

PARCR NEWSLETTER

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Normandy Ridge, York

After President Elma Kreps called the meeting to order, the delegates and visitors of PARCR were welcomed by the Executive Director of Normandy Ridge, Carol McKinley, and by the President of the Resident Council, Jean Myers. The Chaplain, Peter Seiler, then opened the meeting with prayer.

Elma Kreps asked Eunice Knowles to call the roll. Speaking for Bethany Village, George Tjiattas reported that Bethany had recognized their retiring CEO, Angela Dohrman, who has been elevated to regional vice-president of Wesley Affiliate Services, with a reception. The new CEO is Melissa Hadley who comes to Bethany from Reeder's Home in Boonsboro, Maryland. Bethany held a very successful fair, raising \$12,222.00. Planning is now under way for 40 to 45 new cottages. Brethren Village at Cross Keys is now raising funds for a Wellness Building and Apartment complex. Brethren Village in Lancaster County is currently in a repositioning process, expanding by the addition of 145 apartments, a new health care unit of 120 beds, and 14 new cottages. Also in the works is a HUD building with 61 apartments. Cumberland Crossings is now in its 15th year and is planning for expansion. Foxdale Village from State College was present for the first time. Their management is also considering expansion, and has an active interest in "green architecture". Garden Spot Village is marking its 10th anniversary. The Village has completed the Carriage Home expansion. Next apartment unit is being planned, with 20 apartments pre-sold. 75% must be sold before ground is broken. They have opened 2 households in Assisted Living, with 32 units. All the skilled nursing will be renovated. Green Ridge Village reported that the first Lodges are about ready for the open house to be held October 28. Homestead Village in Lancaster County is celebrating its 20th anniversary. The Board has OK'd a master plan for expansion, with 49 apartments and a new health care unit of 4 households. Homewood in Hanover is continuing to build but is near completion. The Village has a very successful Men's Group with approximately 50 regularly attending. Jenners Pond, now in its 9th year, is currently built out. Landis Homes is saddened by the retirement of its CEO after 30 successful years. A very successful Fellowship Day was held in September. Long range plans are now being considered for the use of undeveloped acreage. They are working on programs for Aging in Place. Luther Ridge is a small community in a rural area. Their Assisted Living facilities are now full. The new CEO is Rachel Herrington. Masonic Village now has 797 Retirement Living Residents, 230 Residential Living, 124 Assisted living, and 437 in the Health Care Center for a total of 1,588. At present, the current project is Sycamore Square. The first apartment unit with 66 apartments will be finished in 2007. The second unit with 60 apartments will be completed in 2008. Their *Tree of Life* program is a fund raising program for benevolent care. A recent Autumn Day was marred by rain, but even so, 6500 attended, with 1880 visitors to the model Railroad. A Meet the Candidates program will be held on October 26th. Menno Haven, which has three locations at Penn Hall, Menno Village, and Northfield, now has 1073 residents and 516 support staff. At present, some four-plex cottages are being revamped into duplex cottages with garages. Penn Hall has refurbished its dining room. Northfield has broken ground for 53 new apartments, a wellness center with a pool. 5 new villas are now under roof, to be occupied by March. A team from the village took part in the recent Heart Walk and raised \$3000.00. In November a Diabetes Awareness Day will be held at Menno Haven. Normandy Ridge will celebrate its 14th anniversary on October 14th. Quincy Village has now come under care of Presbyterian Homes. They have welcomed a new CEO. They also have plans for some expansion. The 300th Sweater has been knitted for the Guideposts Sweater campaign. More trees have been planted along the Antietam Creek. Sprenkle Village has completed renovation of the kitchen of the Glatfelter Building. They are happy that the Executive Director who was shared with Kelly Drive is now working solely with Sprenkle.

Woodcrest Villas has refurbished the main entrance and the dining room. New villas will be finished by Thanksgiving. The new voting machines were demonstrated and a large number of residents participated.

Elma Kreps noted how many of the communities reported plans for expansion. She also introduced John Walker, from PANPHA. Frank Lookingbill, Membership Chair, reported that PARCR now has 23 community members and 37 Associate Members. He noted that several former members had not renewed their memberships and asked delegates to help in persuading them to renew.

George Tjiattas, the program chair introduced our speaker, Tim Decker of ISI Financial Group, Inc. He is the owner and sole stockholder of ISI Financial Group, Inc. and is an author whose column, *Your Financial Security*, is featured in Lancaster County Magazine, and who can be heard on Saturdays at 2:00 p.m. on WHP 590 AM on his radio talk show *Financial Freedom*.

Tim Decker gave as the subject of his talk the five most common mistakes of financial management. The first mistake is not having a written plan for managing one's finances. He advised us to find a professional who works for fee only to help work out such a plan. It is important that the one who helps develop such a plan not be involved in selling. The second mistake is not having an estate plan. A proper estate plan has three parts, a legal will, a durable power of attorney, and a living will. Third, people can make a mistake by searching for the best yield. It is important to remember that high yield equals high risk. Searching for high yield can be tried if one can afford the risk involved, and has adequate funds for continuing regular needs. The fourth mistake is chasing returns. Past returns are not a guarantee of future returns. One must not forget inflation. Tim recommended having a spending account to take care of regular spending for the next five years. These funds should be in savings, CDs and Bonds, to provide a fixed income. Then one should have an "Oak Tree" account, with funds which can be allowed to grow for 6 or more years. He remarked that one does not plant an acorn and expect it to grow in 6 months. One's "Oak Tree" account should be in a broad based stock portfolio. The final mistake people make is in believing that money is an end. Money is not an end, but a means. The goal is not to become rich, but to provide the means for living well and having the future growth desired.

Tim agreed to answer questions. The first question was what is the average one should allow for inflation. He answered that historically, the percentage was 3.2%, but he believed it would be wiser to allow for about 3.5%. Someone asked how one could find a fee only planner. Time answered that soon the ISI web site would have help for that. He said the question one should ask is "Are you a registered investment advisor who is fee only?" He also said always get the proposed fees in writing. If the advisor is unwilling to give answers in writing, walk out the door.

Elma thanked Tim for a very interesting and informative program. Following the program a delicious lunch was served.

The business meeting was continued after lunch. George Tjiattas announced that he was attempting to secure Nancy Eshelman as the speaker for the next meeting. Hugh Fitzgerald, Legislative Chairman, said that on October 30th, a Task Force studying Lancaster County's government was due to report. Any proposed changes in the county government would have to appear on the ballot.

George Tjiattas was called on to give an update about Medicare D. He noted to quite a few people are now dealing with the "Donut Hole." It is important to look for programs that can help meet the costs. It is also time for reenrollment. Be sure to know the facts about the program you are in. If you are satisfied, do nothing, but if you are not satisfied, before changing, be sure to check the formulary of any program you are considering. Explore other options, and ask your doctor, "Can we go generic?" Also talk to your pharmacist, and make sure that the generic dosage is what the doctor prescribed.

Jim Chapman from Jenners Pond spoke about the Safety concerns which a committee at that community are considering, and asked whether other communities are interested in net working on safety. He also mentioned that the new tax laws are discriminating against residents of CCRC's. He asked about how benevolence care funds are raised. A number of communities had suggestions.

Jeff Brown from Masonic Village raised the question of resident voting representation on Boards of Directors. Of the communities represented, 12 had representation with vote, and 10 were without. Foxdale reported that their representatives had vote on some issues but not on some others.

There was a discussion on whether or not to continue membership in NaCCRA. It was moved, seconded and approved to continue PARCR's membership.

The next meeting will be held on January 10, 2007, at Bethany Village.

News from our Communities

Bethany Village

The Bethany Village Beekeepers recently harvested their first honey in the form of what is referred to as "comb honey". While many beekeepers produce comb honey, it is more common to produce liquid honey. Liquid honey is extracted from the honey comb, but since the Bethany beekeepers do not have any extracting or processing equipment, it was thought best to try producing some comb honey for at least the first year. It is expected that possibly 60-65 pounds of liquid honey will be harvested later this fall. Arrangements have been made with a local Adams County beekeeper to extract the liquid honey from the combs.

The Golden Maple Assisted Living neighborhood was transformed into a "cruise ship" and a "tropical oasis" so the neighborhood could "set sail" for the beautiful Hawaiian Islands on their "cruise ship" the *Pride of the Golden Maple*. Although not an actual trip, the "passengers" thoroughly enjoyed their "cruise".

Brethren Village, Lancaster County

Cottage construction is now underway for the first phase of 21 new, spacious units. Three single and 9 duplex dwellings are slated for occupancy by fall, 2006.

Garden Spot Village

Garden Spot's 10th Anniversary celebration was held September 9th. It kicked off with the first Garden Spot Village Annual Car Show. Other highlights of the event included a visit from Cyclo, Lancaster Barnstormer's Mascot, Village Square Open House, Tours of Garden Spot Village Archives and the Train Rom, and entertainment by the Keystone Brass, Red Rose Chorus and New Holland Swing Band.

Landis Homes

Several hundred persons came to the Open House for the renovation of the Westview Building in July. The project includes a new fitness center with exercise equipment, a new shuffleboard room and a new billiards room as well as the expansion of the Eden West Adult Day Services Center. With the additional space the Eden West center is able to serve 13 additional clients, for a daily total of 38 persons. The center provides day services to persons in the Lancaster Community who live with family off campus.

Landis Homes selected a piece of art by Lancaster Mennonite High School student Jodi Baliles, the Art Student Award winner for 2006. Each year a jury of four, representing Landis Homes residents and board, and the Lancaster Mennonite art department selects a piece of artwork from the Lancaster Mennonite High School Spring Fine Arts Festival.

The subject of the acrylic work, which becomes part of the permanent at collection, is a dirt road in the country late in the day and just after a rain. Baliles used a photo taken by her family of just such a scene in West Virginia.

Masonic Village

The Masonic Village Farm at Elizabethtown has a rich history and a bright future. The production of the farm included purebred Ayrshire cattle, hogs, poultry and vegetables and fruits. Apples and peaches were the largest crop. Most of the crops grown on the farm were used for the residents and staff of the Masonic Village. The focus of the farm is now on the 170 Shorthorn beef. The farm revenue which goes directly to the general fund of Masonic Village comes from the sale of breeding stock, beef to the local community and excess feed to the neighboring farms and feed mills.

A Bocce Court has been opened at the Village. Perhaps Bocce teams in other villages would like to challenge the Masonic Village.

Menno Haven

The Menno Penn Military Council will hold its Fall Dinner Banquet on Saturday, November 4th at 6:30 p.m. All Menno Village, Northfield and Penn Hall veterans, their spouses, widows and widowers, and guests are invited to attend,

The annual Treat Night will be held on Thursday, October 26, 6:30 – 7:30 p.m. Children, ages 0 – 10 of staff and relatives of residents are invited to participate. The children may dress in costume, but it is asked that they refrain from evil or scary costumes.

Tons of earth has been moved in preparation for the new building, the Northgate Commons and Apartments. Stakes have also been place to locate offsets for the Northgate Commons Road.

Quincy Retirement Community

Project Christmas is again underway at Quincy Retirement Community to provide a “special gift” individualized for each skilled and personal care resident at Christmas. At present, Quincy has approximately 155 residents who participate in Project Christmas.

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