

REHABILITATION & SKILLED NURSING ASSISTED LIVING 2022 Annual Report





Scandinavian Communities is a Not-For-Profit 501(c)3 healthcare organization offering rehabilitation and skilled nursing, assisted living, and respite care. Admission is open to all persons. We have been guided by a volunteer Board of Directors since our founding in 1930.

OUR MISSION

is to provide a continuum of excellent, compassionate and innovative care, to enable those we serve to attain optimal wellness and quality of life.

Dear Friends,

It has been my privilege to serve on the Board of Directors of the Scandinavian Home for many years and this past year as its President. I thank my fellow board members for their unwavering dedication and support. Recognition also extends to: Colette Silverman, our Executive Director; Suzanne Cesana, the Administrator of our Skilled Nursing and Assisted-Living facilities; Members of the administrative staff; and our entire team of caregivers for their tireless efforts in making Scandinavian Communities a preeminent center for enriched senior living.

Needless to say, this has been another challenging year. Although the pandemic has now been termed as over, with the COVID vaccine being effective in keeping the virus contained, staffing and resident census are not where they need to be. Furthermore, inadequate State reimbursement rates under the federal Medicaid program as well as rising staffing costs have also had a major impact on our financial picture. We are doing our very best to meet these daunting challenges while also looking to the future.

We have not been able to host, and certainly miss holding, in-person functions, but are very appreciative for all those who have continued to support us, both personally and financially. As such, we hereby extend our sincerest thanks to all of you for your generous contributions and support in helping us to sustain our mission to be: "The Destination of Choice for Wellness and Elder Care" ...



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Paul Swanson, President Scandinavian Communities

BOARD OF DIRECTORS

JUNE 2022 - MAY 2023

Officers

Paul Swanson, *President* Wayne Kezirian, *Vice President* Thomas C. Pearson, *Treasurer* Margaret S. Mock, *Secretary* Joel G. Johnson, *Past President* Patricia Thomas, *Past President*

Members

Paul Calitri, Jr. Katherine DeSimone Jean Larkin Samantha McCarthy Ronald S. Ohsberg Allen R. Waters

2022 EXECUTIVE LEADERSHIP TEAM

Colette M. Silverman, MA/CCC-SLP, ALRA, Executive Director Suzanne Cesana, LNHA, ALRA, Administrator, Rehabilitation & Skilled Nursing and Assisted Living Constance Jaquith, Director of Finance

Vivian Fanning, Director of Human Resources





Just some of the amazing caregivers who keep our residents safe, well fed, engaged and happy.

FINANCIAL INFORMATION

2022 financial results reflect an operating loss of \$2.4 million compared to a \$2.2 million loss in 2021. Although our census numbers improved over 2021, our Medicaid population numbers remain high with state Medicaid reimbursement continuing to fall short of covering the daily cost of care. Our 2022 operating expense increase over 2021 correlates somewhat to our increase in census but also includes approximately \$590K of agency staffing costs incurred while trying to meet the new RI state staffing mandates. Staffing and other costs per resident have continued to increase due to the intensity and complexity of care required as well as an industry-wide shortage of qualified staff. As a result of these limitations, we continue to incur more overtime pay and increased contract labor costs.

In 2022 we continued utilizing endowment funds to support operations. After \$1.7 million of withdrawals to supplement our operations in 2022, and investment losses of \$1.4 million we've ended 2022 with an endowment balance of \$5.6 million. The 2022 economic conditions did not afford us the positive investment growth as in years past. Although we will need to again tap our endowment to support our 2023 operations, our current need has diminished somewhat due to the receipt of Employee Retention Credit (ERC monies) and additional "one-time" state funding. Over the years, the generosity of the Friends of the Corporation, families of past residents and many other supporters has allowed us to grow our endowment fund. One of the purposes of an endowment is to support operations in a temporary emergency such as COVID-19. Unfortunately, due to the circumstances described above, we have become too heavily reliant on using the endowment to support operations. This is not a fiscally prudent long-term practice and must be dealt with soon. As such, your Board and senior management are spending significant time considering several strategies to sustain our endowment to ensure our future.

	~ ~		
Thomas	С. Р	earson,	Treasurer

	2022	2021
Balance Sheet		
Current Assets	\$2,119,064	\$1,849,767
Investments / Endowment Fund	5,628,357	8,761,843
Property and Equipment, net	3,793,217	4,219,626
All other assets	993,560	1,279,770
Total assets	\$12,534,198	\$16,111,006
Current Liabilities	\$869,504	\$1,379,410
Long-term debt	3,018,374	3,152,905
Total liabilities	3,887,878	4,532,315
Net Assets	8,646,320	11,501,254
Total Liabilities and Net Assets	\$12,534,198	\$16,033,569
Statement of Operations		
Operating Revenue		
Nursing	\$6,870,817	\$6,020,524
Assisted Living	1,386,188	1,902,154
Total Operating Revenue	8,257,005	7,922,678
Operating Expenses		
Nursing	8,641,462	7,794,626
Assisted Living	2,047,122	2,367,670
Total Operating Expenses	10,688,583	10,162,296
Operating Loss		
Nursing	(1,770,645)	(1,774,102)
Assisted living	(660,934)	(465,516)
Total	(2,431,578)	(2,239,618)
Other Income (Expense):	(533,076)	3,745,981
Net Income (Loss)	(\$2,964,654)	\$1,506,363
Endowment Fund		
Beginning balance	\$8,761,843	\$8,719,503
Interest and Dividends	112,523	124,738
Realized Gains/(Losses)	632,779	827,900
Unrealized Gains/(Losses)	(2,103,403)	287,848
Contributions	786	2,091
Withdrawals to Support Operations	(1,776,172)	(1,200,237)
Ending Balance	\$5,628,357	\$8,761,843
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REHABILITATION & SKILLED NURSING ASSISTED LIVING

FRIENDS OF THE CORPORATION

Friends of the Corporation serve an important role in the governance of *Scandinavian Communities*. They elect the Board of Directors at the Annual Meeting, serve on Board committees and approve all changes to the bylaws. New Board Members are elected from the Friends of the Corporation.

Mr. Glenn R. Ahlborg Mr. Charles S. Ahlgren Mr. Leif Askeland Mr. Don A. Backlund Mr. Rodney R. Baillargeon Ms. Polly T. Barey Mrs. Ellen M. Bennett Mrs. Julie T. Berry Mr. Robert A. Bjorklund Mr. Ernest A. Borrner Mr. Paul A. Bouchard, Sr. Mr. William B. Brinson Dr. Paul Calitri, Jr Mrs. Gail M. Campbell Mrs. Julie Carroccia Mr. Thomas Carroccia Mr. Robert C. Cleasby Ms. Sandra Cohen Mr. R. J. Connelly III Mrs. Doris A. Connor Ms. Carol Corbishley Mr. Donald F. Culton, Jr. Mrs. Karen E. Culton Ms. Kate DeSimone Mr. Jay F. Dwyer Ms. Anita Ege-Edwardson Mr. Andrew M. Erickson Mr. Jonathan K. Farnum Mrs. Linda Fasteson Mr. Roger E. Fasteson Mrs. Toni Ford Rev. Linda Forsberg Mr. Donald C. Forster Mrs. Adrienne Gallo-Girard Ms. Evelyn G. Gonsalves Mrs. Julie L. Goulet Rev. Cleo D. Graham Mrs. Linda E. Guest Dr. Chandra M. Harris Ms. Nancy L. Harritos

Ms. Carol Hills Mr. Kenneth E. Hogberg Mrs. Willa Hogberg Mrs. Carol J. Huff Mrs. Jacklyn L. Huot Mrs. Cynthia Jacobson Mr. Gordon C. Johnson Ms. Janice E. Johnson Mr. Joel G. Johnson Mrs. Lois C. Johnson Mr. Wayne Kezirian Rev. Dennis P. Kohl Mrs. Marion R. Kullberg Mrs. Monica L. Kunkel Mrs. Joan J. LaFauci Mr. John LaFauci Mrs. Jean Larkin Mrs. Jean E. Larson Mrs. Lisa Larson Mr. Stanley G. Larson Mr. Todd R. Larson Ms. Samantha McCarthy Ms. June P. McCrillis Mr. Neal J. McNamara Mrs. Virginia A. Mead Ms. Sybil L. Miles-Castellone Dr. Margaret S. Mock Mrs. Sharlene Moran Ms. Marsha H. Mott Mr. Andrew G. Nault Ms. Linda Nelson Ms. Nancy C. Nordquist Mr. Ronald S. Ohsberg Ms. Elizabeth Paroli Ms. Cindy Pearson Mr. Edward J. Pearson Mrs. Margaret Pearson Mr. Thomas C. Pearson Mrs. Audrey J. Pfeifer Ms. Marianne Raimondo

Mr. A. Douglas A. Ray Mr. Leif F. Reslow Mrs. May Britt Reslow Mrs. Karen Rowan Mr. Albert F. Schmid Mr. Earle Silverman Mr. Chet Sutphen Mrs. Jodi Sutphen Mrs. Nancy M. Swanson Mr. Paul A. Swanson Mrs. Susan A. Tahakjian Ms. Catherine Taylor Mrs. Joyce Thell Ms. Patricia A. Thomas Mr. Paul Thomas Mr. Gregory A. Voigt Mr. Allen Waters Mr. I. Chris Woulfe Mrs. Linda Woulfe



ANNUAL APPEAL 2022

Each year at our Annual Fundraiser, we focus on a specific need which greatly benefits the residents at *Scandinavian Communities*. We take a moment to express our heartfelt thanks to our friends, family members, and benefactors. The COVID crisis and the rise of the Omnicron variant continued to be a challenge as we moved toward returning to our prior "normal".

Your continued support of Scandinavian Communities warms our hearts tremendously. Throughout the years, our dedicated staff remains vigilant and committed to providing the utmost level of compassionate care to our cherished residents in a safe homelike environment. The excellent care we are able to provide to our residents is due to your understanding and appreciation of our mission and vision.

Because of you, in 2022 we were able to raise additional funds for our on-site *Beauty Salon* to under-go a physical renovation, including equipment upgrades and other resident enhancements. Finally, we had our "Avian Way" dedication (*named by Walter Campbell, Assisted Living Resident*) during National Assisted Living Week in September of 2022.

Due to your generosity, in 2023 you are helping to brighten the lives of our residents. Our on-site *Beauty Salon*, which is utilized by residents throughout both communities will begin renovations. Having a renovated Beauty Salon will boost sagging spirits and bring a smile to our residents' faces with a freshly styled coif or a sparkling manicure! In addition to the Beauty Salon project, another *Resident Life Enhancement* we hope to begin is the redesign of our nursing facility Tub Room to create "a spa-like experience".



It's not too late to donate to make a significant difference in the lives of all our residents.

We truly appreciate your continued support in enriching the lives of all our residents!

GAMLAS VÄNNER SOCIETY

Current and Deceased Members

Mr. and Mrs. Glenn R. Ahlborg O. Ahlborg & Sons, Inc. Mr. Charles S. Ahlgren Mrs. Norma Allen Alpha Rho Chapter Tau Kappa Epsilon University of Rhode Island Amica Insurance Amica Companies Foundation Mr. and Mrs. Adolph N. Anderson, Jr. Mr. Arthur "Roy" Anderson Estate of Ethel E. Anderson Estate of Gladys A. Anderson Estate of Mildred A. G. Anderson Estate of Mildred B. Anderson Mrs. Ruth Anderson Anonymous Armbrust Foundation Mr. and Mrs Iim and Carol Aton Mr. and Mrs. Paul Bazin Mr. and Mrs. Robert A. Bensson The Francis J. Bergin Charitable Trust Estate of Mildred R. Bliss Rev. Carl W. Bloomquist Dr. Lorraine E. Bloomquist blumshapiro Mr. Ernest A. Borrner Miss Nellie L. Borrner Mr. Nils G. Broms Estate of Lillian O. Buckman Estate of Carl Wallace Cederberg **Champlin Foundations** Citizens Bank Wealth Management Mr. Arthur E. Clark Connekted Inc. Mr. and Mrs. Donald F. Culton Mr. and Mrs. Donald F. Culton, Jr. Mr. & Mrs. Robert L. DiColo and Mr. & Mrs. Michael Tasca

Estate of Evelyn B. Duckworth Mr. and Mrs. Andrew M. Erickson Estate of Olive E. Fagerlund Mr. Nicholas H. Fazzano Mr. Ernest Frerichs

Mr. Raymond DeWolf Gilbert Gloria Dei Lutheran Church Mr. and Mrs. Gerard Goulet Ms. Kathy Guglietti, Mr. Joseph Guglietti and Mr. Chris Guglietti Miss Ellen V. Hagg Mr. and Mrs. Ellery Hammarlund Mr. Kenneth Harley Healthcare Services Group Mr. and Mrs. Roy Hedberg Hinckley Allen Mr. and Mrs. Daniel J. Hogberg Mr. and Mrs. Kenneth E. Hogberg Ida Ballou Littlefield Memorial Trust Mr. and Mrs. Bruce G. Jacobson Mr. and Mrs. Charles B. Johnson, II Estate of Dorothy E. Johnson Estate of Ethel A. C. Johnson Mr. and Mrs. Gordon C. Johnson Ms. Janice E. Johnson Mr. Joel G. Johnson Ms. Lynn P. Johnson Estate of Richard F. N. Johnson Estate of Robert M. Johnson Mr. and Mrs. R. Lennart Johnson Mr. Wayne Kezirian and Ms. Elizabeth Paroli Mr. Samuel Kitchell Estate of Uno E. and Irene H. Kjellman LGC&D LLP Mr. Fenwick E. Linden Mr. Elwin E. Linden Robert and Margaret MacColl Johnson Fund Mr. and Mrs. Ernest A. Maher Gustaf T. Malmstead Fund Mr. Richard J. Manson and Family Masonic Grand Lodge Charities Mrs. Doris Mathewson McKesson Medical-Surgical Mr. Robert McCrystal Mr. and Mrs. Neal J. McNamara Dr. and Mrs. Richard K. Mead Miss Anna M. Nelson

Estate of Ida M. Nelson Mrs. Ruth L. Nelson Mrs. Anita J. Nordquist Ocean State Charities Trust Mr. Ronald S. Ohsberg and Ms. Annette Cataldo Estate of Madelyn S. Orcutt Pearson, Cronin & Jacobson Mr. and Mrs. Everett Pearson Mrs. Irene Pearson Mrs. Virginia "Ginny" Pearson Estate of Mildred I. Persson Mr. and Mrs. Thomas C. Pearson Peterson Family Memorial Trust Mr. and Mrs. Harry M. Peterson Mr. and Mrs. Warren Pfeifer PharMerica, Inc. Mr. and Mrs. Arthur H. Post Rev. and Mrs. Donald R. Rasmussen Mr. and Mrs. Lloyd F. Reslow Rhode Island Foundation Mr. George D. Roach Mr. and Mrs. James Seed Mr. Earle Silverman and Ms. Colette Silverman Estate of Dorothy J. M. Sparks Starkweather & Shepley Insurance Brokerage Statewide Plumbing & Heating Company, Inc. Mr. and Mrs. Donald Stoskopf Estate of Edna M. Strom Mr. John E. Sutton Mr. Wayne R. Swanson Raymond E. Tanner Family Trust Ms. Linda Anderson Taylor Therapy Resources Management Dr. and Mrs. Rodney Thomas Unidine Lifestyles Verdandi Male Chorus Estate of Lily Walsh Washington Trust WD & Associates, Inc. Mr. John O. Werner Mr. and Mrs. J. Chris Woulfe Mr. and Mrs. Scott Young



In calendar year 2022 we welcomed the following new Members to the **Gamlas Vänner Society**

Cathy, Joseph and Chris Guglietti in memory of Irene and Anthony Guglietti

Donald and Eunice Stoskopf in memory of Loved Ones

Gamlas Vänner Society honors and recognizes the most generous supporters of

Scandinavian Communities. Gamlas Vänner is Swedish for Friends of the Elderly and so it is a most appropriate name for this giving society. The name of each donor is permanently inscribed on one of the bricks next to the GAMLAS VÄNNER SOCIETY RECOGNITION MURAL in the entrance of the Rehabilitation & Skilled Nursing and on a leaf of the Recognition Tree in the Assisted Living.

We thank all Gamlas Vänner Society members for their continuing support of Scandinavian Communities.



YOUR 2022 DONATIONS

Donations are listed by Giving Club Level

Gamlas Vänner Society \$5,000 plus

The Francis J. & Mary Bergin Charitable Trust Gustaf T. Malmstead Fund Peterson Family Memorial Trust Rhode Island Health and Education Building Corporation (RIHEBC)

Friendship Court \$2,500 - \$4,999

Robert and Margaret MacColl Johnson Fund Mr. Earle Silverman and Ms. Colette M. Silverman Starkweather & Shepley Insurance Brokerage Mr. and Mrs. Donald Stoskopf

President's Court \$1,000 - \$2,499

Connekted, Inc. Mr. Charles B. Johnson Mr. Joel G. Johnson Mr. Don Kass and Ms. Christine Redfern Mr. Ronald S. Ohsberg and Ms. Annette Cataldo Mr. and Mrs. William Salus Mr. and Mrs. Russell Sturtevant Dr. and Mrs. Rodney Thomas Mr. and Mrs. Scott Young

Heritage Court \$500 - \$999

Mr.Matthew Benson Dr. Paul Calitri, Jr. Mr. Craig C. Hedberg Mrs. Judith Kavanaugh Mr. Samuel Kitchell Mrs. Virgina Mead Ms. Kelly Pistacchio Mr. and Mrs. J. Chris Woulfe

Pacesetter's Court \$250 - \$499

Mr. Ernest Borner Ms. Katherine DeSimone Mr. Mark A. DiGiovanni Mr. Donald C. Forster Mr. and Mrs. Stephen Holland Ms. Barbara LaPorte Ms. Cynthia A. MacDonald M. Paul R. Merola Ms. Grace Pedagno and Mr. Steve Horowitz Ms. Carol Peterson D.R. Rasmussen Family Fund Mr. and Mrs. Paul Swanson Ms. Marybeth Tobin



Tribute Court \$100 - \$249

Mr. Charles Ahlgren Dr. Carl E. Aronson Mr. and Mrs. Gary Anderson Ms. Polly T. Barey Mr. William Bean Mr. and Mrs Robert A. Bjorklund Ms. Linnea K. Cedergren Mr. Nicholas S. Christopher Mr. and Mrs. Michael Criscione Mr. and Mrs. Edward Campbell Mr. and Mrs. Donald F. Culton Ms. Barbara J. Curtain Ms. Stephanie Curci Mr. and Mrs. Andrew Erickson Mr. and Mrs. Richard Fleischer Ms. Toni A. Ford Formatt Printing, Inc. Mr. and Mrs. Phil Gadbois Mr. James Gaumond Mr. and Mrs. Kennethe E. Hogberg Mr. and Mrs. Paul Huot Mr. and Mrs. Gordon Johnson Mr. and Mrs. John Kowal Ms. Paula Laflamme Ms. Janet Lovegreen Ms. Carmen Luz Warner Mr. and Mrs. Bernard Maceroni Ms. June P. McCrillis Ms. Linda P. Nelson Ms. Audrey J. Pfeifer Ms. Jeanie B. Phillips Ms. Mary E. Plante Mrs. May Britt Reslow The Ricci Family Ms. Taiwo Sodipo-Kuforiji and Mr. Tajudeen Kuforiji Ms. Rosemary Wheeler

Partner's Court up to \$99

Anonymous Mrs. Marjorie Barrett Mr. and Mrs. Kenneth H. Bennett Ms. Rebecca E. Book Mr. Arthur N. Canzone Ms. Deborah Carr Ms. Rosemary Coreira Ms. Marcia B. DiGregorio Mr. and Mrs. Johnathan Farnum Ms. Maria R. Frazier Ms. Adrienne G. Girard Mrs. Bernice M. Lancellotta Mr. and Mrs. Marc Moretti Mr. Walter G. Phaneuf Ms. Penny Silvia and Mr. Kevin Bell Mrs. Maureen Sullivan Mr. Richard C. Swanson Ms. Margaret (Judy) Tarr United Way Ms. Reasa Urton







GIFTS IN HONOR...GIFTS IN MEMORY

Donations given in the year 2022

GIFTS IN HONOR

In Honor of Colette M. Silverman Donald and Eunice Stoskopf Ms. Rosemary Wheeler

In Honor of Cristobal Vera Carmen Luz Warner

In Honor of Scandinavian Communities William Horn, Retirement and Benefit Partners

In Honor of all Scandinavian Communities' Staff Stephanie Curci

In Honor of Scandinavian Communities' Staff at the Skilled Nursing Judith Kavanaugh

GIFTS IN MEMORY

In Memory of Ruth Aronson Dr. Carl E. Aronson

In Memory of her Husband, George Barrett Marjorie Barrett

In Memory of Nellie L. Borner Ernest A. Borner

In Memory of the Culton, Hogberg and Jacobson Families Donald and Karen Culton

In Memory of Beatrice D'Ambra Toni A. Ford

In Memory of Ryan Fife Penny Silvia and Kevin Bell

In Memory of Anthony and Irene Guglietti Cathy, Joseph and Chris Guglietti

In Memory of Irene Guglietti

William Bean Rebecca E. Book Nicholas S. Christopher Mark A. DiGiovanni Maria Reissis Frazier Linda Sturtevant

In Memory of Oscart L. Heltzen, *A Founding Board Member* Jonathan and Sandra Farnum

In Memory of the Hogberg and Jacobson Families Kenneth E. and Willa L. Hogberg

In Memory of Edward and Brita Hogberg Kenneth E. and Willa L. Hogberg

In Memory of Doretta Holland Stephen and Audrey Holland

In Memory of Rita and Jerry Huot Jacklyn and Paul Huot

In Memory of Virginia Kitchell Samuel Kitchell

In Memory of John E. Kullberg Marion R. Kullberg

In Memory of Mabel Lewis Paul Calitri, Jr. Walter Phaneuf

In Memory of Edith Maceroni Bernard and Traci Maceroni

In Memory of Joyce Macky Woodlawn Garden Florist

In Memory of Salvatore Matrullo Deana Davis

In Memory of Jenny Merola Paul Merola

In Memory of Marjorie P. Moore Scott and Marnie Young

In Memory of Marcia Mulholland

Chris and Gary Anderson Arthur N. Canzone Deborah Carr James and Janice Gaumond and Family Louise Giordano Bernice Lancellotta Cynthia A. MacDonald Marc and Isabel Moretti Carol A. Peterson Marybeth Tobin Reasa Urton

In Memory of Iver H.W. Nelson Linda P. Nelson

In Loving Memory of Carl H. and Mary Pearson Thomas C. and Margaret M. Pearson

In Memory of Warren Pfeifer Audrey J. Pfeifer

In Loving Memory of Frank and Lena Picard Thomas C. and Margaret M. Pearson

In Memory of Jeanie B. Potter Jeanie B. Phillips

In Memory of Lawrence Raso Linda Sturtevant

In Memory of Lloyd F. Reslow May Britt Reslow

In Memory of Firminina Rocha Rosemary Correia







IN-KIND DONATIONS

Carina Belmore Cathy Pagliarini Clay Carter Greenville Public Library Gregg's Giving Tree Linda Sturtevant Scandinavian Communities Leadership Team Western Cranston Garden Club What Cheer Flower Farm William Hall Library Woodlawn Gardens Florist



A bequest to Scandinavian Communities is a way of perpetuating your support for the role Scandinavian Communities plays in providing the highest quality of care for our residents in both the Rehabilitation & Skilled Nursing and Assisted Living. It enables you to make a major gift that might not otherwise be possible.

If you have already made arrangements to include *Scandinavian Communities* in your will, or wish to do so, please let us know so we can provide you with the appropriate appreciation.

For additional information, please contact Constance Jaquith, Director of Finance, at 401-461-1433 ext. 105. Email: *cjaquith@scandinaviancommunities.org*.

HIDDEN TREASURES RHODE ISLAND

Ever since our founding as the Scandinavian Old People's Home Association way back in 1930, this organization has provided compassionate, innovative, person-centered care to those we serve, promoting their optimal wellness and quality of life. This is reflected in our vision:

The Destination of Choice for Wellness and Eldercare.

While we missed seeing all our supporters at our annual *Hidden Treasures* event in 2022. The Board of Directors has decided to have an informal in-person event and an "*Enhanced Annual Appeal*" in 2023. We encourage you to take advantage of the opportunitiy to make a difference in the lives of our residents and staff by contributing through this "*Enhanced Annual Appeal*". As always, we sincerely appreciate your generosity.

92 Years of Excellent Service in 2022



Scandinavian Old People's Home Please support our "Enhanced Annual Appeal" for 2023!



ASSISTED LIVING

50 Warwick Ave Cranston, RI 02905 **401-461-1444**

REHABILITATION & SKILLED NURSING

1811 Broad Street Cranston, RI 02905 **401-461-1433**







www.ScandinavianCommunities.org