



October 27, 2025

www.spectrumgenerations.org  
One Weston Court, Suite 109, Augusta, ME 04338-2589  
1.800.639.1553 • Fax 207.622.7857 • TTY 1.800.464.8703

Town of Damariscotta  
21 School Street  
Damariscotta, ME 04543

*Dear Damariscotta Residents,*

*I am writing to request financial support from the Town of Damariscotta for Spectrum Generations' essential programming that serves older and disabled adults in your community.* The demand for our services continues to grow, but federal funding, while generous and valued, historically has not kept pace. With reductions in funding such as Unit-ed Way paired with rising costs, and ongoing economic pressures, we are seeking a gift of \$5,314.

One of our vital programs, **Meals on Wheels**, delivers nutritious, flash-frozen meals and shelf-stable options to home-bound older and disabled adults. In the year ahead, **Spectrum Generations will deliver more than 291,000 meals across our communities, and we must raise \$650,000 annually in development funds just to maintain this service.** While we raise the needed funding, for the first time in six years, Spectrum Generations will establish a recipient wait-list that will quickly grow beyond one hundred people before Christmas – underscoring the urgent need for municipal support.

**Beyond food, this service combats social isolation – especially in rural locations - and provides a wellness check with every delivery.** For one in five recipients, the volunteer driver is their only consistent human contact, and often the gateway to broader support through our **Community Services Specialists (CSS)**. CSS staff connect individuals with health and wellness programs, Medicare counseling, financial management, home repair programs, caregiver support and other services. We are also committed to strengthening our volunteer network. **Local volunteers—recruited, trained, and supported through town investment—are the heart of our programs.** Not only do they assist older residents but also build stronger community connections – they are a lifeline.

Additionally, our three Adult Daycare programs, Personal Support Service professionals and Family Caregiver Specialists offer safe, engaging spaces and programs for older and disabled adults while giving caregivers essential respite, resources and connection. **Supporting caregivers is crucial to maintaining strong families and communities in Maine.**

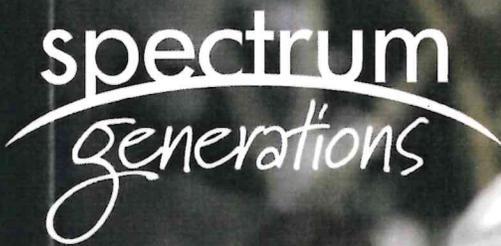
**Your support will directly benefit older and disabled residents in the Town of Damariscotta, ensuring they can live safely, independently, and with dignity.** Thank you for considering this request to help us provide high-quality, compassionate services.

Sincerely,

Lindsay MacDonald

V.P. Community Engagement

**Estimated value of services: \$30,417**  
**Request to the Town of Damariscotta: \$5,314**



**1-in-5** Meals on Wheels recipients shared their volunteer driver is the only person they see regularly.

## Services provided to the Town of Damariscotta in our last fiscal year.

Overall, we provided services to **50 Damariscotta** residents.



**2,464** meals were delivered through our **Meals on Wheels** program to **19** residents.



Our **Community Services Specialists** counseled **33** people on topics including elder abuse, prescription drug coverage, and long-term care.



**2 Damariscotta** residents **volunteered 55** hours of their time supporting Spectrum Generations.



**SERVING THE COUNTIES OF KENNEBEC | KNOX | LINCOLN | SAGADAHOE | SOMERSET | WALDO  
AND THE TOWNS OF BRUNSWICK & HARPSWELL**

**1-800-639-1553 | [SpectrumGenerations.org](http://SpectrumGenerations.org)**

*Spectrum Generations is the Central Maine Area Agency on Aging | 501 (c) (3) Tax ID: 01-0318051*

*\*Data is from services provided during 7.1.24 - 6.30.25*



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## **FY26 Damariscotta Funding Request Submission Materials**

1. Spectrum Generations' mission is to promote and advance the well-being and independence of older and disabled adults, with the support of their care partners, to live in their community of choice. Our agency is a non-profit, providing Aging and Disability Resources, Medicare/Medicaid counseling, caregiver respite, case management, adult day services, health/wellness programs, congregate dining, referrals and more.

Damariscotta residents utilize our Adult and Disability Resources, Medicare/Medicaid counseling, caregiver respite, case management, adult day services, health/wellness programs and referrals.

2. In Damariscotta, 50 residents were provided services from Spectrum Generations. This included 19 clients that received 2,464 meals delivered through our Meals on Wheels program. Within this cliental 19 of these individuals received 440 deliveries of supplemental groceries. Additionally, 33 people were provided information by our Aging and Disability Resource Specialists. Two volunteers donated 55 hours of their time supporting Spectrum Generations. One caregiver was able to receive support services, aiding in the balancing act of working and taking care of an older or disabled loved one. Total expense of all services, including those that were listed, amounted to \$28,835 in allocated funding for the Town of Damariscotta.

3. The FY26 funding request is \$5,314. The donation would be applied throughout Spectrum Generations' fiscal year of 2026.

4. See attached "Central Maine Area Agency on Aging dba Spectrum Generations FS and SI FY23-24" for our expense and revenue report for the most recent fiscal year.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

Financial Statements and  
Supplementary Information

For the years ended September 30, 2024 and 2023



WIPFLI

## **Independent Auditor's Report**

Board of Directors  
Central Maine Area Agency on Aging d/b/a Spectrum Generations  
Augusta, Maine

### ***Report on the Audit of the Financial Statements***

#### ***Opinion***

We have audited the accompanying financial statements of Central Maine Area Agency on Aging d/b/a Spectrum Generations (the "Agency"), a nonprofit organization, which comprise the statements of financial position as of September 30, 2024 and 2023, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the financial position of Central Maine Area Agency on Aging d/b/a Spectrum Generations as of September 30, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America ("GAAP").

#### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS") and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Central Maine Area Agency on Aging d/b/a Spectrum Generations and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Central Maine Area Agency on Aging d/b/a Spectrum Generations' ability to continue as a going concern for one year after the date the financial statements are available to be issued.

### ***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Central Maine Area Agency on Aging d/b/a Spectrum Generations' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

### ***Supplementary Information***

Our audit was conducted for the purpose of forming opinions on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all materiality respects in relation to the financial statements as a whole.

***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated April 28, 2025 on our consideration of the Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting and compliance.

*Wipfli LLP*

Wipfli LLP  
South Portland, Maine  
April 28, 2025

## Central Maine Area Agency on Aging d/b/a Spectrum Generations Statements of Financial Position

<i>September 30,</i>	2024	2023 Restated
<b>ASSETS</b>		
Current assets:		
Cash and cash equivalents	\$ 1,469,976	\$ 1,292,091
Grants and accounts receivable, net	2,234,735	1,992,009
Supplies on hand	36,590	29,344
Prepaid expenses and other assets	148,791	207,759
Total current assets	3,890,092	3,521,203
Property and equipment, net	2,373,672	2,197,936
Other assets:		
Investments	2,348,736	1,936,927
Operating lease right-of-use assets, net	965,020	1,017,054
Finance lease right-of-use assets, net	66,836	91,041
Software, net of accumulated amortization	78,557	38,004
Investment - deferred compensation	178,436	113,106
Security deposits	5,000	5,000
Total other assets	3,642,585	3,201,132
<b>TOTAL ASSETS</b>	<b>\$ 9,906,349</b>	<b>\$ 8,920,271</b>

See accompanying notes to financial statements.

**Central Maine Area Agency on Aging d/b/a Spectrum Generations**  
**Statements of Financial Position (Continued)**

	2024	2023 Restated
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities:		
Current portion of notes payable	28,602	83,071
Accounts payable	265,135	184,035
Accrued expenses	838,128	620,668
Refundable advances	424,404	353,175
Deferred revenue	25,100	-
Current portion of operating lease obligations	131,889	89,517
Current portion of finance lease obligations	24,039	23,107
<b>Total current liabilities</b>	<b>1,737,297</b>	<b>1,353,573</b>
Long-term liabilities:		
Deferred compensation	178,436	113,106
Notes payable, net of current portion	219,088	178,569
Operating lease obligations, net of current portion	868,894	937,820
Finance lease obligations, net of current portion	44,224	68,264
<b>Total long-term liabilities</b>	<b>1,310,642</b>	<b>1,297,759</b>
<b>Total liabilities</b>	<b>3,047,939</b>	<b>2,651,332</b>
Net assets:		
Without donor restrictions:		
Undesignated	5,281,661	4,654,731
Board designated	780,875	808,334
<b>Total net assets without donor restrictions</b>	<b>6,062,536</b>	<b>5,463,065</b>
Net assets with donor restrictions	795,874	805,874
<b>Total net assets</b>	<b>6,858,410</b>	<b>6,268,939</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 9,906,349</b>	<b>\$ 8,920,271</b>

See accompanying notes to financial statements.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Statement of Activities

Year Ended September 30,	2024		
	Without Donor Restrictions	With Donor Restrictions	Total
Operating revenue:			
Supporting revenue:			
Government grants and contracts	\$ 6,366,962	\$ -	\$ 6,366,962
Program service fees	6,782,332	-	6,782,332
Contributions	664,884	-	664,884
Sale of goods	202,804	-	202,804
Events and activities	100,503	-	100,503
Rents	250	-	250
Interest and dividend	62,007	-	62,007
In-kind	395,360	-	395,360
Other	23,002	-	23,002
Net assets released from restriction	10,000	(10,000)	-
<b>Total operating revenue</b>	<b>14,608,104</b>	<b>(10,000)</b>	<b>14,598,104</b>
Operating expenses:			
Program expenses:			
Nutrition services	3,333,252	-	3,333,252
Caregiver & respite	1,536,390	-	1,536,390
Social services	1,264,686	-	1,264,686
Health & wellness	554,905	-	554,905
Other programs	6,232,705	-	6,232,705
<b>Total program services</b>	<b>12,921,938</b>	<b>-</b>	<b>12,921,938</b>
Supporting Services:			
Management and general	1,450,935	-	1,450,935
Fundraising	18,847	-	18,847
<b>Total operating expenses</b>	<b>14,391,720</b>	<b>-</b>	<b>14,391,720</b>
<b>Change in net assets from operations</b>	<b>216,384</b>	<b>(10,000)</b>	<b>206,384</b>
Nonoperating activities:			
Investment gains, net	383,087	-	383,087
<b>Total other revenue</b>	<b>383,087</b>	<b>-</b>	<b>383,087</b>
<b>Change in net assets</b>	<b>599,471</b>	<b>(10,000)</b>	<b>589,471</b>
Net assets - beginning of the year, as restated	5,463,065	805,874	6,268,939
<b>Net assets - end of the year</b>	<b>\$ 6,062,536</b>	<b>\$ 795,874</b>	<b>\$ 6,858,410</b>

See accompanying notes to financial statements.

## Central Maine Area Agency on Aging d/b/a Spectrum Generations Statement of Activities (Continued)

<i>Year Ended September 30,</i>	2023 Restated		
	Without Donor Restrictions	With Donor Restrictions	Total
<b>Operating revenue:</b>			
Supporting revenue:			
Government grants and contracts	\$ 5,119,342	\$ -	\$ 5,119,342
Program service fees	7,373,573	-	7,373,573
Contributions	831,285	1,000	832,285
Sale of goods	150,297	-	150,297
Events and activities	61,069	-	61,069
Rents	3,505	-	3,505
Interest and dividend	54,670	-	54,670
In-kind	303,908	-	303,908
Other	14,693	-	14,693
Net assets released from restriction	34,000	(34,000)	-
<b>Total operating revenue</b>	<b>13,946,342</b>	<b>(33,000)</b>	<b>13,913,342</b>
<b>Operating expenses:</b>			
Program expenses:			
Nutrition services	2,931,893	-	2,931,893
Caregiver & respite	823,974	-	823,974
Social services	1,073,662	-	1,073,662
Health & wellness	453,526	-	453,526
Other programs	6,888,179	-	6,888,179
<b>Total program services</b>	<b>12,171,234</b>	<b>-</b>	<b>12,171,234</b>
Supporting Services:			
Management and general	1,273,974	-	1,273,974
Fundraising	26,612	-	26,612
<b>Total operating expenses</b>	<b>13,471,820</b>	<b>-</b>	<b>13,471,820</b>
<b>Change in net assets from operations</b>	<b>474,522</b>	<b>(33,000)</b>	<b>441,522</b>
<b>Nonoperating activities:</b>			
Investment gains, net	159,220	-	159,220
<b>Total other revenue</b>	<b>159,220</b>	<b>-</b>	<b>159,220</b>
<b>Change in net assets</b>	<b>633,742</b>	<b>(33,000)</b>	<b>600,742</b>
Net assets - beginning of the year	5,018,362	838,874	5,857,236
Prior period adjustment	(189,039)	-	(189,039)
Net assets - beginning of the year, as restated	4,829,323	838,874	5,668,197
<b>Net assets - end of the year, as restated</b>	<b>\$ 5,463,065</b>	<b>\$ 805,874</b>	<b>\$ 6,268,939</b>

See accompanying notes to financial statements.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Statement of Functional Expenses

Year Ended September 30,	2024							Total Expenses	
	Nutrition Services	Caregiver & Respite	Social Services	Health & Wellness	Other Programs	Total Program Expenses	Management and General		Fundraising
Salaries	\$ 1,139,983	\$ 369,454	\$ 714,028	\$ 299,370	\$ 4,521,358	\$ 7,044,193	\$ 739,645	\$ -	\$ 7,783,838
Payroll taxes	95,280	30,935	56,960	24,389	401,811	609,375	61,409	-	670,784
Employee benefits	155,019	54,841	139,098	52,313	406,104	807,375	99,801	-	907,176
Advertising	13,536	1,493	24,679	17,073	61,176	117,957	8,133	-	126,090
Consumer equipment	-	1,023,640	21,026	512	1,412	1,046,590	-	-	1,046,590
Dues and subscriptions	5,039	622	2,304	3,412	16,516	27,893	20,790	-	48,683
In-kind	343,354	-	3,869	103	600	347,926	-	-	347,926
Insurance	40,874	2,541	17,652	598	27,786	89,451	21,808	-	111,259
Interest	7,308	-	3,547	412	5,721	16,988	643	-	17,631
Repairs and maintenance	98,228	3,151	23,832	861	52,128	178,200	30,961	-	209,161
Meetings	172	37	178	499	1,166	2,052	4,136	-	6,188
Miscellaneous	7,404	200	3,416	560	1,250	12,830	46,853	18,847	78,530
Professional fees	30,113	7,128	16,890	5,612	108,781	168,524	53,932	-	222,456
Technology	49,030	12,187	77,128	37,223	88,490	264,058	93,685	-	357,743
Occupancy	103,106	12,210	52,406	10,616	70,025	248,363	54,041	-	302,404
Food	703,290	-	-	-	-	703,290	-	-	703,290
Program supplies	138,709	4,265	1,425	907	102,212	247,518	387	-	247,905
Other program expenses	33,250	-	-	-	-	33,250	-	-	33,250
Service provider tax	-	-	-	-	96,382	96,382	-	-	96,382
Subcontractors	178,389	-	23,921	77,188	58,233	337,731	62,924	-	400,655
Supplies	18,130	1,596	14,546	1,415	14,886	50,573	25,191	-	75,764
Training	4,342	2,304	2,446	2,836	12,749	24,677	15,886	-	40,563
Travel	61,624	816	20,072	5,947	113,798	202,257	23,606	-	225,863
Depreciation and amortization	107,072	8,970	45,263	13,059	70,121	244,485	87,104	-	331,589
<b>Total expenses</b>	<b>\$ 3,333,252</b>	<b>\$ 1,536,390</b>	<b>\$ 1,264,686</b>	<b>\$ 554,905</b>	<b>\$ 6,232,705</b>	<b>\$ 12,921,938</b>	<b>\$ 1,450,935</b>	<b>\$ 18,847</b>	<b>\$ 14,391,720</b>

See accompanying notes to financial statements.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Statement of Functional Expenses (Continued)

Year Ended September 30,	2023 Restated								Total Expenses
	Nutrition Services	Caregiver & Respite	Social Services	Health & Wellness	Other Programs	Total Program Expenses	Management and General	Fundraising	
Salaries	\$ 1,078,235	\$ 339,153	\$ 567,168	\$ 226,267	\$ 4,934,606	\$ 7,145,429	\$ 651,289	\$ -	\$ 7,796,718
Payroll taxes	85,300	22,632	43,680	18,403	409,249	579,264	49,259	-	628,523
Employee benefits	150,078	63,032	127,163	33,529	505,269	879,071	95,053	-	974,124
Advertising	2,353	12,136	17,988	28,404	57,069	117,950	11,554	-	129,504
Consumer equipment	-	347,789	1,917	2,401	-	352,107	-	-	352,107
Dues and subscriptions	4,634	571	1,806	2,672	13,170	22,853	14,537	-	37,390
In-kind	255,891	-	1,444	-	-	257,335	-	-	257,335
Insurance	24,393	1,539	16,718	1,230	25,144	69,024	23,778	-	92,802
Interest	5,700	4	3,504	-	5,894	15,102	2,616	-	17,718
Repairs and maintenance	63,273	980	25,833	1,866	48,981	140,933	31,944	-	172,877
Meetings	116	-	305	216	1,041	1,678	3,379	-	5,057
Miscellaneous	26,808	95	1,010	-	2,376	30,289	114,288	26,612	171,189
Professional fees	22,661	5,642	15,559	38,439	104,592	186,893	22,065	-	208,958
Technology	50,518	9,454	60,802	62,535	97,141	280,450	91,777	-	372,227
Occupancy	78,700	12,597	80,692	13,154	91,015	276,158	14,872	-	291,030
Food	686,237	-	-	-	-	686,237	-	-	686,237
Program supplies	130,515	39	2,880	3,219	60,629	197,282	6,130	-	203,412
Other program expenses	13,510	-	-	-	55,840	69,350	-	-	69,350
Service provider tax	-	-	-	-	119,447	119,447	-	-	119,447
Subcontractors	101,819	-	41,820	7,236	116,091	266,966	65,219	-	332,185
Supplies	4,762	1,839	5,437	907	16,136	29,081	24,051	-	53,132
Training	3,638	225	1,182	3,968	20,558	29,571	5,269	-	34,840
Travel	63,774	4,445	26,303	2,280	147,915	244,717	12,202	-	256,919
Depreciation and amortization	78,978	1,802	30,451	6,800	56,016	174,047	34,692	-	208,739
<b>Total expenses</b>	<b>\$ 2,931,893</b>	<b>\$ 823,974</b>	<b>\$ 1,073,662</b>	<b>\$ 453,526</b>	<b>\$ 6,888,179</b>	<b>\$ 12,171,234</b>	<b>\$ 1,273,974</b>	<b>\$ 26,612</b>	<b>\$ 13,471,820</b>

See accompanying notes to financial statements.

## Central Maine Area Agency on Aging d/b/a Spectrum Generations Statements of Cash Flows

<i>Years Ended September 30,</i>	2024	2023 Restated
Cash flows from operating activities		
Change in net assets	\$ 589,471	\$ 600,742
Adjustments to reconcile change in net assets to net cash flows from operating activities:		
Depreciation and amortization	331,589	208,739
Noncash lease transactions	15,317	(15,283)
Write off of other asset		36,000
Change in allowance for doubtful accounts	(10,409)	(8,730)
Net gains on investments	(383,087)	(159,220)
Changes in operating assets and liabilities:		
Grants and accounts receivable	(232,317)	(734,507)
Supplies on hand	(7,246)	(3,166)
Prepaid expenses and other assets	58,968	(62,021)
Accounts payable	81,100	72,930
Accrued expenses	217,460	306
Operating lease liabilities	(110,935)	-
Deferred revenue	25,100	-
Refundable advances	71,229	138,255
Total adjustments	56,769	(526,697)
<b>Net cash flows from operating activities</b>	<b>646,240</b>	<b>74,045</b>
Cash flows from investing activities:		
Proceeds from sale of investments	277,099	201,659
Purchase of investments	(305,821)	(207,154)
Purchase of property and equipment	(402,575)	(520,382)
<b>Net cash flows from investing activities</b>	<b>(431,297)</b>	<b>(525,877)</b>
Cash flows from financing activities:		
Principal payments on right-of-use finance lease obligations	(23,108)	(13,825)
Payments on long-term debt	(13,950)	(14,161)
<b>Net cash flows from financing activities</b>	<b>(37,058)</b>	<b>(27,986)</b>
<b>Net changes in cash and cash equivalents</b>	<b>177,885</b>	<b>(479,818)</b>
Cash and cash equivalents, beginning of year	1,292,091	1,771,909
<b>Cash and cash equivalents, end of year</b>	<b>\$ 1,469,976</b>	<b>\$ 1,292,091</b>
<b>Total cash paid for interest</b>	<b>\$ 14,507</b>	<b>\$ 17,718</b>

## Central Maine Area Agency on Aging d/b/a Spectrum Generations Statements of Cash Flows (Continued)

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<i>Years Ended September 30,</i>	2024	2023 Restated
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**Supplemental cash flow information related to leases as follows:**

Cash paid for amounts included in the measurement of lease obligations:

Operating cash flows from finance leases	\$ 2,309	\$ 1,693
Operating cash flows from capitalized operating leases	113,627	153,452
Finance cash flows from finance leases	17,416	13,825

See accompanying notes to financial statements.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies

#### Nature of Operations

Central Maine Area Agency on Aging d/b/a Spectrum Generations (the "Agency"), is a nonprofit social service agency that promotes life-long learning, health, wellness, nutrition, community engagement and social well-being of older and disabled adults in Central Maine. The Agency has program sites in Belfast, Damariscotta, Camden, Hallowell, Skowhegan, Brunswick and Waterville, Maine and its home office is located in Augusta, Maine. Central Maine Area Agency on Aging is one of five Area Agencies on Aging in the State of Maine. The Agency is supported primarily through government grants and fees for service. Approximately 89% and 90% of the Agency's support for the years ended September 30, 2024 and 2023, respectively, came from grants, contracts, and fees from federal and state governments.

#### Basis of Presentation

The financial statements are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

#### Classification of Net Assets

Net assets and revenue, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Agency and changes therein are classified and reported as follows:

**Net assets without donor restrictions:** Net assets available for use in general operations and not subject to donor (or certain grantor) restrictions.

**Net assets with donor restrictions:** Net assets subject to donor- or certain grantor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other explicit donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires; that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

#### Use of Estimates

The preparation of financial statements in accordance with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies (Continued)

#### Fair Value Measurements

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. A three-tier hierarchy prioritizes the inputs used in measuring fair value. These tiers include Level 1, defined as observable inputs such as quoted market prices in active markets; Level 2, defined as inputs other than quoted market prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs in which little or no market data exists, therefore, requiring an entity to develop its own assumptions. The asset's or liability's fair value measurement within the hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

In determining the appropriate levels, the Agency performs a review of its assets and liabilities. At each reporting period, if applicable, all assets and liabilities for which the fair value measurement is based on significant unobservable inputs are classified as Level 3.

For the years ended September 30, 2024 and 2023, the application of valuation techniques applied to similar assets has been consistent.

#### Revenue Recognition

Grants are either recorded as contributions or exchange transactions based on criteria contained in the grant award.

- *Grant awards that are contributions*

Grants that qualify as contributions are recorded as invoiced to the funding sources in accordance with the terms of the award. Revenue is recognized in the accounting period when the related allowable expenses are incurred. Amounts received in excess of expenses or asset acquisitions are reflected as refundable advances.

- *Grant awards that are exchange transactions*

Exchange transactions are reimbursed based on a predetermined rate for services performed in accordance with the term of the award. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as a contract liability. The Agency does not have grants that are considered exchange transactions for the years ended September 30, 2024 and 2023.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies (Continued)

#### Revenue Recognition (Continued)

Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicit barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized.
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barrier(s) to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized.

#### Revenue from Contracts with Customers

Total revenue from exchange contracts recognized during the years ended September 30, 2024 and 2023, and included on the statements of activities, is summarized below:

	2024	2023
Personal Support Service Fees - Medicaid	\$ 4,198,758	\$ 4,568,320
Program Service Fees - Private pay and other	2,583,574	2,805,253
Sales of goods	202,804	150,297
Events and activities	100,503	61,069
Total	\$ 7,085,639	\$ 7,584,939

*Personal Support Service Fees - Medicaid:* Support services are provided through contracts with the State of Maine Department of Health and Human Services (DHHS) for Medicaid recipients. The Agency's performance obligation is to provide personal support services to individuals. The Agency bills DHHS bi-monthly and monthly per individual per contracted rate. A receivable and revenue are recorded at a point in time when the service is provided.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies (Continued)

#### Revenue Recognition (Continued)

*Program Service Fees – Private Pay:* Support services are provided directly to individuals. The Agency's performance obligation is to provide personal support services to individuals. The Agency bills the individuals once a month based on an agreed rate per hour of service. A receivable and revenue are recorded at a point in time when the service is provided.

#### *Sales of Goods and Events and Activities*

The Agency's performance obligations are to provide goods to individuals as well as to sponsor events and activities for individuals. Sales of goods and event and activities revenue are recognized at point in time when the sale and events occur based on prices the Agency sets for the goods and fees to attend the events and activities.

The Agency determined at September 30, 2024 and 2023 there were no services provided without a contract in place and, therefore, has no expected adjustments to receivables and revenue. The receivables from contracts with customers for services provided are included in grants and accounts receivable on the statements of financial position as shown below. Contract liabilities from contracts with customers at September 30, 2024 are shown below. There were none at September 30, 2023 and October 1, 2022.

Accounts receivable from contracts with customers at October 1, 2022	\$ 877,033
Accounts receivable from contracts with customers at September 30, 2023	\$ 1,094,391
Accounts receivable from contracts with customers at September 30, 2024	\$ 1,675,040
Deferred revenue from contracts with customers at September 30, 2024	\$ 25,100

#### Cash and Cash Equivalents

Cash and cash equivalents in the statements of cash flows include cash without donor restrictions which is held in either demand deposit or short-term money market accounts, and highly liquid savings deposits and investments with original maturities of three months or less when purchased. The Agency maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. It has not experienced any losses in such accounts. Management believes it is not exposed to any significant risk on cash and cash equivalents because the Agency utilizes a sweep/repurchase agreement to keep balances within federally insured limits.

#### Investments

The Agency carries investments in marketable securities with readily determinable fair values at their fair values in the statements of financial position. Unrealized gains and losses are included in the change in net assets in the accompanying statements of activities. Investment fees are netted against unrealized gains and losses.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies (Continued)

#### Grants and Accounts Receivable

Grants and accounts receivable consist primarily of revenue from various government grants and contracts and other entities for services performed. Beginning October 1, 2023, the carrying amount of accounts receivable is reduced by an allowance that reflects management's best estimate of the current expected credit losses. The estimate of the allowance for credit losses is based on an analysis of historical loss experience, current receivables aging, and management's assessment of current conditions and expected changes during a reasonable and supportable forecast period. The Agency uses an aging method to estimate the allowance for credit losses. Management assesses collectability individually. At September 30, 2024 and 2023, the allowance for credit losses was \$7,897 and \$18,306, respectively. Provision for credit losses totaled \$0 during 2024 and \$11,996 during 2023.

Prior to 2023, the allowance for doubtful accounts reflected losses that the Agency estimated had been incurred as of the reporting date and was based on historical loss experience, current receivables aging, and management's assessment of current conditions.

#### Property and Equipment

Property and equipment are capitalized at cost or, if donated, at fair value on the date of donation. Depreciation is provided for using the straight-line method over the estimated useful life of the asset. Leasehold improvements are recorded at cost and amortized using the straight-line method over the shorter of the useful life or the associated lease term. The Agency considers items with a cost greater than \$5,000 and a useful life greater than one year to be property and equipment. Estimated useful lives are as follows:

Land improvements	5-15 years
Leasehold improvements	5-15 years
Furniture and equipment	3-7 years
Vehicles	5 years
Building and improvements	10-40 years

Depreciation expense for the years ended September 30, 2024 and 2023 was \$170,553 and \$184,656, respectively.

#### Software

Software is capitalized at cost and amortized using the straight-line method over three years. Amortization expense for the years ended September 30, 2024 and 2023 was \$15,733 and \$9,928, respectively.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 1: Summary of Significant Accounting Policies (Continued)

#### Leases

The Agency is a lessee in multiple noncancelable operating and financing leases. If the contract provides the Agency the right to substantially all the economic benefits and the right to direct the use of the identified asset, it is considered to be or contain a lease. Right-of-use (ROU) assets and lease liabilities are recognized at the lease commencement date based on the present value of the future lease payments over the expected lease term. The ROU asset is also adjusted for any lease prepayments made, lease incentives received, and initial direct costs incurred.

The lease liability is initially and subsequently recognized based on the present value of its future lease payments. Variable payments are included in the future lease payments when those variable payments depend on an index or a rate. Increases (decreases) to variable lease payments due to subsequent changes in an index or rate are recorded as variable lease expense (income) in the future period in which they are incurred.

The Agency has elected to use a risk-free rate for a term similar to the underlying lease as the discount rate if the implicit rate in the lease contract is not readily determinable.

The ROU asset for operating leases is subsequently measured throughout the lease term at the amount of the remeasured lease liability (i.e., present value of the remaining lease payments), plus unamortized initial direct costs, plus (minus) any prepaid (accrued) lease payments, less the unamortized balance of lease incentives received, and any impairment recognized. The ROU asset for finance leases is amortized on a straight-line basis over the lease term. For operating leases with lease payments that fluctuate over the lease term, the total lease costs are recognized on a straight-line basis over the lease term.

For all underlying classes of assets, the Agency has elected to not recognize ROU assets and lease liabilities for short-term leases that have a lease term of 12 months or less at lease commencement and do not include an option to purchase the underlying asset that the Agency is reasonably certain to exercise. Leases containing termination clauses in which either party may terminate the lease without cause and the notice period is less than 12 months are deemed short-term leases with lease costs included in short-term lease expense. The Agency recognizes short-term lease cost on a straight-line basis over the lease term.

The Agency made an accounting policy election to not separate the lease components of a contract and its associated non-lease components (i.e., lessor-provided maintenance and other services).

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 1: Summary of Significant Accounting Policies (Continued)

#### In-Kind Contributions

Contributions of nonfinancial assets are recognized in the financial statements if they enhance or create an asset or require specialized skill for the service being provided. For the years ending September 30, 2024 and 2023, in-kind contributions recognized within the statements of activities included:

Type	2024	2023	Usage in Programs	Donor-imposed restrictions	Fair Value Techniques
Food	\$ 359,269	\$ 266,874	Nutrition	No	\$2/lb.
Supplies	8,927	5,080	Nutrition	No	Similar item's retail market value
Mileage	14,801	14,690	Nutrition and Social Services (Money Minders)	No	State of Maine mileage rates
Other	12,363	17,264	Nutrition and Social Services (Outreach)	Yes - event based	Similar item's retail market value
<b>Total</b>	<b>\$ 395,360</b>	<b>\$ 303,908</b>			

No amounts have been reflected in the financial statements for donated volunteer services since no objective basis is available to measure the value of such services. However, a substantial number of volunteers have donated significant amounts of their time to the Agency's Meals on Wheels program. The Agency has estimated \$989,000 and \$796,000 of volunteer hours were contributed in 2024 and 2023, respectively.

#### Income Tax Status

The Agency is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and has been determined not to be a private foundation within the meaning of Section 509(a)(1) of the code. In addition, contributions to the Agency qualify for the charitable contribution deduction under Section 170(b)(1)(A). The Agency is also exempt from State of Maine income taxes. The Agency is required to assess whether it is more likely than not that a tax position will be sustained upon examination on the technical merits of the position assuming the taxing authority has full knowledge of all information. If the tax position does not meet the more likely than not recognition threshold, the benefit of that position is not recognized in the financial statements. The Agency has determined there are no amounts to record as assets or liabilities related to uncertain tax positions.

#### Advertising Costs

The Agency expenses advertising costs as incurred. Advertising expense totaled \$126,090 and \$129,504 for the years ended September 30, 2024 and 2023, respectively.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### **Note 1: Summary of Significant Accounting Policies (Continued)**

#### **Functional Allocation of Expenses**

The costs of program and supporting services activities have been summarized on a functional basis in the statements of activities. The statements of functional expenses present the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the programs and supporting services benefited. Personnel costs are allocated based on time and effort reporting. Facility costs are based on square footage. All other costs are allocated based on estimated usage.

#### **Adoption of New Accounting Pronouncement**

Accounting Standards Update (ASU) No. 2016-13, *Measurement of Credit Losses on Financial Instruments*, requires the Agency to present financial assets measured at amortized cost (including accounts receivable) at the net amount to be expected to be collected over their remaining contractual lives. Estimated credit losses are based on relevant information about historical experience, current conditions, and reasonable and supportable forecasts that affect the collectability of the reported amounts.

The Agency adopted ASU No. 2016-13 on October 1, 2023. The net impact to net assets would have been immaterial, thus no adjustment was made to net assets. See Grants and Accounts Receivable for changes to accounting policies.

#### **Reclassification**

Certain amounts as previously reported in the 2023 financial statements have been reclassified to conform to the 2024 presentation.

#### **Subsequent Events**

The Agency has evaluated events and transactions for potential recognition or disclosure in the financial statements through April 28, 2025, which is the date the financial statements were available to be issued.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 2: Property and Equipment

A summary of property and equipment is as follows at September 30:

	2024	2023
Land	\$ 207,655	\$ 207,655
Land Improvements	525,366	525,366
Building and improvements	3,860,204	3,356,729
Furniture and equipment	1,015,008	900,621
Leasehold Improvements	17,023	17,023
Vehicle	332,861	332,861
Construction in progress	36,304	307,876
	5,994,421	5,648,131
Less: accumulated depreciation	(3,620,749)	(3,450,195)
<b>Totals</b>	<b>\$ 2,373,672</b>	<b>\$ 2,197,936</b>

### Note 3: Investments

Investments consist of mutual funds, equity securities and cash equivalents and are stated at fair value as of September 30 as follows:

	2024	2023
Equity funds	\$ 880,563	\$ 732,119
Fixed funds	821,316	701,435
Equity securities	490,533	398,066
Cash equivalents	156,324	105,307
<b>Totals</b>	<b>\$ 2,348,736</b>	<b>\$ 1,936,927</b>

Investment return is comprised of the following for the years ended September 30:

	2024	2023
Interest and dividends	\$ 62,007	\$ 54,670
Net realized and unrealized gains (losses)	383,087	159,220
<b>Totals</b>	<b>\$ 445,094</b>	<b>\$ 213,890</b>

Investment fees totaled \$12,257 and \$11,623 for the years ended September 30, 2024 and 2023, respectively.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 4: Long-Term Debt

Long-term debt consists of the following as of September 30:

	2024	2023
Mortgage at a variable rate of 2.614% above the Term SOFR rate (modified from fixed rate of LIBOR) payable to TD Bank in monthly installments of \$1,352 (modified from \$1,318) with a balloon payment due in 2024, secured by real estate. During 2024, the remainder of the loan was refinanced with a monthly installment of \$2,521 to maturity in 2027.	\$ 69,121	\$ 79,049
Mortgage at 4.50% fixed rate payable to Rural Development in monthly installments of \$1,013 to maturity in 2049, secured by real estate.	178,569	182,591
Total long-term liabilities	247,690	261,640
Less: current maturities	(28,602)	(83,071)
<b>Total long-term liabilities, net</b>	<b>\$ 219,088</b>	<b>\$ 178,569</b>

Future maturities of long-term debt are as follows:

2025	\$	28,602
2026		28,796
2027		18,296
2028		4,602
2029		4,813
Thereafter		162,581
<b>Total</b>	<b>\$</b>	<b>247,690</b>

The Agency maintains a working capital line of credit with TD Bank. For the year ended September 30, 2023 the line of credit had a maximum borrowing limit of \$500,000. During the year ended September 30, 2024, the line of credit agreement was amended and increased the borrowing limit to \$750,000. Interest on the line is at the Wall Street Journal prime rate plus 0.5%, or a floor of 3.75% (8.5% as of September 30, 2024). There were no outstanding advances on this line at September 30, 2024 and 2023.

The Agency maintains a working capital line of credit with Kennebec Savings Bank. The line of credit has a maximum borrowing limit of \$250,000 and interest on the line is at the Wall Street Journal prime rate plus 0.5%, or a floor of 3.75% (8.5% as of September 30, 2024) until renewed. There were no outstanding advances on this line at September 30, 2024 and 2023.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 5: Leases

The Agency leases space and equipment. Some of the leases include options to renew. The exercise of lease renewal options is at the Agency's sole discretion. Renewal option periods are included in the measurement of the ROU asset and lease liability when the exercise is reasonably certain to occur.

The depreciable life of assets is limited by the expected lease term, unless there is a transfer of title or purchase option reasonably certain of exercise.

The Agency's lease agreements do not contain any material residual value guarantees or material restrictive covenants. Payments due under the lease contracts include fixed payments plus variable payments. Some of the Agency's space leases require it to make payments for the Agency's proportionate share of property taxes, insurance and other costs. These variable lease payments are not included in lease payments used to determine the lease liability and are recognized as variable costs when incurred.

Components of lease expenses were as follows for the year ended September 30:

	2024	2023
Finance lease cost:		
Interest	\$ 2,257	\$ 1,949
Amortization of right-of-use asset	18,154	14,155
Operating lease cost	120,750	163,735
<b>Total lease cost</b>	<b>\$ 141,161</b>	<b>\$ 179,839</b>

Supplemental statement of financial position information related to leases is as follows as of September 30:

	2024	2023
Weighted-average remaining lease term - finance leases	3.23	4.11
Weighted-average discount rate - finance leases	3.94	3.95
Weighted-average remaining lease term - operating leases	8.99	10.26
Weighted-average discount rate - operating leases	3.88	3.85

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 5: Leases (Continued)

Maturities of lease obligations are as follows as of September 30, 2024:

	Finance Leases	Operating Leases
2025	\$ 26,299	\$ 148,870
2026	19,547	139,677
2027	16,171	113,847
2028	10,781	108,847
2029	-	108,847
Thereafter	-	517,024
<b>Total lease payments</b>	<b>72,798</b>	<b>1,137,112</b>
<b>Less imputed interest</b>	<b>(4,535)</b>	<b>(136,329)</b>
<b>Totals</b>	<b>\$ 68,263</b>	<b>\$ 1,000,783</b>

### Note 6: Retirement Plan

The Agency offers a salary deferral 401(k) plan that has immediate eligibility and no minimum age requirement. The Agency's discretionary match contribution (which is capped at 5%) for the years ended September 30, 2024 and 2023 was \$42,497 and \$50,446, respectively.

The Agency also offers a 457(b) plan to certain covered employees. Contributions can be made by the Agency and through salary deferral by the covered employees. The Agency's contribution to this plan for the years ended September 30, 2024 and 2023 was \$28,760 and \$32,422, respectively. The payment of benefits is a general obligation of the Agency at a future date based on the terms of the agreement. The deferred compensation liability at September 30, 2024 and 2023 was \$178,436 and \$113,106, respectively.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 7: Net Assets with Donor Restrictions

Net assets with donor restrictions consist of the following at September 30:

	2024	2023
<i>Subject to expenditure for specified purpose:</i>		
Cohen Center	\$ 103,904	\$ 103,904
Pottle - Muskie Center	379,415	389,415
Poor – Waldo Meals on Wheels Program	62,000	62,000
Chute – Brunswick Meals on Wheels Program	216,014	216,014
<i>Not subject to appropriation or expenditure:</i>		
Boucher Fund	33,451	33,541
Harvey Fund	1,000	1,000
<b>Totals</b>	<b>\$ 795,784</b>	<b>\$ 805,874</b>

Net assets released from net assets with donor restrictions are as follows for the years ended September 30:

	2024	2023
<i>Satisfaction of purpose restriction:</i>		
Eskelund Fund – Muskie Center	\$ 10,000	\$ 26,000
Chute – Brunswick Meals on Wheels Program	-	8,000
<b>Totals</b>	<b>\$ 10,000</b>	<b>\$ 34,000</b>

### Note 8: Board Designated Net Assets

Board designated net assets consist of the following at September 30:

	2024	2023
Agency reserve	\$ 480,007	\$ 479,767
Building maintenance reserve	300,868	328,567
<b>Totals</b>	<b>\$ 780,875</b>	<b>\$ 808,334</b>

### Note 9: Grant Awards

At September 30, 2024, the Agency had received future funding commitments under various grants at approximately \$206,000. These commitments are not recognized in the accompanying financial statements as revenues and receivables as they are conditional awards.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### Note 10: Commitments and Contingencies

The Agency participates in various governmental grant programs, which may be subject to future program compliance audits by grantors or their representatives. Accordingly, the Agency's compliance with applicable program grant requirements may be established at some future date. The amount, if any, of liabilities arising from disallowance of expenditures or ineligibility of grant revenue cannot be determined at this time.

At September 30, 2024 and 2023, there were no known unrecorded contingent liabilities relating to compliance with the rules and regulations governing the funds that management is aware of.

### Note 11: Liquidity and Availability of Financial Resources

Financial assets available for general expenditure; that is, without donor or other restrictions or designations limiting their use, within twelve months of the statement of financial position date, are comprised of the following as of September 30:

	2024	2023
Cash and cash equivalents	\$ 1,469,976	\$ 1,292,091
Grants and accounts receivable, net	2,234,735	1,992,009
Investments	2,348,736	1,936,927
Total Financial Assets	6,053,447	5,221,027
Less: amounts not available to be used within one year		
Board designated net assets	(780,875)	(808,334)
Net assets with donor restrictions	(795,874)	(805,874)
Total financial assets available	\$ 4,476,698	\$ 3,606,819

The Agency receives significant funding from federal and state grant funders, designated for programs which are ongoing, major, and central to its annual operations, to be available to meet cash needs for general expenditures. The Agency is substantially supported by grants, contracts, and program fees. The Agency manages its cash flow to ensure funds are available for general expenditures, liabilities, and other obligations as they come due. As noted in Note 4 the Agency also has availability under two lines of credit totaling \$1,000,000, should an unanticipated liquidity need be identified.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

### Note 12: Fair Value Measurements

Fair value of assets measured on a recurring basis at September 30, 2024 are as follows:

	Fair Value	Level 1	Level 2	Level 3
<b>Assets</b>				
Investments - other				
Equity funds	\$ 352,120	\$ 352,120	\$ -	-
Fixed funds	499,299	499,299	-	-
Equity securities	490,533	490,533	-	-
Cash equivalents	49,878	49,878	-	-
Investments - board designated				
Equity funds	528,443	528,443	-	-
Fixed funds	322,017	322,017	-	-
Cash equivalents	106,446	106,446	-	-
Investments - deferred compensation				
Equity funds	178,436	178,436	-	-
<b>Totals</b>	<b>\$ 2,527,172</b>	<b>\$ 2,527,172</b>	<b>\$ -</b>	<b>-</b>

Fair value of assets measured on a recurring basis at September 30, 2023 are as follows:

	Fair Value	Level 1	Level 2	Level 3
<b>Assets</b>				
Investments - other				
Equity funds	\$ 288,421	\$ 288,421	\$ -	-
Fixed funds	423,305	423,305	-	-
Equity securities	398,066	398,066	-	-
Cash equivalents	20,428	20,428	-	-
Investments - board designated				
Equity funds	443,698	443,698	-	-
Fixed funds	278,129	278,129	-	-
Cash equivalents	84,880	84,880	-	-
Investments - deferred compensation				
Equity funds	113,106	113,106	-	-
<b>Totals</b>	<b>\$ 2,050,033</b>	<b>\$ 2,050,033</b>	<b>\$ -</b>	<b>-</b>

### Note 13: Restatement of Previously Issued Financial Statement [Prior Period Adjustment]

The financial statements as of and for the year ended September 30, 2023 have been restated to correct errors that were detected during the audit for the year ended September 30, 2024.

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Financial Statements

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### **Note 13: Restatement of Previously Issued Financial Statement [Prior Period Adjustment]** (Continued)

As of October 1, 2023, the Agency adopted ASU 842, *Leases*, and didn't remove the cost of equipment and related accumulated depreciation that were recorded as right of use finance assets with corresponding accumulated depreciation as of that date. Depreciation expense calculated under the old standard for those same assets was also recorded for the year ended September 30, 2023. To correct these errors, the amount of property and equipment, was reduced by \$84,834, accumulated depreciation was reduced by \$29,366, and the amount of miscellaneous expense was increased by \$55,468.

During the year ended September 30, 2024, the Agency received an examination report from the State of Maine Department of Health and Human Services notifying the Agency of an error on a prior year agreement settlement form for the year ended September 30, 2021 resulting in an amount owed to the Department of \$189,039. To correct this error, the beginning balance as of October 1, 2022 was reduced by \$189,039 and the amount of refundable advances was increased by \$189,039. There was no effect on the change in net assets.

## **Supplementary Information**

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**Central Maine Area Agency on Aging**  
**d/b/a Spectrum Generations**

Schedule of Expenditures of Federal Awards  
Year Ended September 30, 2024

Federal Grantor/Pass-Through Grantor/Program or Cluster Title	AL Number	Pass-Through Entity Identifying Number	Program Period	Federal Expenditures	Expenditures to Subrecipients
<b>DEPARTMENT OF AGRICULTURE</b>					
<b>Passed-Through Maine Department Agriculture Food and Rural Resources</b>					
Food Distribution Cluster - Commodity Supplemental Food Program	10.565		10/01/23-09/30/24	\$ 43,308	\$ -
<b>TOTAL DEPARTMENT OF AGRICULTURE PROGRAMS</b>				<b>43,308</b>	<b>-</b>
<b>DEPARTMENT OF THE TREASURY</b>					
<b>Passed-Through Maine Department of Health &amp; Human Services</b>					
COVID-19 - US Treasury State and Local Fiscal Recovery Funds	21.027	ADS-24-5003C	10/01/23-9/30/24	933,796	-
<b>TOTAL DEPARTMENT OF TREASURY</b>				<b>933,796</b>	<b>-</b>
<b>DEPARTMENT OF HEALTH AND HUMAN SERVICES</b>					
<b>Direct Awards</b>					
Empowering Older Adults and Adults with Disabilities through Chronic Disease Self-Management Education Program	93.734		05/01/21-04/30/24	300,682	-
Rural Health Care Services Outreach, Rural Health Network Development and Small Health Care Provider Quality Improvement	93.912		07/01/24-06/30/25	13,424	-
<b>Passed-Through Maine Department of Health &amp; Human Services Aging Cluster</b>					
Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-24-5003C	10/01/23-9/30/24	604,153	33,607
COVID-19 Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-24-5003C	10/01/23-9/30/24	207,051	62,920
Special Programs for the Aging, Title III, Part B Grants for Supportive Services and Senior Centers	93.044	ADS-24-5003C	10/01/23-9/30/24	28,296	-
<b>Total Federal Expenditures AL #93.044</b>				<b>839,500</b>	<b>96,527</b>
Special Programs for the Aging, Title III, Part C, Nutrition Services	93.045	ADS-24-5003C	10/01/23-9/30/24	986,174	170,663
COVID-19 Special Programs for the Aging, Title III, Part C, Nutrition Services	93.045	ADS-24-5003C	10/01/23-9/30/24	327,459	-
<b>Total Federal Expenditures AL #93.045</b>				<b>1,313,633</b>	<b>170,663</b>
Nutrition Services Incentive Program	93.053	ADS-24-5003C	10/01/23-9/30/24	198,792	-
<b>Total Federal Expenditures Aging Cluster</b>				<b>2,351,925</b>	<b>267,190</b>
<b>Passed-Through Maine Department of Health &amp; Human Services</b>					
Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-24-5093A	06/01/24-05/31/25	48,992	-
Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-23-5093A	06/01/23-05/31/24	12,527	-
COVID-19 Special Programs for the Aging, Title IV, and Title II Discretionary Projects	93.048	ADS-24-5003C	10/01/23-9/30/24	18,972	-
<b>Total Federal Expenditures AL #93.048</b>				<b>80,491</b>	<b>-</b>
State Health Insurance Assistance Program	93.324	ADS-24-5063A	04/01/24-03/31/25	35,820	-
State Health Insurance Assistance Program	93.324	ADS-23-5063	04/01/23-03/31/24	35,822	-
<b>Total Federal Expenditures AL #93.324</b>				<b>71,642</b>	<b>-</b>
Special Programs for the Aging, Title III, Part D, Disease Prevention and Health Promotion Services	93.043	ADS-24-5003C	10/01/23-9/30/24	36,783	-
National Family Caregiver Support, Title III, Part E	93.052	ADS-24-5003C	10/01/23-9/30/24	210,188	-
COVID-19 National Family Caregiver Support, Title III, Part E	93.052	ADS-24-5003C	10/01/23-9/30/24	73,111	-
<b>Total Federal Expenditures AL #93.052</b>				<b>283,299</b>	<b>-</b>
Medicare Enrollment Assistance Program	93.071	ADS-25-5083	09/01/24-08/31/25	6,552	-
Medicare Enrollment Assistance Program	93.071	ADS-24-5083	09/01/23-08/31/24	52,574	-
<b>Total Federal Expenditures AL #93.071</b>				<b>59,126</b>	<b>-</b>
Community Health Workers for Public Health Response and Resilient	93.495	CDM-23-4582B	12/01/22-08/30/24	118,542	-
Social Services Block Grant	93.667	ADS-24-5003C	10/01/23-9/30/24	184,860	-
Money Follows the Person Rebalancing Demonstration	93.791	ADS-24-5003C	10/01/23-9/30/24	45,348	-
<b>TOTAL DEPARTMENT OF HEALTH AND HUMAN SERVICES PROGRAMS</b>				<b>3,546,122</b>	<b>267,190</b>
<b>DEPARTMENT OF HOMELAND SECURITY</b>					
<b>Passed-Through Federal Emergency Management Agency and the United Ways of Kennebec Valley and Mid-Maine</b>					
Emergency Food and Shelter National Board Program	97.024	375000-010	11/01/21-12/31/23	1,994	-
Emergency Food and Shelter National Board Program	97.024	375000-010	10/01/22-12/31/24	650	-
Emergency Food and Shelter National Board Program	97.024	375400-011	11/01/21-12/31/23	3,157	-
Emergency Food and Shelter National Board Program	97.024	374200-018	11/01/21-12/31/23	1,600	-
Emergency Food and Shelter National Board Program	97.024	374200-018	10/01/22-12/31/24	1,400	-
<b>Total Federal Expenditures AL #97.024</b>				<b>8,801</b>	<b>-</b>
<b>TOTAL FEDERAL EXPENDITURES</b>				<b>\$ 4,532,027</b>	<b>\$ 267,190</b>

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Notes to Schedule of Expenditures of Federal Awards Year Ended September 30, 2024

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### **Note 1 - Basis of Presentation**

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Central Maine Agency on Aging, d/b/a Spectrum Generations, under programs of the federal government for the year ended September 30, 2024. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Spectrum Generations, it is not intended to and does not present the financial position, changes in net assets or cash flows of Spectrum Generations.

### **Note 2 - Summary of Significant Accounting Policies**

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

### **Note 3 - Indirect Cost Rate**

Central Maine Agency on Aging, d/b/a/ Spectrum Generations, has not elected to use the 10% de minimis rate as they have a negotiated rate of 18.10% of modified total direct costs for the year ended September 30, 2024.

## **Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards***

Board of Directors  
Central Maine Area Agency on Aging d/b/a Spectrum Generations  
Augusta, Maine

We have audited, in accordance with auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of Central Maine Area Agency on Aging d/b/a Spectrum Generations (a nonprofit organization), which comprise the statement of financial position as of September 30, 2024 and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated April 28, 2025.

### **Report on Internal Control Over Financial Reporting**

In planning and performing our audit of the financial statements, we considered Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over financial reporting ("internal control") as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control. Accordingly, we do not express an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control.

*A deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements, on a timely basis. *A material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

## **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Central Maine Area Agency on Aging d/b/a Spectrum Generations' financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## **Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Wipfli LLP*

Wipfli LLP  
South Portland, Maine

April 28, 2025

## **Independent Auditor's Report on Compliance for the Major Federal Program and on Internal Control Over Compliance Required by the Uniform Guidance**

Board of Directors  
Central Maine Area Agency on Aging d/b/a Spectrum Generations  
Augusta, Maine

### **Report on Compliance for the Major Federal Program**

#### ***Opinion on the Major Federal Program***

We have audited Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on Central Maine Area Agency on Aging d/b/a Spectrum Generations' major federal program for the year ended September 30, 2024. Central Maine Area Agency on Aging d/b/a Spectrum Generations' major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Central Maine Area Agency on Aging d/b/a Spectrum Generations complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended September 30, 2024.

#### ***Basis for Opinion on the Major Federal Program***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Central Maine Area Agency on Aging d/b/a Spectrum Generations and to meet our ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for the major federal program. Our audit does not provide a legal determination of Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the compliance requirements referred to above.

#### ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Central Maine Area Agency on Aging d/b/a Spectrum Generations' federal programs.

### ***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the requirements of the major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise profession judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate to those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

## Report on Internal Control Over Compliance

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

*Wipfli LLP*

Wipfli LLP  
South Portland, Maine

April 28, 2025

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

## Schedule of Findings and Questioned Costs

Year Ended September 30, 2024

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### Section I - Summary of Auditor's Results

#### Financial Statements

Type of auditor's report issued	Unmodified
Internal control over financial reporting:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified?	None reported
Noncompliance material to financial statements noted?	No

#### Federal Awards

Internal control over major programs:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified?	None reported

Type of auditor's report issued on compliance for major program Unmodified

Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance [2 CFR 200.516(a)]? No

Identification of major federal program:

<u>Name of Federal Major Program of Cluster</u>	<u>AL No.</u>
Coronavirus State and Local Fiscal Recovery Funds	21.027
Aging Cluster	
Special Programs for the Aging Title III, Part B	93.044
Special Programs for the Aging Title III, Part C	93.045
Nutrition Services Incentive Program	93.053

Dollar threshold used to distinguish between Type A and Type B programs:

Federal	\$750,000	
Auditee qualified as low-risk auditee?		Yes

#### Section II - Financial Statement Findings

None

### Section III – Federal Award Findings and Questioned Costs

None

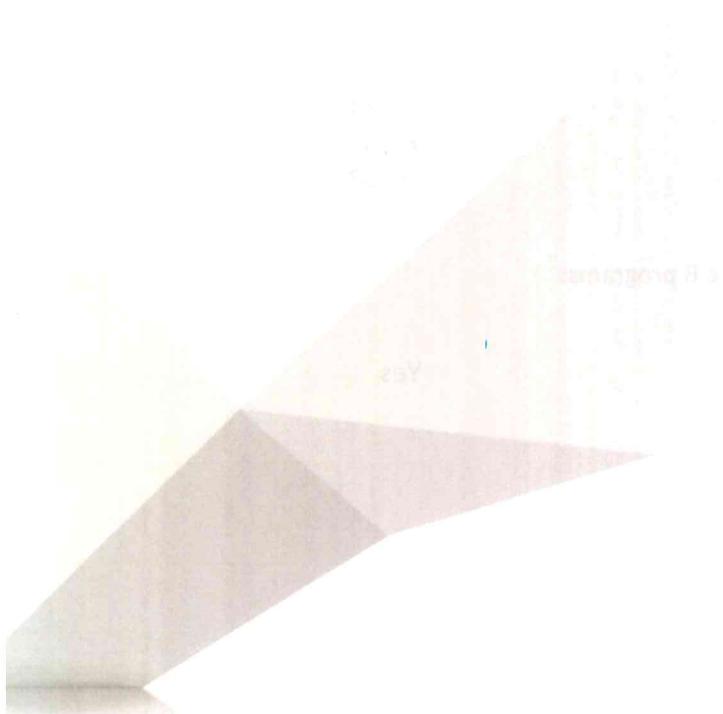
### Section IV – Summary Schedule of Prior Year Findings

None

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

Required Schedule Under the *Maine Uniform  
Accounting and Auditing Practices for Community  
Agencies*

Year Ended September 30, 2024



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## **Independent Auditor’s Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards***

Board of Directors  
Central Maine Area Agency on Aging, d/b/a Spectrum Generations  
Augusta, Maine

We have audited, in accordance with the auditing standards generally accepted in the United States and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of Central Maine Area Agency on Aging, d/b/a Spectrum Generations which comprise the statement of financial position as of September 30, 2024, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon, dated April 28, 2025.

### **Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ internal control over financial reporting (internal control) as a basis for designing procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ internal control. Accordingly, we do not express an opinion on the effectiveness of Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity’s financial statements will not be prevented or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

### **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Central Maine Area Agency on Aging, d/b/a Spectrum Generations' internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Central Maine Area Agency on Aging, d/b/a Spectrum Generations' internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Wipfli LLP*

Wipfli LLP

South Portland, Maine

April 28, 2025

## **Independent Auditor’s Report on Compliance with Requirements That Could Have a Direct and Material Effect on the Major Department Agreement and on Internal Control over Compliance in Accordance with Maine Uniform Accounting and Auditing Practices for Community Agencies and Report on Schedule of Expenditures of Department Agreements**

Board of Directors  
Central Maine Area Agency on Aging, d/b/a Spectrum Generations  
Augusta, Maine

### **Report on Compliance for the Major Department Agreement**

#### ***Opinion on the Major Department Agreement***

We have audited Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ (a nonprofit organization) compliance with the types of compliance requirements described in the *Maine Uniform Accounting and Auditing Practices for Community Agencies* (MAAP), and with the requirements in the Contract Compliance Rider(s) of the Agency’s agreement(s) with the Maine Department of Health and Human Services (the “Department”) that could have a direct and material effect on Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ major Department agreement for the year ended September 30, 2024. Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ major Department agreement is identified in the summary of auditor’s results section of the accompanying schedule of findings and questioned costs.

In our opinion, Central Maine Area Agency on Aging, d/b/a Spectrum Generations complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on its major Department agreement for the year ended September 30, 2024.

#### ***Basis for Opinion on the Major Department Agreement***

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the MAAP. Our responsibilities under those standards and the MAAP are further described in the Auditor’s Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Central Maine Area Agency on Aging, d/b/a Spectrum Generations and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for the major Department agreement. Our audit does not provide a legal determination of Central Maine Area Agency on Aging, d/b/a Spectrum Generations’ compliance with the compliance requirements referred to above.

### ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to Central Maine Area Agency on Aging, d/b/a Spectrum Generations' Department agreements.

### ***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Central Maine Area Agency on Aging, d/b/a Spectrum Generations' compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and MAAP, will always detect material noncompliance when it exists. The risk of not detected material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Central Maine Area Agency on Aging, d/b/a Spectrum Generations' compliance with the requirements of the major Department agreement as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the MAAP, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Central Maine Area Agency on Aging d/b/a Spectrum Generations' compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the MAAP, but not for the purpose of expressing an opinion on the effectiveness of Central Maine Area Agency on Aging d/b/a Spectrum Generations' internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### ***Report on Internal Control Over Compliance***

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a Department agreement on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a Department agreement will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a Department agreement that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the MAAP. Accordingly, this report is not suitable for any other purpose.

### **Report of Schedule of Expenditures of Department Agreements**

We have audited the financial statements of Central Maine Area Agency on Aging, d/b/a Spectrum Generations as of and for the year ended September 30, 2024, and have issued our report thereon, dated April 28, 2025, which contained an unmodified opinion on those financial statements. Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of department agreements is presented for purposes of additional analysis as required by the MAAP and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of department agreements is fairly stated in all material respects in relation to the financial statements as a whole.

*Wipfli LLP*

Wipfli LLP

South Portland, Maine

April 28, 2025

**Central Maine Area Agency on Aging**

d/b/a Spectrum Generations

Schedule of Expenditures of Department Agreements

Year Ended September 30, 2024

Department Office	Agreement Number	Agreement Amount	Agreement Period	Agreement Service	Agreement Status	Federal Expenditures	State Expenditures	Total Department Expenditures	Tested As Major
DHHS:									
OADS	ADS-24-5003C	2,673,934	10/01/23-09/30/24	Nutrition Services Program	Final	1,930,231	743,683	2,673,914	YES
OADS	ADS-24-5003C	861,640	10/01/23-09/30/24	Supportive Services and Senior Centers	Final	658,188	203,452	861,640	YES
OADS	ADS-24-5003C	82,230	10/01/23-09/30/24	Evidence-Based Disease Prevention and Health Promotion Services	Final	82,230	-	82,230	YES
OADS	ADS-24-5003C	570,769	10/01/23-09/30/24	Care Partner Support Programs	Final	366,013	194,014	560,027	YES
OADS	ADS-24-5003C	1,120,767	10/01/23-09/30/24	Respite for ME Grant Pilot Program	Final	979,561	136,264	1,115,825	YES
OADS	ADS-23-5063	71,645	04/01/23-03/31/24	SHIP	Final	35,822	-	35,822	
OADS	ADS-24-5063A	80,045	04/01/24-03/31/25	SHIP	Interim	35,820	-	35,820	
OADS	ADS-23-5093A	18,791	06/01/23-05/31/24	Senior Medicare Patrol Project	Final	12,527	-	12,527	
OADS	ADS-24-5093A	50,289	06/01/24-05/31/25	Senior Medicare Patrol Project	Interim	48,992	-	48,992	
OADS	ADS-24-5083	56,931	09/01/23-08/31/24	MIPPA	Final	52,574	-	52,574	
OADS	ADS-25-5083	78,195	09/01/24-08/31/25	MIPPA	Interim	6,552	-	6,552	
DHHS	CDM-23-4582B	164,005	12/01/22-08/30/24	Community Health Workers	Final	118,542	-	118,542	YES
<b>Subtotal DHHS</b>						<b>4,327,072</b>	<b>1,277,413</b>	<b>5,604,485</b>	
<b>Total</b>						<b>\$ 4,327,072</b>	<b>\$ 1,277,413</b>	<b>\$ 5,604,485</b>	

**Notes to Schedule of Expenditures of Department Agreements**

1. Percentage of DHHS department expenditures tested as major in current year in relation to total department expenditures 99%  
 Percentage of DOT department expenditures tested as major in current year in relation to total department expenditures N/A

2. The Schedule of Expenditures of Department Agreements was prepared for the purpose of complying with the *Maine Uniform Accounting and Auditing Practices for Community Agencies (MAAP)*, issued by the Maine Department of Health and Human Services (the "Department"). This schedule is a presentation of grant revenues, expenditures, and balances of Spectrum Generations. Spectrum Generations' agreements with the Department, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States, and is not intended to be a complete presentation of Spectrum Generations' revenues and expenses.

**Disclosures:**

Is your Agency required to have a Federal Single Audit? Yes

# Central Maine Area Agency on Aging d/b/a Spectrum Generations

Schedule of Findings and Questioned Costs

Year Ended September 30, 2024

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## Section I - Summary of Auditor's Results

### Financial Statements

Type of auditor's report issued:	Unmodified
Internal control over financial reporting:	
Material weaknesses identified?	No
Significant deficiencies identified?	None reported
Noncompliance material to financial statements noted?	No

### State Agreements

Internal control over agreement tested:	
Material weaknesses identified?	No
Significant deficiencies identified?	None reported
Type of auditor's report issued on compliance for agreement tested	Unmodified
Any audit findings disclosed that are required to be reported in accordance with MAAP regulations?	No

Identification of Department agreement tested:

Name of Department Agreement:

Maine Department of Health and Human Services:

- Elder Services - ADS-24-5003C
- CDM-23-4582B

The threshold for distinguishing major Department agreements was \$100,000.

Spectrum Generations was determined to be a low-risk auditee.

## Section II - Findings Required to be Reported under *Government Auditing Standards*

**Findings:** None  
**Questioned Costs:** None

# **Central Maine Area Agency on Aging d/b/a Spectrum Generations**

Schedule of Findings and Questioned Costs

Year Ended September 30, 2024

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## **Section III - Findings and Questioned Costs for State Agreements**

**Findings:** None

**Questioned Costs:** None

## **Section IV – Summary Schedule of Prior Year Findings - NONE**



**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Sarah Fitzpatrick	<i>[Signature]</i>	270 Back Meadow Rd.	Damariscotta
2	<i>[Signature]</i>	DAREN CLARK	71 MEADOWS CT.	Damariscotta
3	Kari Gustafson	<i>[Signature]</i>	78 Wake st	Damariscotta
4	JULIE FAURE	<i>[Signature]</i>	80 WOODS LA	Damariscotta
5	AUGUST TOPINO	<i>[Signature]</i>	479 EGYPT RD	Damariscotta
6	Valerie Seibel	Valerie Seibel	68 Bristol Rd	Damariscotta
7	Zachary Lovett	<i>[Signature]</i>	278 Main St	Damariscotta
8	Jayne Gordon	<i>[Signature]</i>	38 Lewis Pt Rd.	Damariscotta
9	PEPPER ARENAS	<i>[Signature]</i>	13 BRAVEN RD	Damariscotta
10	Ethan Doynt	<i>[Signature]</i>	75 Keene Woods	Damariscotta

**546**

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and belief, each signature is that of the person it purports to be.

Signature of Circulator *[Signature]* Printed Name Lindsay MacDon

Signature of Notary *[Signature]* Printed Name Jana S Over

Subscribed to and sworn before me on this date: 10/4/2025

132  
Valid lines  
Signed  
Jan M

**Registrar's Certification**

Municipality: Damariscotta

Total Valid 10

Total Invalid 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the G

Signature of Registrar *[Signature]* Deputy Lesley Wysocki Printed Name Lesley Wysocki

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Jennifer Lee	<i>Jennifer Lee</i>	97 Westview Rd	Damariscotta
2	Suzie Wicks	<i>Suzie Wicks</i>	31 Bristol Rd.	Damariscotta
3	Toni H. Crouch	<i>Toni H. Crouch</i>	16 High St.	Damariscotta
4	Matthew Peters	<i>Matthew Peters</i>	28 Water St.	Damariscotta
5	Griffin Han-Lahme	<i>Griffin Han-Lahme</i>	10 Holydon St.	Damariscotta
6	MICHAEL J SAUER	<i>Michael J Sauer</i>	350 Bristol Rd	Damariscotta
7	PRISCILLA J. CAHILL	<i>Priscilla J Cahill</i>	350 Bristol Rd	Damariscotta
8	SANDRA JOHNSON	<i>Sandra Johnson</i>	117 Canterbury Cove Lane	Damariscotta
9	Myrard Townsend	<i>Myrard Townsend</i>	119 Castaway Cove Ln	Damariscotta
10	LAURIE ANN ROBBINS	<i>Laurie Ann Robbins</i>	45 Chapman Street	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator Lindsay MacDonald Printed Name Lindsay MacDonald

Signature of Notary Sara J. Oliver Printed Name Sara J. Oliver

Subscribed to and sworn before me on this date: Nov 4, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.

Signature of Registrar Lesley Wysocki Printed Name Lesley Wysocki

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1 ✓	Steven Levine	<i>[Signature]</i>	59 Headcove Rd	Damariscotta
2 ✓	Irene Mohler	<i>[Signature]</i>	59 Headgate Rd	Damariscotta
3 ✓	Geoffrey McCullen	<i>[Signature]</i>	206 Elm St	Damariscotta
4 ✓	Cary McCullen	<i>[Signature]</i>	266 Elm St	Damariscotta
5 ✓	Ethel Seeman	<i>[Signature]</i>	1 Salt Bay Dr. #4118	Damariscotta
6 ✓	Elizabeth Langdon-Gray	<i>[Signature]</i>	158 Church St.	Damariscotta
7 <del>✓</del>	<del>ATLAS SOUTHER</del>	<del><i>[Signature]</i></del>	<del>63 Back Meadow</del>	<del>Damariscotta</del>
8 ✓	Dyan Robinson	<i>[Signature]</i>	7 Breezy Cove Lane	Damariscotta
9	Tom Cost	<i>[Signature]</i>	10 Mill Brook Lane	Damariscotta
10 ✓	Thesdore D. Cox	<i>[Signature]</i>	129 Lessner Rd	Damariscotta

Sig 6  
Sig 6

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person purports to be.

Signature of Circulator *[Signature]* Printed Name Lindsay MacDonald  
 Signature of Notary *[Signature]* Printed Name Lara Sawyer  
 Subscribed to and sworn before me on this date: Nov 4<sup>th</sup>, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 7 Total Invalid 2  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar *[Signature]* Printed Name Lesley Wysocki

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Regina Davey	<i>Regina Davey</i>	89 Shamrock Lane	Damariscotta
2	Margaret Reynolds	<i>Margaret Reynolds</i>	28 Starway Ln.	Damariscotta
3	Sarah W. Fisher	<i>Sarah W. Fisher</i>	17 W. Lewis Pt Rd	Damariscotta
4	Ann C. Wilton	<i>Ann C. Wilton</i>	167 Bristol Rd	Damariscotta
5	Lisa Katz	<i>Lisa Katz</i>	20 Headgate Rd	Damariscotta
6	STEPHEN KAHN	<i>Stephen Kahn</i>	33 West Oak Ridge	Damariscotta
7	ED SEIBER	<i>Ed Seiber</i>	20 HEADGATE RD.	Damariscotta
8	ADAM MAURIST	<i>Adam Maurist</i>	44 ABBIE LN	DAMARISCOTTA
9	Anna Siegel	<i>Anna Siegel</i>	55 Water St	Dam.
10	HARRY SIDELINGER	<i>Harry Sidelinger</i>	26 Back Meadow	DAMARISCOTTA

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator: *Lindsay MacDonald* Printed Name: Lindsay MacDonald  
 Signature of Notary: *Lara S. Dyer* Printed Name: Lara S. Dyer  
 Subscribed to and sworn before me on this date: Nov 14, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar: *Lesley Wysocki, Deputy* Printed Name: Lesley Wysocki

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting:

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	ANN MACLAUGHLIN	<i>Ann MacLaughlin</i>	157 Main St	Damariscotta
2	Debra Lomas	<i>Debra Lomas</i>	47 Russell Lane	Damariscotta
3	MAIA HART	<i>Maia Hart</i>	37 High St.	Damariscotta
4	Anthony Cantillo	<i>[Signature]</i>	26 School St.	Damariscotta
5	Aoby Aventaggio	<i>Aoby Aventaggio</i>	200 Heater road	Damariscotta
6	Patricia I. Kempton	<i>Patricia I. Kempton</i>	28 Water St #8	Damariscotta
7	Kate Josephs	<i>Kate Josephs</i>	29 Water St.	Damariscotta
8	Jessica Lopez	<i>Jessica Lopez</i>	43 Hillside	Damariscotta
9	Phillip Buckley	<i>Phillip Buckley</i>	126 Church St.	Damariscotta
10	Jennifer Loday	<i>Jennifer Loday</i>	18 Buck Meadow Rd	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator *Lindsay MacDonald* Printed Name Lindsay MacDonald  
 Signature of Notary *[Signature]* Printed Name Jana S. Over  
 Subscribed to and sworn before me on this date: Nov 4 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar *[Signature]* Printed Name Lesley Wysocki

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting:

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Laurie Green	<i>[Signature]</i>	37 Roddy Run Road	Damariscotta
2	Christine Peters	<i>[Signature]</i>	13 Church St	Damariscotta
3	Minda Gold	<i>[Signature]</i>	71 Lerney Rd	Damariscotta
4	Jonah Vesery	<i>[Signature]</i>	71 Lessner Rd	Damariscotta
5	Andrew Grass	<i>[Signature]</i>	53 Church Rd	Damariscotta
6	Karen Moran	<i>[Signature]</i>	45 Stoneycreek Lane	Damariscotta
7	Charles E. Dinsmore	<i>[Signature]</i>	23 Healy Field Rd	Damariscotta
8	Shaw Pinkham-McKnight	<i>[Signature]</i>	111 Standpipe Road	Damariscotta
9	Linda Titus	<i>[Signature]</i>	111 Cedar Lane	Damariscotta
10	Tom Anderson	<i>[Signature]</i>	97 Westraw Rd	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator Lindsay MacDonald Printed Name Lindsay MacDonald

Signature of Notary [Signature] Printed Name Lara Stover

Subscribed to and sworn before me on this date: Nov 4<sup>th</sup>, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 9 Total Invalid 1

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.

Signature of Registrar [Signature] Printed Name Lesley Wysocki  
*Deputy*

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
✓ 1	Joseph Lavender	<i>Joseph Lavender</i>	38 Water St	Damariscotta
✓ 2	May-Elle M. Devlin	<i>May-Elle M. Devlin</i>	295 Bristol	Damariscotta
✓ 3	Ann C. Robinson	<i>Ann C. Robinson</i>	83 Lambert Park	Damariscotta
✓ 4	Codi Fartin	<i>Codi Fartin</i>	77 Meadow Court	Damariscotta
✓ 5	Renald Edwards	<i>Renald Edwards</i>	16 Fir Tree Lane	Damariscotta
✓ 6	CAMERON KINNEY	<i>Cameron Kinney</i>	413 BISCAY RD	Damariscotta
✓ 7	Susan Drake	<i>Susan Drake</i>	132 Shumrock Lane	Damariscotta
✓ 8	Michael Herz	<i>Michael Herz</i>	29 Water St	Damariscotta
✓ 9	Joseph Lanz	<i>Joseph Lanz</i>	157 Church St	Damariscotta
✓ 10	LINDON DELAND	<i>Lindon Deland</i>	99 School St.	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator *Lindsay MacDonald* Printed Name Lindsay MacDonald

Signature of Notary *Lara Stover* Printed Name Lara Stover

Subscribed to and sworn before me on this date: 4/2/2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.

Signature of Registrar *Lesley Wyzanski* Printed Name Lesley Wyzanski  
*Dep. Reg.*

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Mitzi Delano	<i>Mitzi Delano</i>	99 Shore St.	Damariscotta
2	Jennifer Bayle	<i>Jennifer Bayle</i>	182 Bristol Rd	Damariscotta
3	STEPHANIE RUSSELL	<i>Stephanie Russell</i>	28 WATER STREET	Damariscotta
4	Bryan Thomas	<i>Bryan Thomas</i>	17 Brookery Ln	Damariscotta
5	Nancy Thomas	<i>Nancy Thomas</i>	14 Brookery Lane	Damariscotta
6	Quincy Barton	<i>Quincy Barton</i>	320 Biscay Rd.	Damariscotta
7	ROSALIND WELLS	<i>Rosalind Wells</i>	147 ELM ST	Damariscotta
8	Carolyn Holmes	<i>Carolyn Holmes</i>	7 Salt Pond Ln	Damariscotta
9	Nancy Fraser	<i>Nancy Fraser</i>	2 Tracksted Ln.	Damariscotta
10	NICHOLE FOX	<i>Nichole Fox</i>	20 WINDMILL LN	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator: *Lindsay MacDonald* Printed Name: Lindsay MacDonald

Signature of Notary: *Lara S Oliver* Printed Name: Lara S Oliver

Subscribed to and sworn before me on this date: Nov 18, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.

Signature of Registrar: *Lesley Wysocki* Printed Name: Lesley Wysocki  
 Deputy

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	EMON GRINNELL	<i>Eamon Grinnell</i>	15 CHAPMAN ST	Damariscotta
2	Clara Poland	<i>Clara Poland</i>	15 Chapman St	Damariscotta
3	Holly Anderson-Bauman	<i>Holly Anderson-Bauman</i>	17 EIMST DR 542B	Damariscotta
4	JOAN PANEK	<i>Joan Panek</i>	36 Shawrock Lane	Damariscotta
5	DOUG MORTON	<i>Doug Morton</i>	75 Rand Lane	Damariscotta
6	Kelsey Leeman	<i>Kelsey Leeman</i>	71 Church St	Damariscotta
7	STEPHANIE SILK	<i>Stephanie Silk</i>	21 WHITE OAK RIDGE RD	Damariscotta
8	Laren Sachelder	<i>Laren Sachelder</i>	285 Biscay Rd	Damariscotta
9	Linde A Blandhard	<i>Linde A Blandhard</i>	13 Brooksong Ln	Damariscotta
10	Hegardha Brandford	<i>Hegardha Brandford</i>	13 Brooksong Ln	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator: *Grace Lankin* Printed Name Grace Lankin  
 Signature of Notary: *Grace Lankin* Printed Name Grace Lankin  
 Subscribed to and sworn before me on this date: 11/14, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar: *Jessley Wysocki* Printed Name Jessley Wysocki  
 Deputy

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
58 1	Dan MacCreedy	<i>[Signature]</i>	28 Stonewick Ln	Damariscotta
2	Deane R. Brown	<i>[Signature]</i>	22 Laurel Ln	Damariscotta
NR 3	Maq Lloyd	<i>[Signature]</i>	65 Cove Rd.	New Harbor
4	Alan Mason	<i>[Signature]</i>	12 Church St	Damariscotta
5	E. Stanley Dodge	<i>[Signature]</i>	24 Pine Ridge	DAMARISCOTTA
6	Olive Speed	<i>[Signature]</i>	55 Water Sp	Damariscotta
7	Ann Wilka	<i>[Signature]</i>	247 Bristol Rd	Damariscotta
8	Karen-Ann Hagar-Smith	<i>[Signature]</i>	44 Chapman St	Damariscotta
9	Abigail Lincoln	<i>[Signature]</i>	80 Keene Woods Rd	Damariscotta
10	Christina Nekoni	<i>[Signature]</i>	5A Bay Lane	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator: *[Signature]* Printed Name: GALE CATSKEL  
 Signature of Notary: *[Signature]* Printed Name: ARA SWEET  
 Subscribed to and sworn before me on this date: 11/15/2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 8 Total Invalid 2  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar: *[Signature]* Printed Name: Lesley Wysocki  
 Deputy

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	<del>Andrew...</del>	<del>[Signature]</del>	<del>53 Chatham St</del>	<del>Damariscotta</del>
2	ERIC SIEBEL	[Signature]	51 WATER ST.	Damariscotta
3	Ruth Lopreato	[Signature]	102 Hodgdon St	DAMARISCOTTA
4	Anthony Lopreato	[Signature]	102 Hodgdon St	DAMARISCOTTA
5	Cynthia H. Garrett	[Signature]	35 Schooner St	DAMARISCOTTA
6	LARSA MORRIS	[Signature]	24 Silky Way Dam	DAMARISCOTTA
7	Allyson Blake	[Signature]	200 Bristol Rd	DAMARISCOTTA
8	MEGAN DINSMORE	[Signature]	23 Hedgegate 7	DAMARISCOTTA
9	Stephen Phillips	[Signature]	20 Chopra St	DAMARISCOTTA
10	Amy Lalime	[Signature]	10 Hodgdon St	DAMARISCOTTA

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator [Signature] Printed Name GRACE LANSING  
 Signature of Notary [Signature] Printed Name Tara S Owee  
 Subscribed to and sworn before me on this date: Nov 4th 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 8 Total Invalid 2  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar [Signature] Printed Name Lesley Wysocki

Dep-ty

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Harley Clifford		10 Hutchings rd	Damariscotta
2	Hannah Ineson		45 High St	Damariscotta
3	John Ineson		45 High St	Damariscotta
4	Bruce Bookholder		285 Biscay Rd	Damariscotta
5	Tiboiseau		62 Elm St #7	Damariscotta
6	Kirk Hoppe		62 Elm St #7	Damariscotta
7	Christine T. Andersen		63 meadowct Dow	Damariscotta
8	Kerilyn Reiter		36 Chapman St	Damariscotta
9	Alexandra Treita		36 Chapman	Damariscotta
10	Ariga Beehler		63 back Meadow Rd	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator  Printed Name GRACE LANSING  
 Signature of Notary  Printed Name Tara Scher  
 Subscribed to and sworn before me on this date: Nov 4th 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar  Printed Name Lesley Wysocki  
 Deputy

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	Donald S. Shiminski	<i>[Signature]</i>	176 Church St.	Damariscotta
2	J.G. LABERGE	<i>[Signature]</i>	334 Bristol Rd.	Damariscotta
3	Bruce Rawson	<i>[Signature]</i>	81 Shumack Ln	Damariscotta
4	Joan H. Hobbs	<i>[Signature]</i>	90 Paradise Lane	Damariscotta
5	RENELOPE L DAVIDA	<i>[Signature]</i>	166 Cottage Pt Rd	Damariscotta
6	Elizabeth Caffee	<i>[Signature]</i>	131 Bristol Road	Damariscotta
7	James Caffee	<i>[Signature]</i>	131 Bristol Rd.	Damariscotta
8	MARIEE HARRIS	<i>[Signature]</i>	248 Main Street	Damariscotta
9	LORI RIZZUTO	<i>[Signature]</i>	57 White Oak Rd	Damariscotta
10	JACK A. SHANK	<i>[Signature]</i>	135 BACK MEADOW	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator *[Signature]* Printed Name BRUCE RAWSON  
 Signature of Notary *[Signature]* Printed Name JOAN HOBBS  
 Subscribed to and sworn before me on this date: Nov 4, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0

I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.

Signature of Registrar *[Signature]* Printed Name Lesley Wysocki  
Deputy

**Petition to the Town of Damariscotta to raise/appropriate funds for Spectrum Generations**

We, the undersigned registered voters residing in the Town of Damariscotta, request the following article to be submitted to the voters of Damariscotta at the June 2026 Annual Town Meeting.

**Article: To see if the Town will vote to raise or appropriate the sum of \$5,314 for Spectrum Generations.**

	Printed Legal Name	Signature	Street & Number	Legal Town of Residence & Voter Registration
1	BENNING DAMARIS	Bernad Davala	161 Cottage Pt. Rd.	Damariscotta
2	KATHERINE R BOX	Ron K Zy	107 Lessner Rd.	Damariscotta
3	Guy Thompson	Guy Thompson	165 BACKROAD RD	Damariscotta
4	Timothy T. Goltz	Timothy T Goltz	59 Lessner Rd	Damariscotta
5	SEAN MORAN	SM	45 Stonewyck Ln.	Damariscotta
6	Joanna Gallagher	Joanna Gallagher	36 Sibal Ln	Damariscotta
7	PATRICIA SEEN	Patricia Seem	16 Blue Haven Lane	Damariscotta
8	CATHERINE STAIRLIE	Catherine Stairlie	413 BURNY RD	Damariscotta
9	Karen Kleinkopf	Karen Kleinkopf	59 Lessner Rd	Damariscotta
10	Sarah Spalding	Sarah Spalding	125 Main St.	Damariscotta

**Circulator's Oath**

I hereby make oath that I am the Circulator of this petition, that all the signatures to this petition were made in my presence and, to the best of my knowledge and belief, each signature is that of the person it purports to be.

Signature of Circulator Shane Lewis Printed Name SHANE LEWIS  
 Signature of Notary James Miller Printed Name JAMES MILLER  
 Subscribed to and sworn before me on this date: Nov 24, 2025

**Registrar's Certification**

Municipality: Damariscotta Total Valid 10 Total Invalid 0  
 I hereby certify that the names of all the petitioners listed as valid appear on the voting list as qualified to vote for the Governor of the State of Maine.  
 Signature of Registrar Lesley Wysocki Printed Name Lesley Wysocki  
Deputy