

Elmbrook Village at Bozrah/Norwich

An Everbrook Senior Living Community



Senior
LIFE
A GUIDE TO ASSISTED LIVING

**Bringing the Best Solutions
to Seniors in Later Life.**



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Welcome

BRINGING THE BEST SOLUTIONS TO SENIORS.

Elmbrook Village at Bozrah promotes an active, healthy lifestyle for our residents by offering both a variety of fun and stimulating activities for the individual and the foundations for a thriving residential community.

Our residence includes home-style common areas, elegant dining, and 24-hour staffing for all residents. Residents find themselves at home in our community's own beauty salon, fitness center, movie theater, pub, library, and chapel. Physical and occupational therapy services are available within the community, and WiFi service connects residents to the internet throughout Elmbrook Village.

Journey with us and discover awesome experiences in later life.

Elmbrook Village at Bozrah features 115 spacious apartments, including studios, one bedrooms, and two bedrooms, each featuring resident controlled individual heating and cooling options. All apartments are designed to meet the level of care residents may need. Independent living



residents may continue their active lifestyle, with their choice of activities, amenities, and supportive services, such as housekeeping and transportation to medical appointments. Assisted living residents enjoy the comfort and amenities of independent senior living with the inclusion of needed care and daily assistance. In our memory care neighborhood, residents with early to mid-stage memory impairment are surrounded by a compassionate and caring staff within a nurturing environment.

Our programs are designed to help all our residents experience the highest possible quality of life, both as an individual and as a member of our community.

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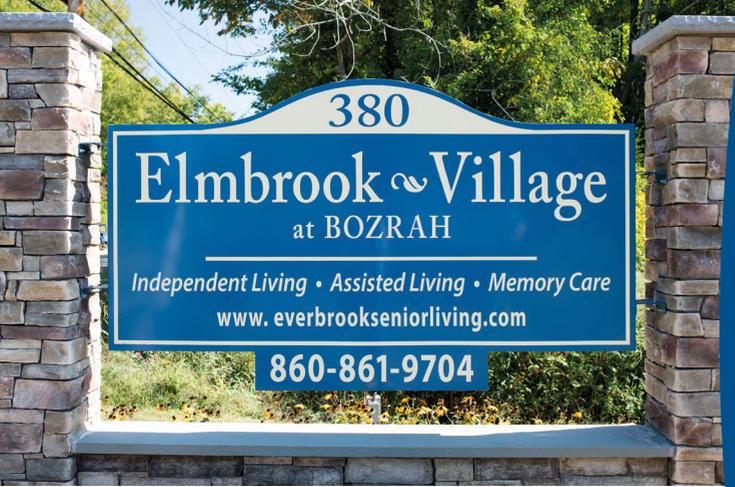
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LIFE IN OUR COMMUNITY

What Our Residents Are Saying

At a recent resident meeting, one resident stated: "This is our home and we are a family that cares about each other and cares for one another." As managers, such a warm and wonderful statement is high praise as the essence of what we do is lay the foundation so residents can determine how best to live and thrive as a community. Everbrook breeds communities of doers and our first-rate amenities are tremendous assets in helping staff to nurture a thriving atmosphere full of happy, content and socially vibrant people.

Our communities offer, for example, a cozy theatre with state-of-the-art equipment and comfortable leather seating, that attracts a crowd on movie night.

Our chapels are perfectly appointed to evoke a tranquil sense of spirituality and our fitness centers offer the most up-to-date senior-friendly equipment that makes residents feel safe and comfortable. What's more, we feature libraries that are resourceful and quiet while in contrast, our upscale salons and beautiful pubs are always busy and very social meeting places.

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Yet, it is our elegant dining rooms that are the centers of daily entertainment, abuzz with residents and families enjoying good meals and opportunities for socialization.

As residents make themselves at home, our staff is busy planning activities that residents want and prefer. Whether its arts or entertainment or an outside excursion, our staff plans activities that promote socialization, are highly stimulating intellectually and emotionally and give residents a sense of control over their aging process.

At Everbrook communities, our activities staffs are responsible to plan and deliver activities suitable for all residents without regard to whether they are independent, assisted and living within our memory care neighborhood. It is very important to Everbrook staff that residents interact with all residents and that residents feel a sense of belonging irrespective of health status.

The Everbrook philosophy is that in later life we become ageless when we fully accept our health and functional status and that of our friends and neighbors and that we recognize how interdependence goes a long way to preserving independence.

ELEGANT COMMUNITIES



Everbrook values are your values

Authentic Management Style

We roll up our sleeves to help solve your most pressing problems. Our managers listen carefully to the concerns voiced by residents and family members and try hard to resolve problems quickly, fairly and honestly. As you may notice in our literature and discussions, we discuss the plain truths about aging at later stages of life because it is the right approach to helping older seniors, who are pioneers to a longevity revolution never seen before, be able to continue to live well and thrive.

Pioneering Better Ways of Living in Later Life

Our forward-thinking approach to senior living led to the creation of our cutting-edged Wellness 4 Later Life. We stay abreast of the latest research on later life aging and are confident that while seniors are living longer, most will be able to maintain brain health and function well into their late 90's if they practice a wellness-based lifestyle and participate in evidence-based activities offered in the wellness program that are proven in studies to be capable to improve or at least maintain function and health for seniors in later life.

A Passion for Service Excellence

Providing excellent service starts with a genuine desire to be excellent. Our staff is well-trained and empowered to deliver the type of high-quality services practiced at fine hotels but with the calm, steady and compassionate demeanor of the best trained clinical professionals. Our goal is to exceed expectations and create highly satisfying experiences for each resident.



“ Everbrook Senior Living takes pride in building our communities elegantly and smartly. We want our residents...

...to experience that sense of “WOW” and excitement, and all at a moderate cost. ”

Dining



Our Innovative Dining Program

Maintaining nutritional health at later stages of life is complex as appetites decline and infirmities in eating mechanics increase thus draining vital nutrients and energy levels of some older seniors.

Wellness 4 Later Life nutritional plan advances a well-ness approach to senior living dining which informs our culinary teams on how to serve meals that enhance residents' health and well-being without compromising on taste. Our culinary teams are highly skilled at planning and serving delicious meals that optimize the social and health aspects of wellness.

We stay abreast of the latest research concerning nutrition and we educate our culinary teams to prepare meals that provide the kinds of nutrients studies to show older adults need to maintain their vitality.

Our mission is to create a superior dining experience for each resident by staging a highly social atmosphere in our elegant dining rooms while designing meals with an appropriate balance of nutrition and taste.

Food that is great for the soul

Our chefs create almost all meals from scratch, source most fresh foods locally, and plate meals that residents grew up loving. We only hire "foodies", that is a chef, a cook or a server who loves food and all the great things food can do to boost health and spirits.

All members of our culinary teams are trained in hospitality best-practices as is seen at a fine restaurant, and despite our high fidelity to nutrition, we recognize that food is great for the soul and that eating for pleasure enhances socialization and subjective well-being.

Our chefs will plate a Mac-n-Cheese or a blueberry cobbler in moderation but residents will also receive a variety of comfort foods that are designed to pack high-density nutrients such as chopped corn or Brussels sprouts mixed into mashed potatoes, Sheppard's pie, homemade soups or braised beef softened through a proprietary technique to ease the chewing and swallowing process.

Although dining is a popular activity for senior living residents, the reality is that many very old adults fail to absorb enough protein or vital micronutrients like vitamin D, calcium, and magnesium. Too often, carbohydrates like cereal or pasta are the main source of energy.

To remedy dietary deficiencies, Wellness 4 Later Life's nutritional plan adopts the basic structure of the nutritional guidelines for older adults promulgated by scientists at Tufts University titled MyPlate for Older Adults as a best-practice in senior dining except we modify menus to best suit the unique needs of residents, some of whom may have difficulty using utensils, are on restricted diets, are at risk of choking or have reduced taste.

MyPlate (USDA) icon depicts approximately 50% fruits and vegetables, 25% grains, and 25% protein-rich foods, such as nuts, beans, lean meats, and fish.

Our culinary teams fully adopt the MyPlate recommendation that seniors in later life increase the consumption of nutrient-dense foods in variety, and lower consumption of foods high in added sugars and unsaturated fats.



At Everbrook Senior Living we work hard behind the scenes to ensure that all residents can use food as a means...

to evoke pleasure, improve energy levels, and enhance overall the quality of life.

ELMBROOK TAVERN

BREAKFAST SAMPLE MENU

A La Carte

Oatmeal

Assorted Cold Cereal

Fresh Whole Fruit Fresh

Cut Fruit Salad

Cottage Cheese

Chilled Hard Boiled Eggs

Fresh Baked Muffins

Assorted Fresh Pastries

Cream of Wheat

Toast With Butter Or Jelly

White, wheat, Rye, Cinnamon Raisin, Gluten Free White, English Muffins, Brioche Rolls

Bagels With Butter Or Cream Cheese

Plain, Cinnamon Raisin, Everything, Onion

Corned Beef Hash

Hash Brown Patty

Homes Fries

Pork Sausage

Links Or Patty

Applewood Smoked Bacon

Off The Grill

Buttermilk Pancakes

Blueberry, Chocolate Chip, Banana, Strawberry

Malted Mini Waffles

Top With Your Choice Of Blueberry Sauce, Strawberry Sauce Or Plain

Eggs Your Way

Over Easy, Over Medium, Over Hard, Sunny Side, Scrambled or Poached

Western Omelet

Ham, Peppers, Onions, Cheddar Cheese

Veggie Omelet

Onions, Peppers, Spinach, Mushrooms

Ham and Cheese Omelet

Ham And Your Choice Of Cheese

Counrty Omelet

Sausage, Onions, Peppers, Cheddar Cheese

French Toast

Add Blueberry Sauce Or Strawberry Sauce

Cinnamon Raisin French Toast

Egg And Cheese Sandwich

Add Bacon, Sausage Or Ham

Drinks

Starbucks Coffee

Regular Or Decaf

Hot Tea

Ask Your Server For Our Current Flavors

Hot Chocolate

Sugar Free Available

Chilled Juices

Orange, Apple, Cranberry, Prune, Peach Or V8

Milk

Whole, 2%, Lactose free, Almond Milk, Chocolate

ELMBROOK TAVERN

LUNCH & DINNER SAMPLE MENU

Salads

Chopped Cobb Salad

Iceberg Lettuce, Tomato, Avocado, Hard Boiled Egg, Chopped Bacon, Blue Cheese Crumbles, Grilled Chicken

Beet and Goat Cheese Salad

Mixed Greens, Pickled Beets, Fresh Goat Cheese, Pickled Red Onion and Tomato Served with House Dressing

Elmbrook Garden Salad

Iceberg Lettuce, Shredded Carrot, Green Pepper, Red Onion, Fresh Broccoli Florets. Cucumber and Tomato Served with Italian Dressing

Chef Salad

Iceberg Lettuce, Tomato, Cucumber, Sliced Egg, Ham, Roast Beef, Swiss, Cheddar, Served with 1000isl Dressing

Entrees

Pasta of the Day

Served with Our House Made Marinara, Topped With Parmesan Cheese OR Have Your Pasta Tossed In Butter and Parmesan Cheese Both Served with Garlic Bread

Tenders Basket

2 Breaded Chicken Tenders Served with French Fries And Coleslaw

Fish And Chips

Fresh Cod Fried in a Flakey Beer Batter Served with French Fries and Coleslaw

BBQ Chicken Dinner(DINNER ONLY) Marinated

Chicken Breast Grilled Glazed with BBQ Sauce Served with Starch of the Day And Veggie of the Day

Sautéed Shrimp Dinner (DINNER ONLY)

6 pan Seared Shrimp in our house Blend of Spices Served with Starch and Veggie of the Day

Grilled NY Strip Steak (DINNER ONLY)

Grilled Fresh to Your Liking Topped With Sautéed Onions And Peppers, Served With Starch of the Day and Veg of the Day

From Our Deli

Add Cheese to Any Sandwich

Ham, Roast Beef, Or Salami

On Your Choice of Bread or in a Wrap with Leaf Lettuce, Tomato, Add Mayo or Garlic Aioli

Homemade Tuna Salad , Egg Salad, Chicken Salad

On Your Choice of Bread or in a Wrap, With Leaf Lettuce, Tomato

Hot off the Grill

Elmbrook Burger

Hand Pressed Patty Topped with Leaf Lettuce, Tomato, Red Onion Add Your Choice of Cheese

All Beef Hot Dog

On a Toasted Roll

Crispy Chicken Ranch Wrap

Crispy Chicken Tenders, With Avocado, Leaf Lettuce, Tomato. Cheddar Cheese Wrapped In a Flour Tortilla

Elmbrook BLT

Apple wood Smoked Bacon, Leaf Lettuce, Tomato and Garlic Aioli on Your Choice Of Toast

Tuna Melt

Swiss Cheese, Sliced Tomato, On Grilled Rye

Sides

French Fries

Sweet Potato Fries

Onion Rings

Potato Chips

Pickled Beets

House Made Coleslaw Sautéed Spinach

Baked Potato DINNER ONLY

INDEPENDENT LIVING

Apartment Amenities

- One-bed, and two-bedroom units, most with balconies.
- Fully equipped kitchens w/ stove, refrigerator, microwave oven, dishwasher.
- Spacious, open living room some with a sun room/den, as additional sitting space.
- Private bathrooms in each bedroom with walk-in shower.
- Individually controlled AC/Heat.
- State-of-the-art emergency call with pull-cords in several locations.
- Stackable washer/dryer, smoke detector/sprinkler, plush carpeting.

Core Services

- Dining plan which gives residents one nutritious meal daily, restaurant style and a continental breakfast.
- 24-hour awake staff is available to respond to emergencies.
- Housekeeping and maintenance.
- Health screens and scheduled transportation.
- All utilities and community WiFi (secure WiFi and phone available at an extra charge

Entertainment/Enrichment

- Independent residents may enjoy happy-hour in the pub, laugh with friends in many of our comfortable social spaces, watch a good movie, or visit the chapel for some peaceful prayer.
- Residents are offered numerous opportunities to participate in group outings, such as visits to museums, parks, or popular casinos.
- All activities programs are available to independent residents, including Wellness 4 Later Life™ – structured so our residents receive the guidance from staff on how to pursue activities which improve quality of life.
- Residents may enroll in our supervised exercise program, led by a certified exercise physiologist who customizes regimens to help residents maintain their independence.
- Salon services are available for its standard costs.

Transitions

- For residents who do need medical services, our on-site physical/occupational therapists will be made available to treat you, costs bearing by Medicare or other insurance.



Independent Living at Elmbrook Village is a great choice for residents who are still able to live independently at home, but may be feeling the burdens which come with managing one's own household in later life.

Our spacious independent units offer a safe, senior friendly, maintenance-free lifestyle, complete with availability to enjoy our premium amenities, activities, wellness services, and dining options.



ASSISTED LIVING

Assisted Living at Elmbrook Village offers nursing oversight including medication management services and assistance with activities of daily living for our residents. Varying levels of care are provided depending on the needs and preferences of each resident. Our attractive and comfortable assisted living apartments are scaled down modestly to suit a resident's lifestyle needs, as resources can be shifted toward your care and service needs.



Apartment Amenities (included in the monthly fees)

- Studio, one-bed, and two-bedroom units.
- Partially equipped kitchens with micro-fridges, and microwave oven.
- Spacious, open living room with sun room/den, as additional sitting space.
- Private bathrooms in each bedroom, with walk-in shower.
- Individually controlled AC/Heat; smoke detector/sprinkler.
- State-of-the-art emergency call, activated by personal pendant or wristband, and pull-cords in several locations.

Core Services (included in the monthly fees)

- Dining plan which provides residents three nutritious meals daily, served restaurant style.
- 24-hour staff, including nurses and certified nurses aides.
- Housekeeping and maintenance; scheduled transportation.
- All utilities including basic cable and community WiFi (secure WiFi and phone available at extra charge).

Assisted Living Services (at additional cost)

- Initial health assessment, periodic re-assessment, and structured service planning.
- Nursing staff, including RNs, LPNs and trained/certified personal care staff, available 24 hours to address unscheduled needs.
- Personal care and assistance (bathing, dressing, grooming, toileting, and escorting) planned and scheduled in consultation with resident based on needs.
- Arranging for medical and allied health service providers such as visits with your primary care physician, home care agency, or physical therapist.
- Wellness Plans incorporated into service plans; pharmacy services including ordering and reconciliation.

A group of people, including a woman in a red shirt and a man in a purple shirt, raising their hands in a celebratory gesture. The background is a bright, indoor setting with large windows.

Entertainment/Enrichment

Assisted residents enjoy the same social, enrichment, and entertainment schedules as the independent residents except that staff are there to facilitate, coordinate, and assist as needed. Residents are encouraged to enroll in the structured exercise program which is adapted to accommodate for their unique needs.

Transitions

For residents who do need physical/occupational/speech therapy, or home care, we invite those agencies to work collaboratively with our staff on-site, with cost bearing typically, by Medicare or other insurance.

CROSSROADS

Transitions to Memory Care

Our attractive and comfortable apartments are scaled down to suit the lifestyle and needs of residents. One bedroom or shared suite with private bathroom and common living room, area for activities, secured doors during the evening hours and opened during the day.

Apartment Amenities (included in monthly fees)

- Shared suite with private bath and shared living room or one-bedroom units.
- Partially equipped kitchens with micro-fridges, and microwave oven.
- Spacious, open living room with sunroom/den, as additional sitting area.
- Private bathrooms in each bedroom, with walk-in shower.
- Individually controlled AC/Heat; smoke detector/sprinkler.
- State-of-the-art emergency call, activated by personal pendant or wristband, and pull-cords in several locations.

Core Services (included in monthly fees)

- Dining plan which provides residents three nutritious meals daily.
- 24-hour staff, including nurses and certified aides.
- Additional staff available to monitor safety and redirect as needed.
- Housekeeping and maintenance; scheduled transportation.
- All utilities include basic cable and community Wi-Fi (secure Wi-Fi and phone available at extra charge).



Crossroads is a program that offers enhanced services in addition to the services residents receive on an assisted living plan. The program is tailored for residents not yet appropriate for admission into the memory care neighborhood.

Residents in Crossroads live in an assisted living apartment with the same access to common areas as all other residents, except they receive additional guidance when needed and they are secure at night.



Entertainment/Enrichment

Crossroads residents enjoy the same social, enrichment, and entertainment schedules as the independent residents except that staff are there to facilitate, coordinate, and assist as needed. Residents are encouraged to enroll in the structure exercise program which is adapted to accommodate for their unique needs.



Assisted Living Services (at additional cost)

- Initial health assessments, periodic re-assessments, and structured service planning
- Nursing staff, including RNs, LPNs and trained/certified personal care staff, available 24 hours to address unscheduled needs.
- Personal care and assistance (bathing, dressing, grooming, toileting and escorting) planned and scheduled in consultation with resident based on needs.
- Medication management services; rapid response to acute health status change.
- Arranging for medical/allied health services such as visit with primary care physician, home care, physical therapy.
- Wellness and other supportive services: tailored wellness plans are developed for each resident by an interdisciplinary team including the program director, (Certified Dementia Practitioner) the assisted living nursing staff and the staff exercise physiologist.



EGIS Memory Support Neighborhood offers assistance with daily living activities as described in detail in the assisted living insert, plus enhanced support to residents as they perform daily living activities. Egis is a secured area accessed only through controlled doors. Residents are offered a studio apartment with private bath, separate common area activity, dining space, and secured outdoor recreational spaces. In the EGIS, our cutting-edge enrichment program embodies and mixes the philosophies of Habilitation Therapy, Errorless Learning, and Montessori-based learning methods.

A Certified Dementia Care Practitioner leads a professional staff who are well-trained to help residents live and thrive with memory impairment. Our unique Enrichment Program introduces stage-appropriate activities matched to remaining functional and cognitive abilities, an enriched social environment, and effective methods of communication, the goal being, to evoke and sustain in residents a positive emotion throughout a day. Care is offered at an all-inclusive fee structure, except for levels of service which requires two-person care or around-the-clock supervision, which will result in additional costs.



MEMORY CARE

Studio Apartments Only (included in the monthly fees)

- No kitchens are provided to enhance safety.
- Private bathrooms in each unit with walk-in shower.
- Individually controlled AC/Heat; smoke detector/sprinkler.
- State-of-the-art emergency call with pull-cords in several locations.

Core Services (included in the monthly fees)

- Dining plan which provides residents three nutritious meals daily, usually planned as an important activity.
- 24-hour staff, including nurses and certified nurses aides are at work in the EGIS.
- Housekeeping and maintenance; scheduled transportation.
- All utilities including basic cable and community WiFi (secure WiFi and phone available at extra charge).

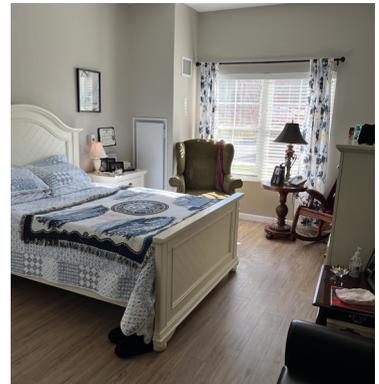


Entertainment/Enrichment

The EGIS offers abundant enrichment programming designed to engage residents in activities that are meaningful to them.

Assisted Living Services (at additional cost)

- Initial health assessments, periodic re-assessments, and structured service planning.
- Nursing staff and certified personal care staff available 24 hours a day.
- Personal care assistance for bathing, dressing, grooming, toileting, and escorting.
- Medication management services; rapid response to acute health status change.
- Arranging for medical/allied health services such as visit with primary care physician, home care, physical therapy.
- Wellness and other supportive services: tailored wellness plans are developed for each resident by an interdisciplinary team including the program director, (Certified Dementia Practitioner) the assisted living nursing staff, and the staff exercise physiologist.



MEMORY SUPPORT



At Elmbrook Village our staff

Are well trained to apply the very best practices in dementia caregiving including staging simple environments, specialized communication techniques, tactful assistance with activities of daily living, behavioral management programming, and activities that connect residents to areas of their life that still excite them.

What does EGIS mean?

The term EGIS is rooted in ancient Greek and its meaning has evolved to symbolize “doing something under the protection of a powerful, knowledgeable, and benevolent source”. This epic symbol reminds our staff daily that our mission is to protect, love and support residents with dementia and to help them and their loved ones, achieve a “new normal life”, that is, a return to doing all the things that brought meaning to their lives before but with appropriate adaptation to address the impacts of their disease state.

Our innovative **Wellness 4 Later Life** program is fully adapted to accommodate for all stages of memory loss and our philosophy within the EGIS supported in current research, is that stage-appropriate, failure-free activities if introduced appropriately, can relieve many symptoms of dementia and be a catalyst to returning a person living with memory loss to a quality of life that is reminiscent to what they enjoyed in their early retirement years.

Our professionally trained staff is there to encourage and redirect residents to pursue the same dreams and passions that brought them joy before and have a quality of life, a sense of independence and dignity. EGIS memory care is available to all residents, even those who live with mild cognitive impairment and the EGIS memory care program regularly convenes family support groups.

A Passion for Service Excellence

Providing excellent service starts with a genuine desire to be excellent. Our staff is well-trained and empowered to deliver the type of high-quality services practiced at fine hotels but with the calm, steady and compassionate demeanor of the best trained clinical professionals. Our goal is to exceed expectations and create highly satisfying experiences for each resident.



WELLNESS 4 LATER LIFE PROGRAM

As part of our Wellness 4 Later Life program, we have created a cutting edge exercise program. This program is led by a certified exercise physiologist, or EP, who delivers evidence-based, safe, and fun exercises fit for older adults. The EP conducts functional fitness testing for each resident and devises exercises tailored to the resident's unique health situations, measuring progress periodically. The EP also works cooperatively with a physical, occupational, or speech therapist who may be called upon to treat a resident, under the direct supervision of the Director of Nurses, to ensure that residents are maximizing their physical function in a safe and effective manner.

The goal of our exercise program is to help residents make improvements in functional fitness, such as climbing stairs, getting from a sitting to standing position, or improving balance using less exertion, to preserve independence as long as possible.

At Everbrook Senior Living Communities residents are offered a truly innovative wellness model called Wellness 4 Later Life™.

This model embodies seven dimensions of wellness: physical, spiritual, emotional, social, intellectual, vocational, and environmental, as are promoted by the International Council of Active Aging, adapted to suit the needs of persons in later life.

Wellness — 4 — Later Life

A Wellness-Based Activity Program for Older Adults.

"Elmbrook Village has not only met our expectations, but certainly exceeded them more than imagined. Mom has really flourished and pushed to get her health back. Without the help of her many aides, (especially Marlene, Jessly, Kaitlyn and Noelles), Marissa and the front desk team, Jennifer at the inception to welcome us as well as Allison, the many kitchen staff and Christine in the salon, we certainly wouldn't be writing this note." - Crystal & Tracy



For our independent and assisted living residents, Wellness 4 Later Life also includes its signature Life-Enrichment Activities Program, LEAP, which is as much a philosophy as a structured program. In LEAP, our staff meets with our Resident Council and proposes a variety of activities proven effective for enhanced well-being in each of the dimensions of wellness. Residents, with guidance from staff, plan both customary fun activities such as bingo and activities that are designed for therapeutic effect. Such therapeutic activities include brain teaser activities to build cognitive health, prayer and meditation to fulfill spiritual needs, lectures and book clubs to maintain intellect, or arts classes to stimulate creativity and emotional health. Residents may also receive help adjusting diets to address nutritional needs. Our staff works diligently to introduce research-based activities proven to help enhance the wellness of older adults, but it is our residents who ultimately choose the level of participation they prefer.

Wellness 4 Later Life is adapted to suit residents who live with some level of memory loss from mild cognitive impairment to more significant memory loss. The EGIS neighborhood employs a Certified Dementia Care Practitioner to direct our Supportive Life-Enrichment Activities Program, LEAP, which is tailored to residents with memory loss, whether they live in the EGIS or within our community at large. The EGIS Activity Program embodies and mixes the philosophies of Habilitation Therapy, Errorless Learning, and Montessori-based learning methods to reduce skill and comprehension demands, making it easier for residents with memory impairment to perform activities they enjoy. Our staff is well-trained to deliver stage-appropriate activities that are matched to a resident's remaining functional and cognitive abilities, within an enriched social environment, using adaptive methods of communication to evoke and sustain a positive emotion throughout the day.



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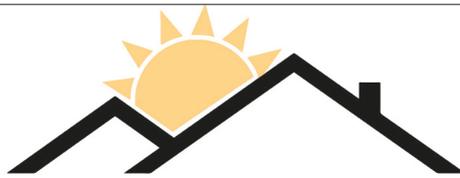
**For immediate assistance,
please contact us on:**

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Dependable Realty & Contracting Services have been servicing New London County for over 20 years. We are professionally certified to understand the many facets and emotional challenges clients face when deciding their next chapter.

Our company specializes in real estate & contracting services for the mature market and long-time homeowners. This includes people who are ready to downsize, right size, or simplify their life by making a change in residence

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Second To None!**



Schedule a free consultation call to speak with our team about your housing transition needs and opportunities.

We will advise on what options are available to you, and can provide ongoing resources and support as you make your move.

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SRES



Age-related eye problems

Aging is a natural process of living, but so is reading, watching the sunset, and seeing your grandchildren grow-up. Don't let eye problems go untreated. With modern technology, malfunctions of the eye can be detected before they cause any damage. Getting regular checkups at your local ophthalmologist can ensure that these problems will be diagnosed before they cause other problems.

As you age, your body changes and vision loss is one of the most common side effects. Cataracts and

uncorrected refractive errors are the two leading causes of vision impairment. Recent scientific studies have also suggested that a positive correlation exists between cataracts and uncorrected refractive errors, and so having one may heighten the risk of getting another.

The key to battling vision loss is an ongoing process that involves awareness through informing yourself on the topic and by undertaking regular eye exams.

“With modern technology, malfunctions of the eye can be detected and treated before they cause any damage at all.”

“Laser eye surgery, glasses, or contacts prescribed by your local optometrist can have you seeing better in no time.”



Uncorrected refractive errors is a group of complications that can be a direct result of your body changing with age. When focusing on things near or far, eyes alter their shape to be either convex or concave. Throughout time the elasticity in the eye weakens, making it more difficult to contort into these positions naturally. This is called nearsightedness and farsightedness, all normal side effects of growing older. Laser eye surgery, glasses, or contacts prescribed by your local optometrist can have you seeing better in no time.

Over 90% of people over the age of 65 have at least one cataract. At age 75, half of the people have experienced vision loss caused by a cataract. While regular checkups are crucial in monitoring known

cataracts, checkups can also help identify newly formed ones. Treatment options include cataract surgery, a safe procedure that can usually restore all impairment, or physical aids such as sunglasses, brighter lighting, and magnifying glasses for early onset symptoms.

On top of aging, the accumulation of certain behaviors such as not wearing sunglasses, smoking, heavy drinking, and obesity also contribute to age-related vision loss. If you find yourself with a cataract or refractive errors, there is no need to worry. Vision loss due to cataracts, even vision loss caused by uncorrected refractive errors, can generally be avoided altogether.



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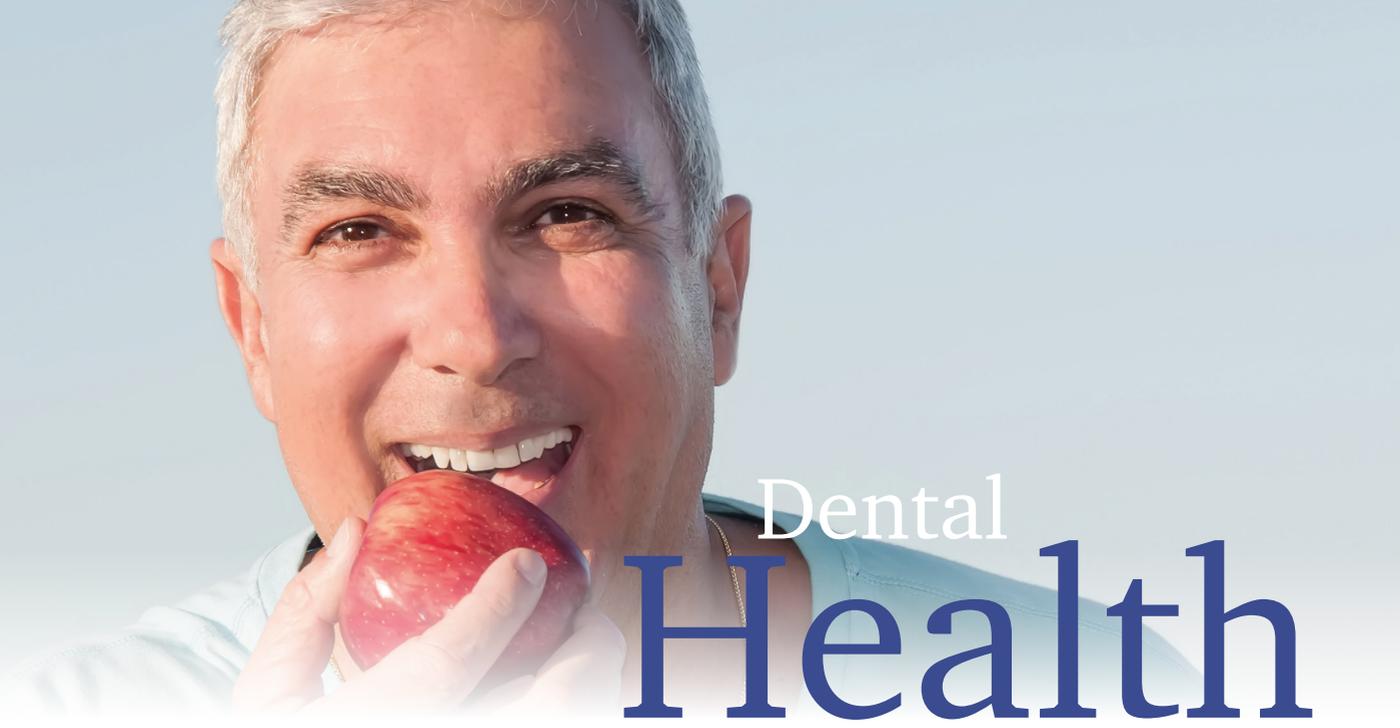
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Dental Health

With today's technology long strides have been taken in the advancement of modern dentistry. Tools such as electric toothbrushes, interdental cleaners, and water picks give us the ability to better care for our dental health. Oral care education has also been revolutionized. We now know how best to keep our teeth for longer and in better condition. As we age, oral health problems such as untreated tooth decay, gum disease, and tooth loss may arise, but keeping a few things in mind when taking care of our teeth can make all the difference.

Increase your use of antibacterial mouthwash and floss.

Creating a good brushing regimen is the most important step to good oral hygiene. Mouthwash and flossing can get into the places normal bristle tools can't and is a great addition to your daily brushing. A good antibacterial mouthwash can help reduce bacterial growth and prevent plaque buildup. If flossing is a bit difficult, try out a water pick.

Add more fluoride to your dental regimen.

Toothpaste with 1350 to 1500 parts per million of fluoride is usually adequate. Increasing fluoride will help counter demineralization in the teeth, a process that can break down tooth enamel.

Avoid ingesting too many irritants like tobacco, sugar, and alcohol. Cutting down on sugary substances will prevent unnecessary cavities while reducing or stopping use of tobacco will lower your chances of gum disease and oral cancer. Even at an older age,

slowing down or quitting tobacco and alcohol will have a large positive effect on your health. A healthy diet becomes increasingly important as we age, and centering your diet around calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth.

And, finally, make and keep regular appointments with your dental professional.

The best step to take towards good dental hygiene is to consult your dentist regularly about your oral health needs. Your dentist knows your mouth best and will be proactive about any oral health problems that may arise due to aging and can create a regimen that optimizes for your personal health needs.

“Calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth.”



Daily Living Aids

Limbs don't work like they used to, but it doesn't mean you have to stop enjoying regular activities. Mechanical daily living aids have been around for centuries. One of the earliest references of the use of daily living aids dates back to 4000 BC in Indian mythology where a warrior queen used an iron prosthetic in place of one of her legs lost in battle. Nowadays, daily living aids aren't just prosthetics or wheelchairs, but a wide array of helpful products that are easily available and make modern day life a little more manageable.

Writing Aids

Having difficulty holding things can be frustrating when trying to write a letter or use modern technology. These actions require precise finger dexterity. Thankfully, slip on hand aids allow the wearer to forego the use of fingers in exchange for a well-fitting band that goes around your hand. Difficulty pressing buttons that are close together - such as on a keyboard - can be a thing of the past, along with dropping the pen or veering off the page while writing.

Kitchen Aids

It's not uncommon to experience other types of hand deterioration besides loss of dexterity in the later stages of life. Strength, too, can be a problem. Aids such as tippers and jar openers, for example, are great tools to combat this. There are many different kinds out there, from manual to electric. Usually triangular in shape, tippers help you pour things without spilling by keeping things steady,

such as kettles. Opening a jar and pouring some tea seem like simple tasks but without the use of tools they may be impossible. Having these tools at your disposal can feel very empowering.

Mobility Aids

Mobility aids assist in improving the mobility of people, such as assisting in walking or allowing a person to forego walking all together. Depending on the level of assistance needed, there is an assortment of products available. For those with very limited mobility, electric wheelchairs and seated scooters are the best option. Plenty of customizable options with these: speed, comfort, tire quality, packaged tools... Other people who still prefer to walk, but have difficulty in doing so may benefit more from walkers or canes. There are even canes that double as grabbers, for reaching things far away.

“Make modern day life a little more manageable.”



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What are Senior Move Managers?

“Senior move managers are trained to tackle the specific problems that arise with selling a home in old age.”

Moving into a retirement community is a big decision that takes careful preparation of finances, belongings, and emotional inventory. Deciding what to do with your home is one of the more difficult choices seniors and their loved ones are faced with. A Senior Move Manager can make that move effortless.

What exactly is a senior move manager?

A Senior Move Manager is a person who is placed in charge of your move. They help organize and plan executive decisions, being trained to tackle the specific problems that arise with selling a home in old age such as difficulties with physical tasks, the emotional stress that is placed on the elderly and family members, and the confusion brought on by the financial aspects of selling a home.

Why take on a senior move manager?

Making a big move at a later stage in life can be difficult. There are professionals in this field who know proper prices for services and the most efficient way to organize and pack. Not only this, but they are usually trained in the psychological factors of this type of moving and can be a great source of comfort for older adults, especially if family members are not readily accessible to aid in moving.

What does a senior move manager do?

Senior Move Managers are like the conductor of an orchestra but, instead of directing music, they conduct the process of selling a home. The extent of their work varies, but generally:

- Develop a plan for the whole move
- Organize belongings and aid in downsizing
- Schedule and hold auctions, estate sales, and other ways to sell off items
- Arrange storage for things not being taken to the new home
- Research, interview, hire, and direct real estate agents and moving companies
- Unpack and organize at the new home
- Oversee and supervise work by others such as overnight packing
- Use expertise to avoid financial exploitation during the moving process

Prices are flexible depending on what needs to be done, there is a service available for every need.

“They are usually trained in the psychological factors of this type of moving and can be a great source of comfort.”

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Things you didn't know
about pharmacists

"They are an underutilized wealth of knowledge."

“According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary.”



Being a pharmacist isn't all about filling prescriptions. Pharmacists spend anywhere from seven to eight years educating themselves, and eventually obtaining a doctorate degree. On top of this, many burgeoning pharmacists will spend an extra year or two after their studies completing a pharmacy residency to specialize in fields such as pediatric or geriatric care. They are an underutilized wealth of knowledge.

They can administer more than your yearly flu shot.

Other vaccines commonly administered at pharmacies are polio, shingles, pneumonia, tetanus, and chicken pox. Many pharmacists also have access to travel immunizations such as typhoid and meningitis. They will go over your medical history with you and help you choose which vaccines are appropriate. When finished, don't forget to ask the pharmacist to forward proof of your vaccination to your primary care physician so they can update your records.

They can give you all the information you need on that prescription you're picking up, possibly saving you and the world.

This sounds like an exaggeration, but in fact it is not. The rise of drug-resistant super diseases is caused by widespread overuse and misuse of antibiotics. According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary. Asking your pharmacist about

your prescription will help you defend against over prescription of antibiotics. Just because the drugs you're picking up are prescribed by a physician, doesn't mean they can't be administered incorrectly.

They can advise on over the counter medicine, too, and may even save you money.

When you ask your pharmacist about how to take your new prescription properly, also ask their opinion on the drug itself and if there are any cheaper alternatives. With their wide breadth of knowledge regarding medications they will most likely be able to recommend a cheaper generic version of the medication you are taking. They are also knowledgeable about rebates, coupons, and loyalty programs that can help cut down your medical expenses.

The next time you see a pharmacist, make sure to strike up a conversation.

There is a lot to be learned from the person at the counter doling out your medication, all you have to do is ask!

“They will most likely be able to recommend a cheaper generic version of the medication you are taking.”



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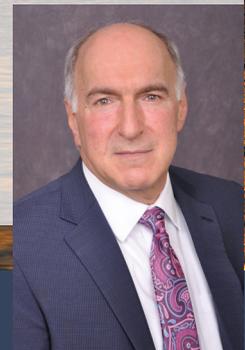
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Financial planning for personal care



When it comes to big life events, it's too easy to get wrapped up in making the many arrangements necessary to plan that you may forget to take into account the cost of it all. However, financial planning for this situation is vital, as there are so many moving parts: you have to take into account the different resources available to source financial aid, out of pocket expenses and the potential of selling off assets, among other things.

“You have to take into account the different resources available to source financial aid.”

Medicaid

State Medicaid programs can usually provide qualified low income families with financial coverage, for both in-home and community-based personal care. More than half of assisted living programs are Medicaid certified. Medicaid programs in Alabama, Kentucky, Louisiana, and Pennsylvania are the only programs that do not provide their beneficiaries this care, but despite this service not being available in these states, there are still other options that may be available to you.

Medicare

Knowing the difference between Medicaid and Medicare can get a little confusing, as they are often conflated in casual conversation. Medicaid and Medicare are two separate programs. Medicare is an age-based health insurance program for older adults while Medicaid is for low income

individuals and families. Despite being for older adults, Medicare does not cover long term, full time personal care, such as assisted living. However, most individuals in assisted living programs are enrolled with Medicare, as it covers health care costs while living in these communities, providing access to skilled nursing care, hospital readmissions, and medications.

Waiver programs

States frequently have waiver programs individuals may apply for based on the care they need. Some of these programs are combined with the state's Medicaid program. Others are not combined with Medicaid, allowing the state greater freedom in accepting applicants, for example those who surpass the income restriction for Medicaid. When searching for these programs, be aware that each state may use different terms for assisted living, so be

sure to try out different phrases when searching online. Be on the lookout for state-run and national welfare programs as well, such as those run by religious groups and other associations. The Veterans Administration (VA), for example, has an aid program called Aid and Attendance, for veterans and family members of veterans who need help with everyday tasks.

Other options

On top of all of these benefits, it is important to determine what you would be comfortable paying out of pocket for later-in-life personal health services. For those who don't qualify for Medicare or waivers, there is always the option of private long-term health insurance. Thinking about this topic may be difficult for some families, but planning ahead will make the process of transitioning into this next stage of life a little less taxing.

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Legal assistance for seniors

It's important to have trustworthy legal aid close at hand. Conditions such as end of life arrangements, estate management, and public benefits are not only for necessary admin, but age or disability discrimination and abuse can happen at anytime and it is important to know where to get help quickly if ever the set of circumstances arises. The consideration of a legal professional is crucial to ensure the rights and property of the elderly are protected.

When do I or my loved one need legal aid?

Legal aid can be required for many varied reasons. One of the biggest categories is life planning. An attorney can be of great use:

- In going over contracts when first moving into an assisted living housing development
- To help create a living will, delineate power of attorney, funeral planning, or estate planning
- Seek advice and gather required documentation in regards to elderly tax benefits, pension, and access to public benefits
- Drafting advance directives
- In getting refunded for financial exploitation

It is important to recognize symptoms of any abuse and get the help required early on. During this late stage of life, it is often the case that we or our loved ones have to rely on increasing amounts of help from caretakers and are more vulnerable to situations of abuse. Abuse can take the form of:

- Financial abuse
- Physical abuse
- Neglect
- Emotional abuse
- Scams, such as those over the telephone

If you or a loved one is being put in this circumstance, it is important to seek legal assistance right away.

How to seek the legal aid

It can be daunting with all the options for attorneys out there. Thankfully there are law practices dedicated specifically to elder law. Hiring an attorney that has a history with elder law or specializes in it can make all the difference.

“It’s important to have trustworthy legal aid close at hand.”





Signs it's time for in-house care

Sometimes it is obvious when an extra set of hands is necessary in caring for yourself or a loved one: maybe you frequently leave the stove on all night because you forget to turn it off or you had a bad fall and realized in that moment, when you were already on the ground, you are no longer able to pick yourself back up. But it's not ideal to wait for these moments. They're dangerous situations with possible life-threatening outcomes that no one should have to deal with alone. This guide will help you pinpoint early signs that your quality of life may benefit from receiving home health care.

1. Safety concerns

Safety is the number one priority when it comes to taking care of yourself or another human being. If you notice you or your loved one is unable to protect themselves against harm, or are beginning to show signs of forgetfulness in dangerous situations, hiring in-home care can give you or your loved one peace of mind.

2. Mobility is an issue

Basic chores can be a hassle when you have mobility issues. Things like sweeping and laundry turn into menacing tasks. People with mobility issues often also have difficulty standing up for long periods of time and because of this, chores such as doing dishes and cooking may feel unbearable. Help will lighten the physical and emotional burden, and help plan and prepare healthy meals.

3. Desire to retain a feeling of independence

A home health care aid is a good alternative to assisted living, if what is most important is to maintain a feeling of self-sufficiency. To remain living at home can reduce the toll of aging by providing a comforting and familiar environment. An aid can assist in dressing, bathing, basic grooming, among other things, in a respectful and knowledgeable manner.

4. Loved ones not able to provide enough care

For many families, caring for loved ones isn't possible. With work and children, it can all become too much to handle. A home health care aid can help guide the family into a less stressful routine by assisting in the more difficult daily or weekly activities.

“Your quality of life may benefit from receiving home health care.”

Hospice care

There are a lot of negative connotations that surround the idea of hospice care. As a result, people tend to avoid the subject until a dire situation arises where hospice care may be necessary. This creates unnecessary stress due to not knowing exactly what hospice care is, how to afford it, and where to seek it out. This article will help clear up some of the most basic questions surrounding hospice care.

What is hospice?

Hospice is palliative care for those with end-of-life illnesses.

What care does hospice provide?

Hospice provides palliative care: treatment that focuses on relieving or alleviating the pain caused by life-limiting illnesses such as cancer, AIDS, dementia, heart failure, and Parkinson's disease.

What care does hospice not provide?

Treatments focused on curing terminal illnesses are not covered by hospice, nor is treatment related to other non-terminal illnesses the patient may have.

Can a patient receive care related to curing the terminal illness while in hospice care?

No, only hospice care will be provided for the terminal illness. However, if the patient has other illnesses that need to be treated, those conditions will still get the medication and attention they need.

Who can receive hospice care?

Before, hospice care was just for older adults, but now anyone can receive hospice care regardless of age, including children.

What are the signs that someone should have hospice care?

If you or a loved one is ready to forego receiving cure-based care for a terminal illness and wish to live more comfortably, hospice can help make this transition.

Who treats the patient?

Hospice care provides the patient with a team of specialists dedicated to making the life of the patient

as comfortable as possible. This includes social workers, doctors, therapists, nurses, and spiritual advisors. There will always be someone available to the patient at all hours of the day and each person works personally with the patient to ensure they are being cared for the way they prefer.

How long can someone remain in hospice care?

Someone can remain in hospice care as long as they meet the criteria of having six months or less to live, according to a physician.

Do you have to be moved into a hospice facility to receive hospice care?

No, you can receive hospice care in the comfort of your own home if you wish. You can receive hospice care anywhere: nursing homes, retirement homes, hospitals, or wherever you are living.

Who pays for hospice?

Private health insurance, depending on the plan, may cover all or some of hospice care. Medicare covers all care. Hospice care is not something anyone should shy away from, and should be considered seriously when thinking about making end-of-life arrangements. Those who receive hospice care at the end of their lives are able to have greater control over this moment of their lives and greater comfort. Those within hospice care are less likely to have to go through unnecessary painful treatments or take medications they no longer wish to take. Though it can be a difficult topic to discuss, it is important to be open in talking about hospice care with family to ensure you get the control and guidance you deserve when it is that time.

Resources & Local Contacts

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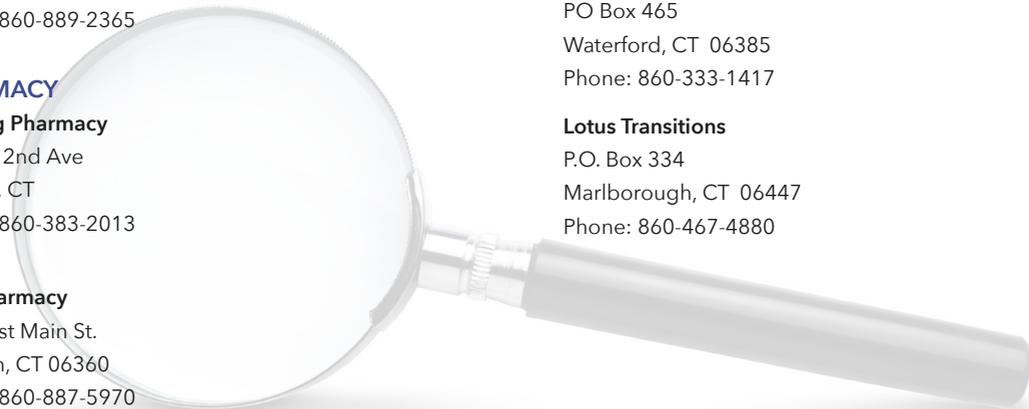
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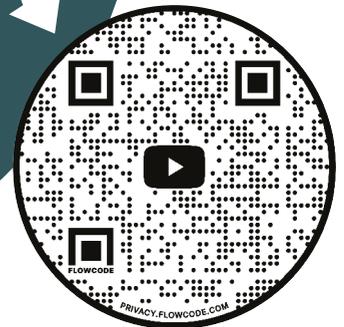


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