

Understanding CCRCs 2016 Year-End Savings!





Greetings from the Executive Director -**Brian D. Grundusky**

n my position as Executive Director at Bethany Village, I speak with people on a daily basis who are journeying into a new home and a new future. I understand more than many of my peers how challenging it can be to make a significant life change.

What is most gratifying are the conversations I have with those same people, weeks or months later, who are surprised and delighted at the direction their life is heading.

Almost all comment on the new opportunities for friendship and conversation they had not anticipated.

Although that is not a benefit of continuing care retirement communities that people typically focus on, it is easily one of the most important. A growing body of research links social interaction and social networks to our physical, emotional and cognitive health.

Most often, prospective residents cite health services, security in a crisis, and getting rid of a home that is too large and too much work as their main reasons for moving to Bethany Village.

But I would rank expanding your social network at an age when it is shrinking for many people as a key benefit of retirement communities.

As residents note in our feature article "Living Single (and Social!)" on page 3, you still have your independence and your privacy, but you have the opportunity to meet far more interesting people than if you were living at home or in a condominium complex where everyone heads to work from 7 a.m. to 7 p.m.

I invite you to meet Bethany Village residents LeRoy Erickson (pg. 12), Ray Smallen (pg. 3) and John and Sally Killian (pg. 7). Hear what they have gained by facing the challenge of downsizing and moving to a new home. Call our Marketing Team if you would like to learn more or to speak with these residents in person.

Fall is a season where nature's changes are evident. Make it a season to move forward on the changes you have been contemplating.





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BethanyVillage.org

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Design: FatCat Studios, fatcat-studios.com

Contributor: Beth Merkel, Marketing Communications Coordinator

Comments or Feedback? Contact Cathy Canning, Editor, at 301-250-2103 or email, ccanning@asbury.org.

To view a digital issue of this magazine, go to www.BethanyVillage.org, and click on the News

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An Asbury community, Bethany Village is a Continuing Care Retirement Community located in Central Pennsylvania. With a strong commitment to building health and wellness for every resident, we offer a comprehensive continuum of care supported by an unparalleled social environment. Our living options include residential living, assisted living, skilled nursing care, and memory support. Moving to Bethany Village won't just be the easiest choice you'll ever make, it will also be the best one.

Bethany Village | 325 Wesley Drive | Mechanicsburg, PA 17055









Living Swy (and Social!)

▶arol Watkins and Ray Smallen represent very ✓ different sides of the nation's growing population of seniors who are single. Both, however, have come to the same happy conclusion - aging alone does not mean being lonely.

It does, they say, require assessing your life, your vision for your future, and taking the necessary steps to make it happen. For them, that step was moving to a continuing care retirement community.

Planning on friendship

As a single, never-married woman, Carol knew she was responsible for taking care of herself. She had also seen her parents thrive at Asbury Methodist Village, in Gaithersburg, Md. "I'm definitely a planner," Carol says.

"I've usually got my life planned several months, if not a year, in advance. It was very important for me to have a plan for how I was going to spend my life."

Ray Smallen came to Bethany Village in Mechanicsburg, Pa., through a different path. He and his wife resisted the idea of leaving their home despite having surveyed local retirement communities.

"When my wife passed away, I had support in my old community," Ray says. "I had a dog that I walked regularly and I would run into neighbors. But the social interaction was kind of hit and miss, and I saw the writing on the wall. I could see that I needed to move to a smaller space, a place where somebody else has to mow the yard and take care of snow removal."



Living After Marriage

BY JOHN BOWEN

As we progress through our lives, the amount of loss we can expect increases. While it's natural to feel various levels of pain and heartache, grief shouldn't have to be a crippling feeling that prevents us from moving on with life.

Take your time

The grief journey is not a straight path. It is natural to feel 'grief spasms' where loss is very intense, especially during trigger events like holidays and anniversaries. Don't expect too much of yourself too quickly.

Take help

Remember that there is help all around you. Lean on your friends and family. They want to help. Grief counseling and support groups can be very beneficial. Your county's Office on Aging, churches and hospices are good places to find local resources for this.

Take care of yourself

When under stress, it is important to drink plenty of water, which helps flush toxins from our bodies. Setting up an exercise routine that gets you outdoors and gets your heart pumping helps unleash mood-lifting chemicals in our bodies – and brings you in contact with others.

John Bowen is Director of Social Services for Bethany Village, in Mechanicsburg, Pa.

(For tips on addressing social isolation, see Social Butterflies on page 15.)

The research on social isolation

The physical effects of aging are well-known and much-studied. In recent decades, a new body of research has focused on the emotional effects as well. Today, social isolation is receiving a great deal of attention, and with good reason.

A 2016 study on social isolation in the journal *Proceedings of National Academy of Sciences* looked at the effects of isolation from adolescence through late adulthood. It found that the amount of social connections you have throughout life affects your physical health, including blood pressure, and longevity. Emotionally, social isolation leads to higher rates of depression and loneliness.

Widower Gerald Hanson wonders how he might be different if he and his wife had moved sooner. He now takes yoga and other fitness classes at Asbury Methodist Village's Wellness Center, and goes to lectures and continuing education programs. He thrives on the social interaction that retirement communities bring.

"I think about the alternative as a single man, a widower, living in a condominium apartment where 80 percent of the people go to work every day and I might see somebody at the mailbox in the evening," Gerald says. "Here, people respect your privacy, but the opportunity to meet interesting people is more available."

A 2016 study found that people with fewer social connections throughout their lives had poorer emotional and physical health, and linked more connections to longevity.

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There are a lot of single people here, and I don't feel it was harder to make friends after moving than if I had still been part of a couple."

- RAY SMALLEN



Alone, not lonely

Ray agrees. He describes himself as someone "who likes his solitude," and he enjoys the privacy of his cottage and small yard. Living in a senior community where something is always happening on campus and you receive a calendar of events each month encourages him to get out and interact with people more than he would if he had remained in his old neighborhood, Ray says.

"You don't have to sit around and be alone if you don't want to," he says. Ray frequents Bethany Village's Wellness Center where he has become chums with people in the water fitness classes, and he recently



enjoyed an on-campus lecture on the U.S. Civil War. An "old Tennessee boy," Ray keeps a regular table at the nearby Cracker Barrel.

A welcoming culture

People who worry that they will face challenges integrating into a retirement community as a single person couldn't be more mistaken say Ray and others.

Help integrating into a new community comes in the form of ambassador programs, welcome groups and mixers, and a general culture of neighborliness.

"There are a lot of single people at Bethany Village, and I don't feel it was harder to make friends after moving here than if I had still been part of a couple," Ray says. "The day I moved in people were coming by to say hello."

Although Ray does not foresee moving from his comfortable cottage into one of Bethany Village's apartments, he does relate the experience of a neighbor who recently did so after losing her spouse.

The ability to easily move within various residences offered on campus is a great benefit, he believes.

"This lady is a very outgoing person who loves people and loves company, and when she began feeling lonely in her cottage, she promptly moved into an apartment and she loves it," he says, noting, "she still joins us for our monthly block parties, though!"

a new perspective

Great News. **BIBLIOPHILES!**



Read more; live longer. A study of people over age 50 found that those who read more than three and half hours per week lived two years longer than their non-reading counterparts. The study linked the greatest benefit to the immersive process that comes from reading books, rather than

magazines or newspapers. We can only imagine what they would say about surfing the web!

See the study in the September issue of •••••••

4 For Your Health

Are you getting enough of these four vitamins and minerals essential for older adults?

√itamin

Vitamin B12 is linked to brain health and is favored by the cells in your spinal cord and brain.

/itamin

Vitamin D helps your body absorb calcium.

Calcium

Calcium is essential for bone health.

Iron

Iron helps create healthy red blood cells, which transport oxygen.

Are you social?



Social media use among adults over 65 is growing, and Facebook is the clear winner. The most recent Pew Research Center study found that:



56% use Facebook



21% use LinkedIn



17% use Pinterest



10% use Twitter



10% use Instagram



GET MORE OF

The Asbury Perspective's ideas for aging well at Asbury.org/AsburyPerspective!



This is how we Fall...10,000 feet

On the first day of fall, six residents of Asbury community Inverness Village celebrated in spectacular fashion – by skydiving! The senior of the group, Joe Dowd, 88, laughed and gave two thumbs up at the end of his dive. All flew in tandem with an instructor. This was one of several special events - including zip lining - cooked up by the Tulsa retirement community's wellness team to celebrate September's Active Aging Week.



Long-time Senior Living Fans Find Bethany Village a Perfect Fit

For John and Sally Killian, moving to Bethany Village was as natural as remaining at home. Having helped with a friend's and family member's moves to Bethany, and as long-time advisors and volunteers with Presbyterian Senior Living, they truly believe in the benefits of joining a continuing care retirement community.

Yet, even though they were 76 and 80 at the time of their move, their children questioned why they were moving to a retirement community when they were "still so young and active," Sally says.

A move to expand your world

"Now, my daughter often says how much it means to her that we did this. She has seen her peers facing challenges with aging parents. But before we moved here, she didn't really understand what an active life people lead here," Sally continues. "I serve as a Resident Ambassador for Bethany Village and when I take people on tours of the community, they all say they love the pool. I tell

them, 'Don't wait until you can't go in!' "

Sally says that just as she and John expected, their life

has expanded, not diminished since moving to Bethany Village, with new friends and opportunities being added to the old.

"Bethany Village was the finest retirement community of this kind in the Harrisburg region, and we always knew we wanted to stay in this area," John says. "We didn't want to leave all of our networks and friends behind. We wanted to be able to continue living our life as before, but without a house that was twice as big as we needed and a lot of work to maintain."

John continues work from home

John, now of-counsel at Killian & Gephart, which he founded, still works daily practicing estates and trusts law. He and Sally waited for 13 months after deciding to move for just the right apartment – one with

space for John to have a roomy home office.

He typically heads to the downtown office a day a week, and their Bethany neighbors good naturedly tease him about his briefcase and suit.

"But nobody asks me when am I going to hang it up or why I still want to work," John says. "People know me, they know this is what I love to do, and I'm going to do it as long as God allows me. I relish the challenge of solving problems for others."

Some of John's passion for the law just might come from its association with his wife of 63 years. He met Sally through a law school friend who invited John for a weekend at a Lake Placid resort owned by the friend's parents.

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Great cook enjoys dining flexibility

The Monday after she and John met, Sally called her mother and said she had met the man she was going to marry. Three months later, they were engaged despite an unusual first date.

"John invited me to dinner on Saturday night, and then he showed up at the cabin with several bags of groceries," Sally laughs. "He has always said it was because he couldn't afford to take me to dinner, but I think he was testing me!"

Fortunately, Sally enjoyed cooking, and still does. One of the advantages of Bethany Village over other retirement communities is that they do not require residents to take part in a meal plan, she notes. They eat most of their meals in their eat-in kitchen, but do join friends for a monthly dinner in Springfield's at Bethany Restaurant and hit the Collegiate Café for lunch occasionally.

Campus makes staying active easier with age

Sally also enjoys the many volunteer roles available on the Bethany campus, which makes it easier to stay engaged as she ages.

A retired social worker, Sally has slowly been removing herself from some of her Harrisburg-area volunteer commitments, although she is still very involved at their church. At Bethany, Sally serves on the Wellness Committee, the Library Committee and as a resident ambassador, which means engaging with people considering a move to Bethany and helping those who have moved transition into their new home.

"John and I tell people not to wait until they're too old to manage a move and to take advantage of all the great people and wellness events and programs," Sally says. "For us, it has been very energizing to rid ourselves of all our extra stuff and start fresh."

The Richard D. Rife Center Opens to Acclaim



On August 3rd, we were thrilled to celebrate the Grand Opening of Bethany Village's new gathering space for events and fellowship – The Richard D. Rife Center.

The 400-seat Community Center was filled to capacity as Bethany Village Executive Director Brian Grundusky and others underscored the gratitude we feel for the center's namesake, Richard D. Rife, former CEO of Capital Blue Cross, and the many associates, residents and partners who made this new space possible. With a state-of-art sound system, large screen for movies and presentations and lots of natural light, we are excited to hold future events in this beautiful new space.

The Richard D. Rife Center is the first piece of a larger Building Our Community enhancement campaign for Bethany's East Campus. We are excited to see the next chapter unfold.

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Fall Savings Spectacular!

Welcome to two savings opportunities on Bethany Village West Apartments if you act now.

Save 15 percent on the standard entrance fee for a wide range of West Apartment floor plans. Move in before December 2016 and pay no monthly service fee until January 2017. Entrance fee savings range from \$26,000 to \$39,000.

Save on the Franklin Apartment

The Franklin offers easy access to the heart of the West Campus, which includes the Fitness Center and pool, Springfield's Restaurant, Collegiate Café, health clinic and more.

The Franklin features more than 1,400 square feet of living space with a balcony or patio, two bedrooms, two baths, laundry room, and a den. The master suite includes a walk-in closet.

BALCONY
BALCONY
BENEVICE
BALCONY
BALCO

Visit Bethany Village.org and click on Fall Savings Spectacular to view your savings on the Franklin and other residences included in this program or call us at 717-766-0279.

Relax for the Holidays on Us!

Wouldn't you like a chance to relax before the busy holiday season?

We're offering people interested in learning more about Bethany Village lunch and a half-hour massage on us between now and the end of December. This offer is limited to the first 15 people who call, so don't wait.

Call us at 717-591-8072 to set up your private appointment before December 31.

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Keep In Touch With Bethany Village

Join Us on Facebook for #HappyHolidays

Join us in November and December as we launch our #HappyHolidays campaign on Facebook! Residents and associates from Bethany Village will be sharing photos and other mementos of their favorite holiday memories – and you are invited to participate.

Do you have a favorite holiday photo, card or other memento? Take a photo on your phone, upload it to Facebook. com/Bethany Village, and tell us why it's special to you. We would love to hear from you!



Sharing Our Stories

- 1. Visit BethanyVillage.org for events, news and features about Bethany Village.
- 2. Share a digital issue of Anticipate More by visiting BethanyVillage.org and selecting Publications on the News & Events tab.
- 3. Share our Top Tips for Touring Retirement Communities with friends who are considering senior living. You'll find it under our At A Glance tab.
- 4. Get expert advice on senior wellness and caregiver support at Asbury. org/AsburyPerspective.





Meet the Bethany Village Marketing Team

Call 717-766-0279 for information on Bethany Village or for a personal tour. We would love to show you around! Or visit BethanyVillage.org to see our upcoming events and learn more about the freedom you gain from joining our community. Anticipate More out of life!



Stephanie Lightfoot Director of Sales and Marketing 717.591.8068 slightfoot@asbury.org



Natalie Bianco Sr. Retirement Counselor 717.591.8070 nbianco@asbury.org



Jennifer Caldwell Move-In Coordinator 717-591-8411 jdcaldwell@asbury.org



Beth Merkel Marketing Communications Coordinator 717.591.8072 bmerkel@asbury.org



Jamie Yockin Director of Admissions Assisted Living & Skilled Nursing 717.591.8004 jyockin@asbury.org



Kelly Reese Admissions Coordinator 717.591.8544 kreese@asbury.org

chef's corner

Cranberry Apple Walnut Stuffed Pork Loin

WOJCIK Bethany Village, Sodexo Dining

CHEF GUS

This is one of my go-to recipes. It does require some preparation time, but the end result is simply amazing. Enjoy!

1 lb. to 1 ½ lb. pork loin

6 to 7 ounces stuffing

1 1/2 ounce olive oil

1 tsp. salt

1 tsp. pepper

butchers twine

FOR STUFFING

1/2 ounce walnut pieces

2 cups chicken broth

1/3 ounce diced fresh shallots

1 ounce diced fresh carrots

3 ounces peeled, diced Granny

Smith apple

1/2 ounce dried sweetened cranberries

1 1/2 ounce Panko bread crumbs

 $1 \frac{1}{2}$ Tbsp. apple juice

1 tsp. apple cider vinegar

1 tsp. each chopped, fresh parsley & thyme

DEMI GLACE INGREDIENTS

1 tsp. canola oil

1 ounce chopped yellow onion

1/2 ounce chopped celery

1/2 ounce chopped carrots

 $1/_2$ ounce tomato paste

3 tsp. red wine

1 pint water

2 ounces demi-glace mix*

*Can be found in stock section of grocery stores

Stuffing Preparation

- Preheat oven to 400 degrees and roast walnuts on baking pan for 4 to 7 minutes.
- In a pot, bring chicken broth to a simmer. Keep warm while preparing the additional stuffing ingredients.
- Heat a skillet over medium heat and sauté shallots, carrots, apples in olive oil for 5 to 7 minutes until tender.
- Deglaze the skillet with vinegar and add parsley, thyme, cranberries, walnuts, apple juice, chicken stock and panko. Mix well and heat for 15 seconds. Remove from heat (Use within 24 to 48 hours).



Demi Glace Sauté vegetables over medium high heat

- in oil for five minutes.
- Add tomato paste, cook for 3-5 minutes.
- Deglaze pan with red wine.
- Add water and demi-glace mix.
- Simmer for 30 minutes.

Tenderloin Preparation

- Preheat oven to 350 degrees.
- Place the well-trimmed tenderloin perpendicular to your body. Holding your knife 1/2 from the right side of the tenderloin, make a 1/2 inch incision the length of the loin. Continue to cut a 1/2 inch at a time into the pork, so that it becomes a flat piece of meat roughly ¹/₂ inch thick. Google prepping pork tenderloin to watch a short You Tube video if you've never done this before.
- When tenderloin is flat, cover with plastic wrap and gently pound it.

- Place three scoops of stuffing down the length of the loin and form the stuffing into a cylinder shape.
- Wrap tenderloin around the stuffing.
- Cut five 6- to 8-inch pieces of butchers twine and lay them 2 inches apart on a cutting board.
- Place the stuffed tenderloin on top of the twine pieces and knot each piece so that they hold the loin together.
- Heat a large skillet, add oil. Salt and pepper the tenderloin and sear in the skillet for two minutes on each side.
- Put tenderloin on a sprayed baking sheet. Bake for 20 to 25 minutes to a minimum internal temp. of 165 degrees.
- Remove from oven and let rest for 3 minutes.
- Cut butcher's twine and remove.
- Slice tenderloin on the bias into 1/2 inch slices.
- Add demi glace.
- Enjoy!

CCRCs 101: The Facts

The Financial Facts - More Affordable Than You Might Think

Although it is natural to focus on the change in residence when moving to a continuing care retirement community, Asbury's communities are actually more similar to an insurance policy, rather than a real estate purchase. You will have a support network in place no matter what happens down the road. This is accomplished through three primary funding sources.



Entrance Fee

Even though your residence in a continuing care retirement community is maintenance-free, the community does require maintenance. Entrance fees help provide capital funds for upkeep, enhancements, and the wide range of services, programs and staff that a well-run community require. The Asbury system includes seven CCRCs in four states, and recently marked its 90th year in aging services. With Fitch-rated bonds and strong reserves, Asbury's financial strength is an important benefit we bring to residents.

The one-time entrance fee varies widely according to your residence and which entrance fee plan you choose, declining refundable plan, partial- or fully refundable plan. For a one-bedroom apartment and the declining refundable plan, entrance fees begin just under \$100,000 at some Asbury communities.



Monthly Service Fee

Many people are surprised to find the fee is the same or slightly less than their monthly household budget, especially when factoring in routine home maintenance and unexpected repairs. People typically compare the monthly fee at a continuing care retirement community to a mortgage. But your mortgage pays only for the roof over your head.

The service fee also includes continuing education programs, clubs, on-campus cultural events and regular trips to off-campus events and destinations, a fitness center and classes with certified staff, banking, and dining options for when you don't want to cook



Benevolent Care

As a not-for-profit with a faith-based heritage, Asbury is a mission-driven organization that seeks to do all the good we can for those we serve. This pledge includes consideration for benevolent care for residents who outlive their resources through no fault of their own. In 2015, Asbury provided more than \$3.5 million in anonymous financial support to residents across our system.

People typically compare the monthly fee at a continuing care retirement community to a mortgage. But your mortgage pays only for the roof over your head. Your residence is just the beginning of what is covered by your monthly service fee.

A Plan for the Future -**Health Services & Wellness Support**

A CCRC is designed for aging well, providing options and support that allow you to make the decisions that are best for you as you age. Because of this, a CCRC gives you more control over how your life will unfold. Many residents also consider the move a gift to their children, who will not face moving them in a crisis or managing their parents' estate.



Unexpected events are a fact of life. If you become ill, injured or require a hospital stay, you receive priority health care access and rehabilitative services in a place you know with providers you trust. Your residence will be waiting for you when you return.



Crisis Support

During a hospitalization, your community's care navigation team springs into action, meeting with your care team and putting in place transportation, a follow-up plan, home care services or equipment for a smooth return to the community and a successful recovery.



Temporary health support

Asbury Solomons resident Peggy Hovermale benefitted from this while recovering from a hip replacement. She spent several days in the health care center post-surgery and then returned to her apartment while receiving therapy. Being able to remain with her large network of friends at Asbury Solomons and in the surrounding community made the entire process much less stressful, Peggy emphasizes.



Supporting chronic conditions

Moving to a different level of care can be temporary, as in Peggy's case, or permanent as needs change. LeRoy Erickson and his wife moved to an apartment at Bethany Village in Mechanicsburg, Pa., several years before she was diagnosed with dementia. LeRoy credits the support services - both for him and for his spouse - with keeping them together in their residence longer than if they had not moved. Further, LeRoy continued to integrate his wife into his daily life much more easily after her eventual move to memory support because she was on the same campus, he believes.



See page 15 for 3 Key Factors to consider for timing your next move.

Is Your Plan in Place?

If you're considering a move to a CCRC, take these four steps with a sales counselor to be truly prepared.

- 1. Tour the community with questions and "musts" in mind.
- 2. Tour two or three different residence options.
- 3. Initiate the financial discovery process.
- 4. Get information about moving coordination services and a timeline for when your residence of choice will be available.



PUT YOUR

Foot Down

ON FALLS

BY JANE GIBSON, R.N.

very 15 seconds, an older adult receives Lemergency room treatment for fall-related injuries, according to the National Council on Aging. And for some, returning to a house ill-equipped for limited mobility is simply not an option.

One fall is one too many! If you have fallen, be sure to follow up with your physician to ensure that you have not suffered any injuries that could become serious. Then, start making changes to protect yourself. Here are five key areas to address to reduce your risk of falls and fall-related injuries.

What can we do to prevent falls?

- ✓ *Fitness counts!* Exercise is one of the most important ways to reduce the risk of falling. Exercise increases strength, improves balance, coordination and flexibility and helps makes you feel better.
- ✓ Improve your vision. Schedule annual eye exams. Brighten dark interiors by opening curtains, turning your lights on to prevent shadows, and using night lights in your bathroom and other dark areas.
- ✓ *Don't keep secrets*. Schedule routine visits to your doctor and discuss any falls, or "almost falls" to determine what safety measures you can implement. Discuss your medications with your primary care physician and try to get your medication from only one pharmacy if possible so that your pharmacist is



aware of all your medications, interactions, side effects and contraindications.

- ✓ Assess your shoes. Footwear is a major culprit in many falls. Be prepared to change your shoes to match the walking surface. Shoes with thick rubber soles and tread can catch on carpets, but may be just the thing for walking outside. It's best to avoid high heels and slick leather or plastic soles. Shoes that tie are more reliable than slips-on shoes. Elastic laces are great if you have arthritis or dexterity issues.
- ✓ Eat for strong bones. Calcium and Vitamin D promote bone health. If you are not getting the recommended levels of both - and many of us don't - speak with a health professional about supplements.

Jane Gibson, R.N., is the Director of Operations for Springhill Senior Living, based in Erie. Pa.

Why Does Aging Increase Falls?

As we age, we experience a variety of health issues that increase our risk of falling. Reduced sensation in our feet,

vision issues, and vertigo disorders, blood pressure changes or medications that can cause dizziness make our balance less reliable. To make matters more challenging, we face declines in agility and muscle mass.

More than a quarter of older adults who fall begin limiting their outside activities, according to the National Council on Aging. Social isolation is costly for us cognitively, emotionally and physically. The less we are out and about, the less we are using our muscles and balance. The less we use our muscles and balance, the weaker we become.

We encourage you to reach out to your local Department of Health, Office on Aging or YMCA for resources in your community. Improving your strength and balance and your chances of avoiding a catastrophic fall is within your control.

CCRCS, CONTINUED FROM PAGE 13

3 Important Factors

When considering the timing of your move, thinking with your head instead of your heart is important.

Your health: Waiting until you need the health services of a CCRC means losing their wellness benefits, and may put residential living options out of reach. Another consideration is the challenge of selling a house and moving in the best of health – even with the moving coordination a CCRC provides.

The economy: Assets fluctuate, something we were reminded of in 2008. The value of your home and investments change with the markets. Keep an eye on the local markets, engage with a realtor, and if home prices are creeping up, think strategically.

The right fit: An established CCRC is not built-to-order. Unless an expansion is in the works, inventory is limited. If you desire an apartment or cottage or garden home with a specific feature or view and it becomes available, even though it may be sooner than you had planned, be flexible.



Social Butterflies

Avoiding the High Cost of Social Isolation

BY JANA DECKER



It turns out that social butterflies are onto something vital to our health and longevity.

Research on social isolation has linked it to declines in physical, emotional and cognitive health, and even longevity. As we age, our social network decreases for a variety of reasons - retirement, declining health of friends or a spouse, children who relocate for work, etc. Even with clubs, hobbies, and scheduled events, living alone can mean going for long stretches without sharing a laugh or having a conversation.

Research like this and my own experience at Inverness Village leads me to believe that social engagement is the critical factor to address to improve our chances for aging well - and happily!

It will come as no surprise that I am partial to the benefits of a continuing care retirement community. I have seen amazing turnarounds and heard inspiring stories from new residents who can't believe how much their lives have changed for the better so quickly. The supports we offer for becoming and remaining engaged into our 80s and 90s are significant.

But here are a few pieces of advice for people regardless of where they live.

- Find your purpose. Volunteering has been shown to increase our sense of well-being and happiness. If you are no longer working full-time and find yourself wanting more engagement, take the plunge. Call an organization you admire, get online or contact your local Office on Aging or library.
- Don't wait. Get out and build your network now.
- Consider a move. If you have friends, hobbies and activities that get you out and about and you still feel lonely, look at your options. Continuing care retirement communities are not the only senior living option. Living in a neighborhood that doesn't empty out from 8 a.m. to 6 p.m. gives you many more social opportunities.

I like to say that to age well, you need the EPA on your side; engagement, purpose and attitude. And it is people who create engagement and purpose in our lives. If you have those two factors, the attitude will follow.

Jana Decker is the Director of Wellness for Inverness Village, a continuing care retirement community in Tulsa, Okla.

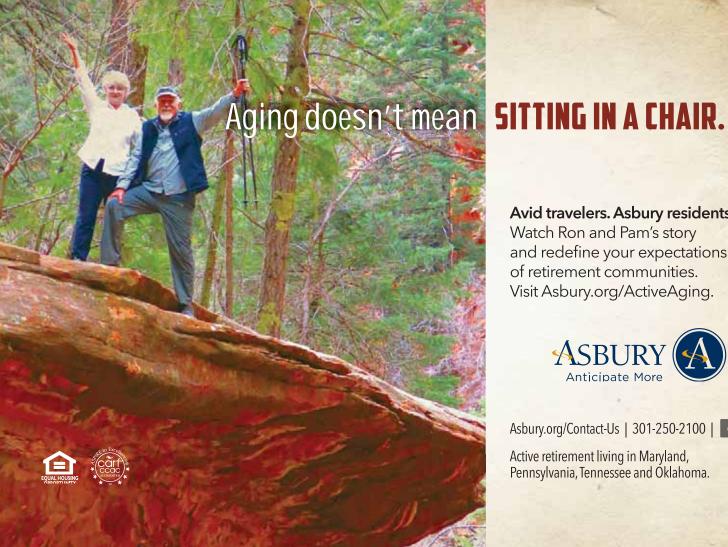


325 Wesley Dr Mechanicsburg, PA 17055









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