate claims and maximize your benefits.

Resource Assistance may include:

- Housing Alternatives
- Selecting the right Home Health Care Agency

- Obtaining Local Resources for Caregivers Living at a Distance
- Caregiver Support
- Respite Care
- Adult Day Programs
- Community Based Services

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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Want to Turn Overwhelmed into Overjoyed when Moving? Let a Certified Senior Housing Professional Help You!

By Rachel Davis, CSHP, Broker, MSW

Legacy Living Real Estate part of Pine Tree Realty of Maine ■ 207-329-5864



For many older adults, the idea of moving after decades in the same home can feel overwhelming.

A lifetime of memories, belongings, and routines are tied to the place they have called home. When it's time to think about downsizing, relocating, or transitioning into housing that better suits changing needs, the process can seem daunting. That is where a Certified Senior Housing Professional (CSHP) comes in.

A CSHP is a real estate professional who has completed specialized training in serving the unique needs of mature homeowners. Unlike a traditional real estate agent who primarily focuses on buying and selling property, a CSHP takes a holistic approach to the transition process. This means they understand that a move later in life is not just about changing houses—it's about honoring a lifetime of memories, reducing stress, and creating a plan that prioritizes the well-being of the individual.

Certified Senior Housing Professionals are trained to listen with compassion and guide older adults through every stage of the decision-making journey. They can help homeowners explore all of their options, whether that means staying in their current home safely with modifications, moving to a smaller home, or transitioning to a senior living community. They also connect clients with

trusted resources such as downsizing experts, estate planners, movers, and aging-in-place specialists, ensuring that no detail is overlooked.

The benefit of working with a CSHP is peace of mind. Seniors and their families gain an advocate who is not only skilled in real estate but also sensitive to the emotional and practical challenges of making a late-life transition. Instead of feeling rushed or pressured, older adults are supported with patience, understanding, and resources tailored to their unique circumstances.

For lifelong homeowners, the support of a Certified Senior Housing Professional can make all the difference. Many people want to simplify their lifestyle, reduce the responsibilities of homeownership, or move closer to family, but don't know where to begin. A CSHP provides the knowledge, resources, and step-by-step guidance to turn an overwhelming process into a smooth transition.

At its core, the role of a CSHP is to empower older adults to make housing decisions with confidence and dignity. Whether the next chapter includes a smaller home, a maintenance-free condo, or a vibrant senior living community, the right guidance ensures the journey is thoughtful, well-planned, and focused on the needs of the homeowner.

For those considering a transition, partnering with a Certified Senior Housing Professional isn't just about changing a house. It's about creating peace of mind, maintaining independence, and ensuring that home continues to be a place of comfort and security for years to come.



Lifestyle & Wellbeing

Continued from page 22

Melissa Mullen

See page 29 for more information 76 Tandberg Trail, Windham 207-329-5864 www.legacylivingre.net

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 Rd., Freeport 207-865-9600 www.ymcaofsouthernmaine.org

YMCA of Southern Maine - Northern York County

3 Pomerleau Street, Biddeford 207-283-0100 www.ymcaofsouthernmaine.org

Real Estate/Moving Assistance

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

75 Pinetree Industrial Park, Portland 617-634-9404 www.acmoving.com

Caring Transitions of Coastal Maine

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

Continued on page 32



Guiding Homeowners Through Life's Next Chapter

As a Certified Senior Housing Professional (CSHP), I specialize in helping long-time homeowners navigate the unique challenges that come with downsizing, relocating, or transitioning to a new living environment. My role goes far beyond selling a house. I provide a thoughtful, step-by-step approach designed to reduce stress and simplify the process.

Here's how I can help:

- **Personalized Guidance:** Every family's situation is unique. I take time to understand your goals, needs, and timeline before creating a plan that feels right for you.
- **Trusted Resources:** From movers and downsizing experts to estate sale professionals and senior living communities, I connect you with a network of trusted partners who can make the transition smoother.
- **Simplified Planning:** Sorting through a lifetime of belongings can be daunting. I help you prioritize, organize, and make decisions so you can focus on what matters most.
- **Compassionate Support:** I recognize that this is not just a real estate transaction — it's a life transition. My background in social work has given me a strong foundation in listening, problem-solving, and supporting people during times of change.

If you or a loved one is considering a move, I'd be honored to guide you through the process with care, expertise, and respect.



Rachel Davis

Certified Senior Housing Professional
Broker | MSW

207-329-5864 | LegacyLivingRE.net | LegacyLivingRE@gmail.com



Reflections on 20 Years in Geriatric Care Management

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



As I was preparing to write this article, it struck me that this month Paula Banks Consulting, LLC (Geriatric Care Management/Life Care Experts) is celebrating its 20th anniversary. Time truly flies!

There's a popular saying: *"If you love your work, you'll never work a day in your life."* I know this refers to the idea that if you love your job, it doesn't feel like work. I'd adjust that sentiment slightly, because while I have worked very hard for many years, I've also been fortunate

to find immense joy and fulfillment in my career as a social worker and geriatric care manager. It has become both my purpose and my passion. The clients, families, caregivers, colleagues, and providers I've

worked with over the years have enriched my life in ways I never could have imagined.

I also recognize how much effort has gone into gaining the education, experience, and wisdom necessary to guide clients and families through short and long-term care planning. It has been a demanding but deeply rewarding journey. That's not to say the work isn't difficult, because it is. Supporting older adults can take a real toll on the heart. Clients move, die, face legal struggles, or suffer from loneliness, often without the support of family or an advocate. At times, we witness abuse or neglect. Still, those of us who do this work consider it a privilege to assist older adults at some of the most vulnerable moments in their lives.

For a care management business to thrive for 20 years requires many things, the most important being collaboration. None of us who work with older adults can succeed without a strong network of professionals to rely on. In my world, that includes elder law attorneys, geriatricians, physical, occupational, and speech therapists, home care agencies, trust officers, wealth managers, skilled home health providers, and care communities. I've been fortunate to work with some of the very best, many of whom have become lifelong friends built on mutual respect for the work we share.

Of course, not everyone can afford a private care manager or senior advisor, as these services are typically private pay. That's why it's important to highlight some excellent resources available to everyone:

■ **usaging.org:** Supports and represents the national network of Area Agencies on Aging, which provide extensive resources to help people age safely at home. This site can connect you with the nearest Area Agency on Aging.

■ **alz.org:** The Alzheimer's Association has been invaluable to my clients, staff, and me over the years. Roughly 80% of my clientele has some level of cognitive decline, many with a dementia diagnosis. The resources and education offered to individuals, families, and caregivers are incomparable. They also operate a free 24/7 Helpline at 800-272-3900, a service I have personally found incredibly helpful.

■ **benefitscheckup.org:** A program of the National Council on Aging that connects older adults with benefits and programs to help cover daily expenses, support health, and promote independence. I've seen clients and families uncover resources they didn't know existed, sometimes saving or gaining \$300 to \$1,000 per month.

And finally, sometimes professional help is the right solution. A care manager or life care expert can cut through red tape, identify options quickly, and connect families with the right resources. Even a one or two-hour consultation can save significant time, money, and stress. To find a professional near you, visit aginglifecare.org.

Wishing you all the best, and here's to another 20 years! ■

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



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

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paulabanksconsulting.com

From Home to What's Next: A Smoother Transition for Maine's Older Adults with a Senior Real Estate Specialist

By Dan Fahey and Jules Radjavitch, Owners,
Transition Real Estate Solutions ■ 207-632-6265 | 207-450-5631



For many older adults, the decision to downsize or move into senior living is a major life change. It often comes with mixed emotions, practical challenges, and a lot of uncertainty. This isn't just about moving from one place to another. It's about leaving behind decades of memories, adjusting to a new environment, and making countless decisions that can feel overwhelming.

The reasons for this change vary. It might be due to health concerns, the loss of a spouse, or simply wanting a lifestyle that's easier to manage. No matter the reason, the process can feel daunting. Sorting through a lifetime of belongings is emotional and exhausting. On top of that, there are so many logistics to handle: preparing a home for sale, understanding legal and financial questions, coordinating the move, and choosing the right senior living option. It's easy to see why so many families feel unsure of where to start.

That's where working with a Seniors Real Estate Specialist® (SRES) can make all the difference. An SRES® is a real estate professional with advanced training in serving clients age 50 and older. Beyond traditional real estate, SRES® designees understand the financial and legal considerations that often accompany a later-life move, such as retirement income, pensions, reverse mortgages, tax implications, and estate planning. They combine this financial awareness with real estate expertise to help families prepare and sell longtime homes while exploring new living options that support independence and lifestyle goals.

With an SRES®, older adults and their families can feel confident navigating both the market side of selling a home and the financial decisions tied to a transition. Whether it's pricing and marketing a property, walking through complex paper-

work, or helping identify housing that better fits current needs, an SRES® provides clear, practical guidance.

Most importantly, a Seniors Real Estate Specialist® brings peace of mind. Families can rely on a knowledgeable professional who understands the unique financial, legal, and real estate challenges of this stage of life, and who is committed to helping families make wise, well-informed decisions.

Because this isn't just a move. It's a chance to protect independence, make smart financial choices, and ensure that "home" continues to be a place of comfort and security. And with the right support, no one has to go through it alone.

To learn more, visit www.sres.realtor/find-an-sres/

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**DAN FAHEY
JULES RADJAVITCH**

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for Life's Next Stage*



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63 Federal St., Ste. 3, Portland, ME 04101

Caregiving for a Loved One with Dementia

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

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

Aging Life Care Professional® / Dementia Connection Specialist Certified Trainer



Over 7 million individuals in the United States are living with Alzheimer's disease and other forms of dementia. Nearly 12 million people provide unpaid care for their loved ones, who often remain at home even in the advanced stages of the disease. Providing care for someone with dementia is complex and demanding, with ever-evolving needs. While deeply rewarding, caregivers frequently face burnout, health issues, and significant emotional, physical, and financial bur-

dens. It is crucial to acknowledge that dementia care encompasses supporting both the individual with dementia and the caregiver.

Importance of Education for Caregivers

A vital step for caregivers is to pursue education and training related to dementia. Understanding the disease progression is fundamental. Building a "toolbox" of practical daily strategies enhances caregiver confidence and competence. Reputable resources include the Alzheimer's Association, Southern Maine Agency on Aging, and the Dementia Connection Institute. There are flexible options available that include virtual online training or individual consultation sessions to accommodate busy schedules.

Effective Communication Strategies

Communication with individuals living with dementia is best approached through their five senses, as these become primary means of navigating their world. The Dementia Connection Model© emphasizes creating positive sensory stimuli to foster positive feelings, memories, and responses. Therefore, when communicating, ensure you have a smile on your face. Look at them at eye level (visual stimulation), speak calmly and in short sentences (auditory), present a hand to hold (tactile), offer their favorite beverage or snack (gustatory), and diffuse calming essential oils like lavender in the room (olfactory). And there is your toolbox for communicating!

Creating a Dementia-Friendly Home Environment

Modifying the home environment can promote independence and safety for individuals with dementia. Consider sensory-based design elements such as light blue walls, plain flooring with minimal design, engaging and safe activities of interest readily available (books, art supplies, photo albums), bold color plates when dining, simple signs with lime green background, and contrasting toilet seats in the bathroom. Implementing safety measures like securing hazardous items, installing outdoor cameras, and utilizing GPS tracking systems are also recommended.

Ongoing Support and Self-Care for Caregivers

Caregivers should continuously seek education and incorporate non-pharmacological tools into their care approach, adapting as the disease progresses. Understanding the loved one's condition is essential for a successful caregiving journey. Additionally, it is imperative for caregivers to consider respite care and prioritize self-care to safeguard their own health and well-being.

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The Importance of Capturing Family Memories

By Melissa Mullen, Owner

Melissa Mullen Photography ■ info@melissamullen.com

Life moves quickly, and the moments that feel ordinary today often become the treasures we cherish most tomorrow. For many families, photographs, stories, and keepsakes serve as bridges across generations, connecting us to those we love long after they're gone.

Capturing family memories is more than simply documenting birthdays or holidays. It's about preserving the everyday moments that reflect who we are and how we live. A candid laugh at the dinner table, a shared walk in the park, or even a quiet afternoon spent together—these are the memories that tell the true story of a family.

For older generations, sharing these moments becomes a legacy. Grandparents and parents have rich histories, filled with experiences, traditions, and lessons learned. When we record these stories, whether through photographs, written words, or even short audio or video clips, we create a gift for future generations. Children and grandchildren gain not only the memory of a person, but also an understanding of where they come from.

Technology has made it easier than ever to preserve memories. Digital cameras and smartphones allow families to document daily life with just a click. Many families also choose to print photo albums, create memory boxes, or even craft "life story" books filled with both images and anecdotes. These tangible items become heirlooms - something to hold in our hands when we miss someone we love.

But capturing memories doesn't always mean elaborate projects. Sometimes, it's as simple as asking questions and writing down the answers. Elders can share favorite recipes, stories about growing up, or reflections on how the world has changed. These personal details provide texture and depth that no photograph alone can convey.

The act of remembering itself also carries great value. Looking through family photographs or listening to old stories often sparks joy, strengthens bonds, and reinforces a sense of belonging. For seniors especially, reminiscing can be a powerful way to reflect on a life well lived and to pass on wisdom in a meaningful way.

As time moves forward, we are reminded that our loved ones will not always be with us. The photographs, journals, and shared stories we create today ensure that their love, laughter, and presence live on in the hearts of future generations. Capturing family memories is not just about holding onto the past - it's about giving the gift of connection, understanding, and love to those who will carry the family story forward.

Capturing family memories is more than simply documenting birthdays or holidays. It's about preserving the everyday moments that reflect who we are and how we live.

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that last for generations





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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.

ALZHEIMER'S  ASSOCIATION®

800.272.3900 | alz.org



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 help pass landmark legislation such as the National Alzheimer's Project Act, which mandated the creation of a national plan to fight Alzheimer's and coordinates efforts to prevent and effectively treat the disease by 2025.
- In government fiscal year 2022, Alzheimer's and dementia research funding at the National Institutes of Health (NIH) will be more than \$3.5 billion annually. The Alzheimer's Association, AIM and our advocates have driven bipartisan support for this rapid increase.
- We fight to protect people living with Alzheimer's and dementia. The Alzheimer's Association, AIM and our advocates championed the Promoting Alzheimer's Awareness to Prevent Elder Abuse Act, which requires the Department of Justice (DOJ) to develop training materials for professionals who encounter and support individuals living with Alzheimer's and dementia.

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

Real Estate/Moving Assistance

Continued from page 25

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

<i>See page 25 for more information</i>	76 Tandberg Trail, Windham	207-329-5864	www.legacylivingre.net
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OrganizeME!	Portland	207-318-5905	www.organizemaine.com
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SimplySized Home	72 Balsam Ln., Yarmouth	207-358-0046	www.simplysizedhome.com
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Transitions Real Estate Solutions

<i>See page 27 for more information</i>	63 Federal St., Ste 3, Portland	207-450-5631	transitionrealestatesolutions.com
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Mobility and Durable Medical Equipment

Alpha One Disability and Aging Solutions	Portland	800-640-7200	www.alphaonenow.org
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Bedard Pharmacy and Medical Supplies	359 Minot Avenue, Auburn	207-784-3700	www.mybedard.com
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Continued on page 35

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A Gift of Peace: Why Preplanning Your Funeral Matters

By Kennedy Shields, Pre-Arrangement Advisor
Jones, Rich & Barnes Funeral Home ■ 207-332-3039



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!



How to Choose a Funeral or Cremation Provider

By The Conroy Tully Walker Funeral Homes

Portland | 207-773-6511 ■ South Portland | 207-773-6511 ■ Sanford/Springvale | 207-324-4104

When a loved one dies, families are faced with both grief and a long list of decisions. From writing an obituary and selecting flowers to arranging the service itself, the process can feel overwhelming. Choosing the right funeral home can help lighten this burden. Here are six important things to keep in mind.

1. Services Offered

A funeral home that provides a wide range of services can simplify the planning process. Common options include burial or cremation, visitation, obituary assistance, floral arrangements, printed programs, and transportation. Many now provide audio-visual support for photo tributes, video presentations, or personalized music.

Some modern facilities are designed as comprehensive funeral and memorial event centers. These spaces often include flexible rooms for traditional funerals, celebrations of life, or intimate gatherings, along with dedicated reception areas built for food and gatherings—not just old chapels converted into banquet rooms. A single location that offers both services and reception space, with amenities such as on-site catering, outdoor gathering areas, or livestreaming technology, can ease stress, save time, reduce expenses, and help families remain together during an important day.

2. Reputation

Trust is essential. Ask friends or clergy for recommendations and review online feedback. A strong reputation often reflects three things: caring staff, transparent costs, and clear communication. A good funeral home should provide a straightforward cost estimate and be available to answer questions every step of the way.

3. Family Owned vs. Corporately Owned

When choosing a provider, it helps to understand the difference between local family-owned and nationally corporately owned funeral homes. Family-owned firms often provide a more personal touch, with deep community roots. They are also often more reasonably priced, since decision-making is local rather than corporate. Corporately owned homes may offer broader resources and standardized processes, which some families find reassuring. Knowing these differences can guide you toward the provider that best reflects your values and expectations.

4. Location and Accessibility

Convenience matters, both for planning and for guests. Consider how close the funeral home is to family and friends, the availability of parking, and whether the building is designed with accessibility in mind for older attendees. If cremation is chosen, it is worth asking whether the facility is flexible in its offerings or oriented only toward traditional services. Modern spaces are increasingly designed with comfort and family gatherings in mind — with welcoming entrances, ample parking, and the ability to support both in-person and virtual participation.

5. Staff and Facilities

The people you work with shape your experience. From the first phone call, pay attention to how staff treat you. Empathy, patience, and professionalism are essential. Experienced teams will also quietly manage important behind-the-scenes details such as flowers, paperwork,

veterans' benefits, and life insurance claims.

It is also worth asking about the facility itself. Some funeral homes include dedicated reception areas designed for gatherings with food and beverage, rather than repurposed chapels. Just as important, inquire about the care center — where and how your loved one will be looked after prior to services. A state-of-the-art, on-site care center ensures the dignified preparation of loved ones without leaving the building. Ask the funeral home for a photographic or video tour of the care center so you can be assured it meets your standards. The care center should be clean, organized, and clinical but still respectful.

6. Grief Resources and Aftercare

Support should not end once the service concludes. Many funeral homes connect families with grief support groups, counseling resources, or remembrance events. Some also provide checklists, legal guidance, or ongoing follow-up to assist with paperwork and next steps.

Other Considerations

Many families also find peace of mind by preplanning, which locks in costs at today's rates and spares loved ones from having to make stressful decisions later. It's also worth asking whether the funeral home has experience serving families of different faith traditions, cultural customs, or non-religious celebrations, so that services can be as personal and inclusive as possible. And finally, trust your instincts when you visit: does the space feel welcoming, comfortable, and thoughtfully designed? First impressions often reveal a lot about how a funeral home cares for families.

Final Thoughts

Every family is unique, and every farewell should be too. By considering services, reputation, values, location, staff, and aftercare, you can choose a funeral home that combines compassion with modern convenience — helping your family create a meaningful tribute while finding a supportive path toward healing.

Questions to Ask a Funeral Home

- Do you have space for both a service and a reception?
- Can catering or refreshments be arranged on-site?
- Is there ample parking and easy accessibility for guests?
- Are you family owned or owned by an out-of-state corporation?
- Will I receive a clear cost estimate before making decisions?
- Do you provide resources to support families following services?
- What options exist for virtual participation if guests cannot attend?
- How are loved ones cared for on-site before the service?

Mobility and Durable Medical Equipment

Continued from page 32

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



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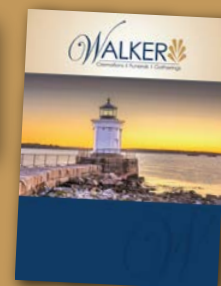
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The Elder Law Team



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

- Estate and Tax Planning
- Asset Protection
- MaineCare and Public Benefits
- Special Needs Trusts and Asset Protection Trusts
- Probate, Wills and Power of Attorney
- Planning for Incapacity
- Guardianships & Conservatorships

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MAINECARE MYTHS — Busted!

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

MaineCare is a benefits program that helps pay for long term care. Long term care involves a range of services and supports to help people who can no longer take care of themselves independently. It can range from in home care to care in assisted living facilities and nursing homes. There are many ways to pay for long term care. Some people pay out-of-pocket. Some people have long term care insurance through a job or that they purchased independently. Some Veterans have long term care benefits from the VA. For many Mainers, MaineCare steps in to help. MaineCare and Medicare sound alike, but are not the same program! Medicare is the federal health insurance program for individuals 65 and over. MaineCare is Maine's Medicaid program which often covers things that Medicare does not—like long term care. MaineCare is a really good option for many people, but it is often misunderstood. We at Lanman Rayne Nelson Reade want to address some of the MaineCare myths we see most often and set the record straight to help you make smart choices about your options.

MYTH 1: MaineCare is only for people with very little money.

FACT: MaineCare helps a wide variety of Mainers with their long term care needs.

Although MaineCare has income and asset limits, not all income and assets are counted for MaineCare qualification and the MaineCare eligibility rules provide ample opportunities for redistributing an applicant's assets to help them qualify for benefits while at the same time preserving some or all those assets. If you think that you have too much money to qualify for MaineCare benefits, but not enough money to pay for care out-of-pocket, there are things attorneys can do to help, regardless of whether you or your loved one needs MaineCare now or whether you are just planning for the future.

MYTH 2: Married people should get divorced so they can qualify for MaineCare.

FACT: MaineCare has some benefits that only apply to married couples.

You may be surprised to find that being married can be beneficial not only for preserving your assets but for helping your partner qualify—while staying married! For example, transfers of money and property between spouses can be protected and a qualified and experienced attorney can help you manage this to make sure both of you have the care and the money you need.

MYTH 3: I'm afraid to get MaineCare because the state will take my home.

FACT: The state cannot take your home while you or your spouse are still alive.

Aside from the fact that the state cannot take your home while you or your spouse are still alive, there are legal options to protect your home's value from estate recovery even after you pass away, but these protections require proper planning and documentation. Discussing this with a qualified and experienced attorney is your best way to make sure you're protecting yourself and your loved ones as you explore your options with MaineCare.

MYTH 4: You should give your money and property to your children now so you can qualify for MaineCare.

FACT: Giving money and property away can actually count against you when you apply for MaineCare.

When you apply for MaineCare, they will "look back" on anything you've given away during that time. When you give things away, those gifts may be a disqualifying transfer and the penalty will affect your ability to qualify for MaineCare. However, there are ways to reduce any penalties you may incur. Additionally, if you transfer money and property now, you and your family might miss out on significant tax benefits. Always talk with a qualified and experienced attorney before starting to give significant gifts.

MYTH 5: Yes, but I can still give \$19,000 a year to each of my children.

FACT: The \$19,000 limit applies to taxable estates, which is a separate issue from MaineCare eligibility.

Although the IRS has a threshold of \$19,000 a year to any person without reporting the gift, the MaineCare threshold for reportable gifts is much lower (\$500 in any quarter). Although not all gifts to children will count against you, especially if they are disabled or have special needs, it is always important to talk to a qualified and experienced attorney to make sure you are making choice that help you towards your goals.

In conclusion, MaineCare has options that allow for both advanced planning and crisis planning. Each of the tools MaineCare allows must be mindfully implemented and documented to make sure they help you achieve your goals for long term care. While this article is a brief introduction, think of it as a jumping off point for when you go talk to an experienced and qualified attorney who can help you make a comprehensive plan.



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Estate Planning: A Brief Overview

By Katherine Audet

Brennan & Rogers, PLLC ■ 207-361-4680



Estate planning is traditionally thought of as the process of determining what happens after death, but there is much more to estate planning than “What happens to my assets when I die?” It can also include lifetime planning for disability or incapacity, pre-crisis planning, and crisis planning.

Planning for After Death

One of the major components of estate planning is deciding on and prioritizing your goals. Common goals include avoiding probate, protecting assets, tax planning, and special needs planning. Choosing which goals are the most important can be challenging, and prioritizing goals often involves balancing the pros and cons of various strategies or waiting for more information to become available in the future. The types of estate planning documents or tools needed to create a comprehensive plan are primarily dependent on what the client is looking to accomplish. Common types are:

- **Wills** — A Last Will and Testament is a document that directs assets held in the decedent’s sole name. Wills can be complex or simple, but regardless of their complexity, they must be probated through the appropriate court in order for the assets to pass to the intended recipients (also known as devisees). A will doesn’t offer any privacy, as it becomes a public record upon filing. Nevertheless, a will is much preferable to intestacy (dying without a will or other document that directs assets).
- **Trusts** — A trust is a legal arrangement among three parties: the creator of the trust (Settlor), the legal owner of the trust assets (the Trustee), and the person or people entitled to distributions from the trust (the beneficiary). There are many different types of trusts, but all trusts fall into one of two general categories: revocable and irrevocable. Revocable trusts provide flexibility to the Settlor by allowing the Settlor to modify the document throughout their life as changes in their family structure, health, finances, and goals occur. Irrevocable trusts do not offer the same flexibility and are often employed in more complex asset protection or estate tax planning strategies. Although different types of trusts are used for different purposes, one of the most well-known benefits of a trust-based plan is the avoidance of probate. All assets that are transferred to the trust during the Settlor’s lifetime or after death by way of a beneficiary designation don’t pass through probate. Trusts are also private arrangements and can be more suitable in some situations than a will, the terms of which are public.
- **Joint Ownership** — Assets owned jointly with rights of survivorship avoid probate because, upon the death of one owner, the other owner automatically becomes the sole owner of the asset. Joint ownership is not limited to spouses and can include more than two people. The provisions of a will or trust relative to property owned jointly will be irrelevant, as neither document would control; joint ownership takes precedence over any other estate planning document in place.
- **Beneficiary designations/Transfer on Death (TOD)/Payable on Death (POD)** — Beneficiary designations allow the owner of an asset to name the person or people the asset passes to upon their

death. These designations are commonly used for assets such as life insurance or Individual Retirement Accounts (IRAs) and serve as a valuable tool for probate avoidance.

Planning for When You Are Still Alive

Estate planning gives you the opportunity to designate who will make decisions for you if you are no longer able to do so on your own. If you were to become incapacitated, who would manage and pay your monthly bills or file your taxes? Who would be able to become your medical advocate and make essential care decisions if you were incapacitated and/or unable to communicate effectively? If you do not designate an agent to act in your stead, the court would have to appoint an appropriate person to serve in these roles, or, if no individual is willing to assume these responsibilities, the State of Maine Department of Health and Human Services can get involved in your care. These arrangements are known as Guardianships and Conservatorships, and the court proceeding can be a time-intensive and expensive process. It is much better to plan ahead and keep things easy and straightforward for your family. You can do so by putting in place two documents:

- **Durable Financial Power of Attorney** — A financial power of attorney is a document that creates a principal-agent relationship between the parties. It gives the designated agent financial and legal powers; essentially, the agent acts as a substitute for the principal in all their financial and legal affairs. This is important as it gives the agent the ability to sign checks on the principal’s behalf, access accounts, or, in some circumstances, sell real property after the principal is unable to remain in their home safely.
- **Advance Health Care Directive** — An advance health care directive allows the principal to designate a health care agent to make medical decisions on their behalf. It also contains provisions outlining wishes for end-of-life care (commonly referred to as a “living will”), provides preferences regarding organ donation, and details burial instructions.

Conclusion

As you can see, estate planning isn’t just about writing a will- it actually encompasses a wide range of critical decisions and a variety of legal and financial strategies. It is a comprehensive approach to making sure your wishes are respected and that you and your loved ones are protected. Effective estate planning helps safeguard both personal and financial interests while providing clarity and peace of mind. Key takeaways are:

- ▶ **Don’t procrastinate**
- ▶ **Planning takes time**
- ▶ **It’s a process**
- ▶ **Once you put together a plan, be prepared to align your assets to work in harmony with the plan**
- ▶ **Be prepared for things to change. Have a system in place to deal with these changes**

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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)

In the hope that I may help others, I pledge this gift to take effect upon my death. My wishes are indicated below.

I give:

☐ any needed organ/tissue or

☐ only the following organs/tissue:

Limitations or special wishes, if any:

Signed by the donor and the following two witnesses in the presence of each other:

Signature of Donor

Signature, witness #1

Signature, witness #2

Date signed

Donor's DOB

City

State

This is a legal document under the Uniform Anatomical Gift Act or similar laws

ALWAYS KEEP THIS CARD WITH YOU.

Test Your Estate Planning Savvy

By Barbara S. Schlichtman, Esq.

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

Test Your Estate Planning Savvy

1. Do you have a will or trust?
2. Do you have a financial and medical power of attorney?
3. Have you reviewed your documents in the past five years?
4. Have you reviewed beneficiary designations in the past two years?
5. Have you discussed “end-of-life” choices with your loved ones?

Give yourself 2 points for each question you answered “yes” and 1 extra credit for knowing where the originals are.

If you scored:

10-11 points — You are an estate planning rock star! Keep up the good work by keeping beneficiary designations and documents current.

6-8 points — This is still darn good. You can go next-level by giving your estate plan a bit more attention.

0-4 points — Going in the right direction by reading this article. Read further, and you will have an outline to begin organizing and planning.

instructed to follow the health care directive unless there’s a reason of conscience not to do so. Factors that could lead to physicians not relying on the directive would include the age of the document and disagreement among the loved ones about the end-of-life choices; therefore, conversations about end-of-life choices are very important.

Last Will and Testament

The will controls the distribution of assets that do not have a joint owner or a beneficiary. The will is also the document where you identify who you want to administer your estate. Using a will-based plan requires going through the probate court process. Having a will does not avoid probate. Having a trust avoids probate.

Trusts are a more sophisticated estate plan. If you are curious about a trust, then talk with an estate planning attorney. Trusts serve a number of purposes, and you need to identify whether one of the purposes benefits your family. Common reasons people use trusts are asset protection, special needs planning, estate tax planning, and to avoid probate.

Finally, it is a good practice to review your documents once a year. Regular planning and maintenance goes a long way in minimizing stress during an emotionally charged time, which makes it a true act of love for those who are left behind.

Aging is a journey that reveals our wisdom, values, and what truly matters. In the spirit of wabi-sabi, the Japanese philosophy that finds beauty in impermanence and imperfection, we can embrace aging not as loss, but as an opportunity to prepare with intention.

Just as a well-used object gains meaning over time, our lives gain clarity—and with that, the responsibility to ensure our wishes are known and honored. Estate planning allows you to shape your legacy, protect those you love, and bring peace of mind.

The basic documents that each adult should have are a financial power of attorney, medical power of attorney, and a last will and testament and/or trust. In addition to these documents, there should be a clear record of assets that identifies the ownership and whether there are joint owners or beneficiaries.

Financial Power of Attorney

The financial power of attorney is arguably the most helpful document because it authorizes someone to assist if an individual is unable to do so. Postponing the execution of a financial power of attorney is a strategic error. In the absence of this document, someone must go to court and be appointed as a conservator in order to manage finances, sell property, talk to the insurance company and so on. This court appointment takes time and money, including the requirement to prepare an annual accounting that must be submitted to the court and interested parties. Remember, the financial power of attorney authorizes the “agent” to transact business while the principal is alive. Once the principal dies, the power of attorney is no longer in effect.

Advance Health Care Directive

The health care directive is the document where you name the person who you want to make medical choices for you when you are no longer able. The form is the place to record your end-of-life wishes. Studies support that having a health care directive increases the likelihood of dying in the way you would choose. In the document, the physician is

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Health Insurance & Medicare Advising

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Maine Medicare Options Cumberland 207-370-0143 www.mainemedicareoptions.com

Southern Maine Area on Aging: State Health Insurance Program Counselors
207-396-6500 www.smaaa.org/resources/medicare

The Vachon Agency

See page 47 for more information Scarborough

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Estate & End-of-Life Planning Timeline

A Simple Checklist to Stay Prepared

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Immediately / As Soon As Possible

- ▶ **Create or Update Your Will.** Decide how your assets will be distributed and name an executor.
- ▶ **Assign Powers of Attorney.** Choose a trusted person for financial and healthcare decisions if you are unable.
- ▶ **Set Up Advance Directives.** Document your wishes for medical care (living will, health care proxy).
- ▶ **Review Beneficiary Designations.** Check retirement accounts, life insurance, and bank accounts to ensure they align with your wishes.



Every 1–3 Years

- ▶ **Review & Update Will.** Make changes if there are new assets, family changes (marriage, divorce, children, grandchildren), or updated wishes.
- ▶ **Confirm Powers of Attorney.** Ensure your chosen decision-makers are still appropriate and willing to serve.
- ▶ **Check Advance Directives.** Revisit your medical care preferences and update if your views or health change.
- ▶ **Reassess Beneficiaries.** Verify names, percentages, and that designations still reflect your intentions.

Major Life Events (Review Immediately)

- ▶ Marriage, divorce, or remarriage
- ▶ Birth or adoption of a child/grandchild
- ▶ Death of a spouse, child, or beneficiary
- ▶ Major financial changes (inheritance, property purchase, business sale)
- ▶ Serious illness or diagnosis

Retirement & Later Life (Ages 60+)

- ▶ **Medicaid & Long-Term Care Planning.** Meet with an elder law attorney to understand look-back periods, asset protection strategies, and care options.
- ▶ **Consolidate & Simplify Accounts.** Make finances easier to manage and track.
- ▶ **Communicate Plans with Family.** Share where documents are stored and your key wishes.

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Estate Planning and Asset Preservation:

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Financial Abuse of Older Adults

An Info Sheet on What You Need to Know & How to Protect Yourself

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What is Financial Abuse?

Financial abuse (also called financial exploitation) is a form of elder abuse. It happens when someone illegally or improperly uses an older adult's money, property, or assets for their own benefit.

Examples include: misusing checks or accounts, forging signatures, coercing changes to wills or deeds, misusing power of attorney, or pressuring an older adult to pay others' expenses.

Who Commits It?

- **Strangers:** phone, mail, or online scammers
- **Trusted individuals:** family members, caregivers, friends, or even professionals who misuse access

Warning Signs

- Unpaid bills despite adequate income
- Sudden changes to wills, POAs, or beneficiaries
- Unexplained withdrawals or missing valuables

- New "friends" or caregivers requesting money
- Isolation from other family or advisors

Why It's Hard to Spot

Often, the abuser is someone the older adult knows and depends on. Emotional ties, family conflict, or fear of losing support may keep victims silent. Cognitive decline, loneliness, and isolation also increases vulnerability.

What to Do if You Suspect Abuse

1. Talk first. Ask the older adult gently about what's happening.
2. Gather information. Keep notes and records of suspicious transactions.
3. Contact professionals:
 - Adult Protective Services (APS): eldercare.acl.gov
 - Law Enforcement: report theft or fraud
 - Banks/financial institutions: request a hold on suspicious activity
 - Elder Law Attorney: for asset protection and legal recourse

Prevention Tips

- Simplify finances and reduce the number of accounts
- Share account oversight with a trusted contact
- Draft POAs carefully (consider requiring co-signatures)
- Learn about common scams
- Have "just in case" conversations with family



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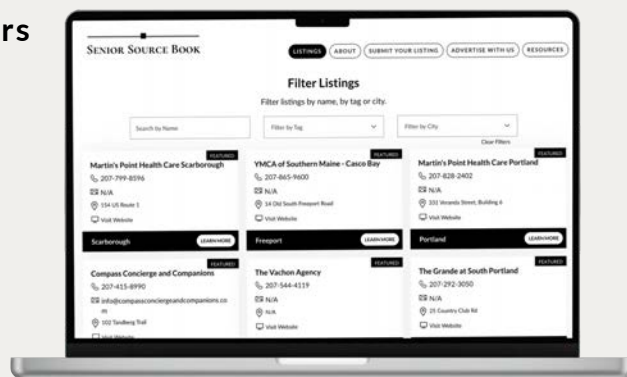
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Is it Important to Diversify My Investment Portfolio?

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



It's an expression we learned as children: "Don't put all of your eggs in one basket." Simple advice, but it can help with complex issues, including wealth management, retirement and estate planning, and asset management. It's also a principle that is wisely applied when considering the importance of investment diversification. Putting your entire net worth into an individual stock or asset class is not a smart investment risk, and that is

where diversifying becomes a crucial element in your wealth and

financial planning. It allows you to be an active participant in the market without worrying about picking a 'sure winner.'

Diversification aims to spread your investments around so that your exposure to any one type of asset is limited. This will help you feel more comfortable with the turbulent nature of markets. For senior investors, this is of paramount importance as any asset value erosion is harder to recoup if your investments are exposed to losses. By spreading your investments over various asset classes, you increase the likelihood that at least some of your investments will perform well even when others aren't.

Having a balance of higher-risk assets like stocks and lower-risk assets like bonds encourages a less risky portfolio. A diversified portfolio might include some of the following asset elements: stocks (domestic and/or international), bonds, real estate, short-term investments like money market funds or certificates of deposit (CDs), and perhaps alternative approaches like sector funds or commodities. True diversification means including assets that don't move in lockstep with one another, and always remember that a diversified portfolio needs regular maintenance.

Naturally, you may want to reduce the risk profile of your portfolio in the years leading up to retirement by allocating more of your portfolio to bonds and cash than when you were younger. Your asset allocation would be in line with reducing your exposure to higher-risk investments in favor of more conservative ones. In retirement, the majority of your portfolio would be in lower-risk, income-producing investments, but your portfolio should still be diversified!

Regardless of your goal or risk tolerance, a diversified portfolio is the sturdy base of any smart investment strategy. As another expression teaches us, "If you can't find the needle, buy the haystack." Diversification is fundamental to managing investment risk. While it may not guarantee profits or protect against all losses, a well-diversified portfolio can help you ride out market volatility and provide more consistent returns. It evens out the "highs" and "lows," makes your portfolio less vulnerable, and offers a broad range of opportunities.

Diversifying can help you sleep well. You won't have to stress about things like timing out the market as you'll have a variety of investment vehicles that lower risk by virtue of being spread around, limiting exposure to an underperforming security or sector.



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you write
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next chapter.

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Helpful Tips to Protect You and Your Medicare Coverage in 2026

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



Medicare is confusing to begin with. Adding to this confusion, disruptions caused by the Inflation Reduction Act of 2022 have led to many changes in Medicare Advantage Plans and Prescription Drug Plans. Additionally, Medicare Supplement (Medigap) plan premiums have spiked. These disruptions will continue in 2026, leaving many Medicare beneficiaries wondering what to do and who to turn to for help.

Here are some helpful tips to help you take control of your Medicare:

Know Your Enrollment Period

October 15th – December 7th is the Annual Enrollment Period (AEP) for Medicare Advantage Plans and Stand-Alone Prescription Drug Plans. During this period, review your current plan—you may change your plan and/or insurance carrier for coverage starting January 1, 2026.

If you have a Medicare Advantage Plan, check that your doctors and medical facilities will remain in-network, and ensure all your medications remain on the formulary.

Read Your Annual Notice of Change (ANOC)

Your ANOC comes from your current health insurance carrier and will be mailed or emailed to you (depending on your selected communication preferences) 2–4 weeks before AEP opens.

One of the biggest mistakes Medicare beneficiaries make is ignoring their ANOC. It often resembles a product manual—and we all know how easy those are to overlook!

Given the many changes in recent years, it's essential to adopt the habit of looking for and reading your ANOC carefully. If you can't find it, call the customer service number on the back of your insurance card and request one. Make this a "no excuses" practice.

Why This Matters

Failing to review your ANOC can be very costly, especially with Stand-Alone Prescription Drug Plans. In 2026, many Prescription Drug Plan holders may face significant premium increases and/or formulary changes. Remember: for Stand-Alone Prescription Drug Plans, the **ONLY** time you can change your plan is during AEP.

If you ignore your ANOC and your current plan is still being offered next year, it will automatically roll over for 2026. If it's

discontinued, it will end on 12/31/2025, and you won't be able to enroll in a new Prescription Drug Plan until the next AEP—potentially incurring Part D penalties.

Consider Working with a Licensed Medicare Agent

Don't want to navigate this alone? It costs nothing to work with a licensed Medicare agent. Maine offers many local agents who can assist you—not only with enrollment but also by staying in touch throughout the year.

Important: Medicare agents cannot call you first—you must contact them. If you receive an unsolicited call claiming to be from Medicare, hang up immediately. Avoid calling 1-800 numbers you see on TV or online. Always choose a trusted, local agent for personalized support.

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



Are you...

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

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

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 2024-2025 Senior Source Book. (All area codes are 207 unless otherwise noted.)

2-1-1 Health and Human Services Resources **2-1-1**

Administration on Aging **1-202-245-0230**

Adult Protective Services **1-800-624-8404**

Advocates for Medicare Patients **1-800-750-5353**

Alzheimer's Association **1-800-660-2871**

Alzheimer's Geriatric
Evaluation Services **1-800-930-2437**

Ambulance-Emergency **911**

American Assoc. of Homes and
Services for the Aging **1-202-783-2242**

American Cancer Society **1-800-ACS-2345**

American Diabetes Assoc. **1-800-342-2383**

American Heart Assoc. **1-800-242-8721**

American Lung Assoc. of Maine **1-800-499-5864**

American Parkinson's Disease Association
1-800-223-2732

Arthritis Foundation **1-800-639-6650**

Assisted Living Options **624-5250**

Brunswick Area Respite Care **729-7540**

Bureau of Elder & Adult Srvs **1-800-262-2232**
TTY 1-888-720-1925

Bureau of Insurance **1-800-300-5000**

Bureau of Taxation **624-7894**

Cancer Community Center **1-877-774-2200**

Catholic Charities of Maine **871-1161**

Credit Counseling Centers, Inc. **773-1411**

Community Counseling Center **874-1030**

Elderworks/Mental Illness

Day Program **Ext. 292**

Case Management **Ext. 294**

Project Gateway In-home Counseling **Ext. 289**

Consumer Credit Regulation **1-800-332-8529**

Cumberland County Denture Program
1-800-698-4959

Dept. of Human Services (Eye Care) **287-2674**

Dept. of Health & Human Services **822-2000**

Dept. of Veterans' Affairs **1-800-827-1000**
(TDD 1-800-829-4833)

Disability Rights Center **1-800-452-1948**

Division of Deafness **1-800-332-1003**

Elder Independence of Maine **1-888-234-3920**

Elder Outreach Network **443-0752**

Food Stamp Program **1-800-482-7520**

Foster Grandparent Program **773-0202**

Fuel Assistance Program **1-800-698-4959**

Guardianship & Conservatorship
1-800-624-8404

Health Insurance Counseling **1-800-750-5353**

Hearing Aid Bank of Maine **773-6121**

Independent Transportation Network **854-0505**

Jewish Community Center **772-1959**

Legal Services/Elderly Hotline **1-800-750-5353**

Lions Low Vision Service **774-6273**

Long-Term Care Ombudsman **1-800-499-0229**

SENIOR SOURCE BOOK

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

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