



2115 First Avenue S.E.
Cedar Rapids, IA 52402



EVENTS

Please join us for one of our Retirement Living Seminars, you will learn:

- What are my retirement Living options in the area?
- What are the differences in those communities?
- How much will it cost!!

To reserve a spot at one of these educational seminars or if you have questions, please contact
Brian Kramer – 319-298-5398

Greetings from The Grove

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Cottage Grove
PLACE

Resident Spotlight: Al & Terry Boyden

Al was born in Omaha, Nebraska, December 1950. Has lived in Nebraska, Connecticut, Minnesota, California, Virginia, and Iowa. Active duty Navy 1969 – 1978, Rockwell Collins 1978 – 2007, MBA from George Mason University

Terry was born in St. Paul, Minnesota, April 1949 and lived in St. Paul until marrying Alan in 1971, then California, Virginia, and Iowa. Navy wife 1971- 1978, Science Applications International Corporation, Rockwell Collins, Pearson, BA in psychology from College of St. Catherine, further studies in developmental psychology at San Francisco State University, MBA from University of Iowa

Al and Terry met at Gillette State Hospital (Terry was a switchboard operator and Al was a janitor – cleanest front door carpet you ever did see! – the carpet was adjacent to the switchboard!!) They married in St. Paul in May 1971, Their son was born in San Francisco, CA in the Presidio Army Hospital. and daughter born in the Naval Hospital in Portsmouth, VA. They have three granddaughters and one grandson

They have traveled extensively (Baja/Sea of Cortez, sailing in the British Virgin Islands, Panama, Costa Rica, Antarctica (actually kayaked and swam in Antarctica waters in close proximity to large ice bergs), Patagonia, South Atlantic Ocean (South Georgia Island, Tristan da Cunha, (Gough Island, Inaccessible Island, Nightingale Island), Saint Helena, Ascension Island, Cape Verde Islands, Bermuda, Madeira, Mediterranean, Germany, Denmark, Austria, France, Australia, and up the Amazon River from the Atlantic Ocean to Manaus, Iguazu Falls (Brazil), Galapagos (Ecuador), Machu Picchu (Peru), South Africa, Namibia, Zambia, Botswana, maritime provinces in Canada, and many states in the USA including Alaska, and Hawaii). Took a 19-day white water rafting trip down the Colorado River through the Grand Canyon and have also viewed the canyon/river from the north rim.

Have hosted four foreign exchange students from Germany, Denmark, Austria, and Australia while we lived in the Washington, D.C. area.

Al's passion is woodworking and volunteering at a local food pantry.

Terry's passion is reading and volunteering as a TV producer for "Ethical Perspectives" on channel 9 News.

Why did you choose Cottage Grove Place?

Over the years we have heard only good reports of CGP. As we came to realize that our home was too large for our needs, we started doing some research into our options. The fact that CGP is a life care community was very important, as it eliminates most of the financial risk of ongoing care as we age.

What advice would you give to someone thinking about coming to CGP?

Do some online reading about senior housing and the various options and types of contracts, and then by all means come and talk to Vickie and tour CGP.

Most people who inquire about CGP say they are not "READY" yet. How did you know when you were "READY"?

We lived on a wooded 1-acre lot with a small creek running through it – care and upkeep of the property was consuming more of our time than we liked. The beautiful house had become too large and we really weren't utilizing much of the available space for our living. We knew we needed to downsize and wanted to do it in one fell swoop as opposed to moving to a condo and then again some years later to assisted living or nursing care. It was far easier to downsize while we were still able to decide for ourselves what to keep and what to give away rather than burdening our children with these decisions. It turned out to be liberating to reduce our belongings to just those things that really matter to us. Our new home is cozy and warm.



What are some of your favorite Activities that the Community offers?

For Al, the CGP Woodshop and the friendships forged there. I still volunteer a significant amount of time outside of the CGP community (Loaves & Fishes Food Pantry in the Wellington Heights neighborhood).

While Terry still participates in her volunteer activities and network of friends outside CGP, she is attracted by the community's opportunities for bus tours, lectures, and community performances.

When talking about LIFECARE, what is the greatest benefit to you?

We appreciate the fact that we know that should our physical needs change, we can avail ourselves of CGP's enhanced care options at almost no increase in monthly cost. Neither we nor our children will have to scramble to find ongoing care in an emergency situation, care that many tell us is hard to find on short notice. We will not have to settle for second best at a sharply increased monthly cost.

Expansion Update

Construction continues at Cottage Grove Place. With the new expansion we will be gaining 21 Independent homes, 24 assisted living, 18 assisted living memory support and 12 Skilled nursing beds. The expansion is set to be completed early part of 2019.

JOIN OUR WAIT-LIST NOW!!!!!!

Come grow with Cottage Grove Place.



Senior Living News

When To Get On The Wait List

When to Get on the Wait List

If you or a loved one is considering their senior living options, you likely have begun doing research on retirement communities. Or perhaps you have a loved one in need of long-term care or memory care and staying in the home will not be safe for much longer. With all of the choices available (especially in larger cities), it can be a lot to take in so the decision process can take time. Some senior living decisions are needs-based and progress much quicker, while others are more preference-based and can take months or even years.

The timing conundrum

Ideally, one should not wait until they need to move to begin planning. If for no other reason, this is problematic because of the very subject being addressed here – there could be a wait list for the facility you like best. The wait list could be anywhere from a just a few months to a few years. One of the challenges of planning ahead for housing and long-term care needs is that it can be hard to foresee exactly when you will need it. It could happen slowly with the natural aging process or the progression of a degenerative disease, or it can occur quickly with an illness or injury. So, it is advisable to get on three or four waiting lists if you are looking at a community for yourself or a family member. This way, when the time comes and you need care, you are hopefully near the top of the list for at least one facility.

If you are eyeing a continuing care retirement community (CCRC, also known as a life plan community) another consideration is that many providers require new residents be able to "walk in," that is, they must

be relatively able-bodied when they first move to the community. In fact, many life plan communities have an active base of residents who live independently today, but want to be someplace where care is available to them when needed. Most continuing care retirement communities maintain an assisted living and/or healthcare center in addition to offering independent living to accommodate the care needs of residents.

How waiting lists work

Most providers will require a deposit in order to add your name to the wait list; the amount can range from a few hundred dollars to a few thousand. In some communities, this deposit may be refundable if you change your mind or get into another facility first. Always ask about the waiting list refund policy. As it relates to assisted living facilities in particular, sometimes the refund will only be paid in the event that your healthcare needs have advanced beyond a level that can be served by the community.

Many CCRCs also have waiting lists. Yet, the waiting lists for CCRCs are not necessarily for assisted living or nursing care. When applicable, waiting lists for CCRCs are often associated with getting an independent living residence. When adding your name to a list, you will typically specify which type of unit you desire, e.g., a patio home, a 1 or 2-bedroom apartment, etc. When a resident living in your desired unit type moves out, often because their needs have progressed and they are transferring into the on-site assisted living or healthcare facility, then the unit will become available to you.

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Cottage Grove News

Do You Have A Retirement Living Plan?

Advances in medicine and technology are helping people to live longer than their parents and grandparents. However, a longer lifetime often requires some degree of long-term care services at some point. That is why it is vital to have a plan for the later years of retirement.

Phases of Retirement

According to Bernard Krooks, a lawyer specializing in elder law, there are five phases of retirement planning. Phase IV ("mid-retirement") "begins at age seventy and lasts as long as you are able-bodied and high-functioning." At this phase, Krooks advises, "Despite your good health, begin looking at what steps you would like your family to take should your condition decline significantly." (Forbes.com, February 2011). Krooks says Phase V ("late-retirement") occurs "when our health has taken a turn for the worse and there is little likelihood of it being fully restored. You require significant help to function day to day. The hope is that by this point all the planning done in prior years makes this transition as manageable

and life-affirming as possible."

Make a Plan

If you are approaching – or are in—mid-retirement, now is the time to make a plan for your future needs, while you are still active and able. Otherwise, delaying decisions about tomorrow's needs may leave you and your loved ones facing difficult, and often costly, situations down the road.

One of the more important – and complex – decisions you or your loved ones need to consider is where you will live and how your future care needs will be met. Your choices range from aging at home to full-service retirement communities.

By educating yourself about the entire spectrum of retirement living options, you can make an informed decision about the best choice for your unique situation. Through proactive planning, you can help make the transition to the later stage of retirement much more "manageable and life-affirming," and gain peace of mind in the process.

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Staff Spotlight



AMBER TAFT

I was born and raised in small town Cascade, Ia. I have always known that I would become a nurse. After High School graduation, I obtained my degrees from Northeast Iowa Community College. I am currently enrolled at Mount Mercy University, where I will be obtaining my Bachelor's degree along with Healthcare Administration. I have only been in two different career paths, long term care and the other being Hospice. Each of those are my passions and I believe they go hand in hand. In 2017 I had the honor of winning "Iowa's 100 Best Nurses" award. Every day I am thankful for being surrounded by these amazing residents, families, and staff members.