





Tel Hai Life Magazine Fall 2014

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A LETTER from LEADERSHIP

Choosing a Community for Life

Teresa Long, Executive Vice President, Resident Services

The benefits of life in a Continuing Care Retirement Community (CCRC) have been demonstrated to me throughout my tenure—as a nurse and as an administrator. Tel Hai is truly filled with neighborhoods of amazing people. Our population is multi-generational, including infants and toddlers in the Child Day Care program and elders we serve in the Meadows Health Care Center who have celebrated 100 birthdays—or more!



y global role on campus provides a perspective that embraces the excitement of moving into a cottage or apartment in Residential Living and the benefit of the supportive environment offered in Lakeview Personal Care, as well as the valued services offered in health care, rehab, and the Adult Day Center. The seamless continuum of care a CCRC offers provides the foundation for aging well in the company of good friends—and peace of mind.

Making this decision is not taken lightly. How many times have staff members heard new residents ask out loud, "Why did we wait so long?" Embarking on a new chapter in the "Third Age" can be enlivening and healthful on many levels. We know you know all about shedding the dreaded home maintenance chores: mowing, raking, and shoveling. But living in community with neighbors who welcome each new day is invigorating and life-giving. The Tel Hai

commitment to the many "Threads of Wellness" ensures a myriad of options when it comes to being engaged on campus. Shared experiences with new friends through travel, educational and informational opportunities, the arts, fitness and service to others are enriching to all.

Transitions in our later years can be difficult and disruptive, but having a community of caring that surrounds you makes the hurts and adjustments more bearable. A change in health status can be met with an array of services—delivered on campus and often in your campus home. Meal service, interest groups, clubs and other activities support a healthful lifestyle—one you craft for yourself. The perfect fit!

As you read this issue of our new magazine, I hope our residents' stories will inspire you to imagine your life lived well here, too.

Rehabilitation: Returning You to Your Best Quality of Life

Chris Fritzen, Director of Rehabilitation Services

Illness, disease and injury are traumatic at any age and all have the potential to be life-changing. Rehabilitation services which include Physical, Occupational and Speech Therapy provide an individual the opportunity to return to their highest functional level.

nnually, 1.9 million people die as a result of physical inactivity. Many times, this inactivity is a result of pain, physical debility, and poor balance and gait problems. Therapy can design a unique program to manage the pain and associated complications and improve your activity level. Every year, physical therapists help millions of people prevent non-communicable diseases such as heart disease, stroke, diabetes, chronic respiratory disease and cancer through recommending safe and appropriate exercise programs. Rehabilitation programs are vital resources in helping people remain active, happy and productive. Many of the programs can also prevent hospital readmissions following surgery.



On average, 108 million Americans over the age of eighteen develop a musculoskeletal injury that lasts longer than 3 months and requires some type of rehabilitation—with the average course of outpatient treatment requiring only 7 to 10 visits with a therapist. Here at Tel Hai, we offer you the opportunity to receive your physical, occupational and speech therapy treatments right on our campus. Our licensed and highly experienced team

can individualize a program based on your doctor's recommendations and your personal goals to meet your physical needs and your personal schedule. Tel Hai accepts a wide variety of insurances, including Medicare, and offers services from 7:30 am to 7 pm, Monday through Friday by appointment; Saturday therapy can also be scheduled. It is our goal to have you back to work or play as quickly as possible and enjoying the quality of life you deserve.

The BENEFITS of



CCRC LIVING

aren Runyon grew up in Chester County, but traveled widely in her professional and personal life. This pediatric nurse earned her BSN at Cornell and Master's in Nursing at the University of Pennsylvania. She taught pediatric nursing to junior-level students at the Medical University of South Carolina in Charleston.

Looking for more of a challenge, she moved on to become the Director of Pediatrics at the University Hospital. Years later, Karen found herself a resident of Berks County and a new widow. "I waited a year before making any big decisions as they advise," she admitted, "but I knew staying in my home was not a good plan for the long term."

Karen and her husband had spent time searching for a nursing home placement for her mother-in-law and visited a number of Lancaster County facilities along the way. Her sister, living in the Coatesville area, suggested she check out Tel Hai when looking for herself years later. "My memory of Tel Hai was that of the health care center only. A lot had changed!" Karen said with a smile. "When I came on campus, I thought, 'This is it!'" The good-feeling fit may have been instantaneous, but her first campus life experience was not in residential living.

A scheduled knee replacement in 2009 and the need for post-operative rehabilitation landed Karen on

"THE NURSES WERE SO TOTALLY IMPRESSIVE— EXHIBITING PATIENCE AND PROFESSIONALISM. I NO LONGER WORRIED ABOUT THE CARE I'D RECEIVE IN THE FUTURE."

the Tel Hai campus first. The rehab experience affirmed her decision that moving to Tel Hai was the right one. "The nurses were so totally impressive—exhibiting patience and professionalism. I no longer worried about the care I'd receive in the future. I saw others treated as I wanted to be treated each day." Karen clearly favors the CCRC (Continuing Care Retirement Community) model, describing the campus as "one place where all needs can be met." Calling Tel Hai home has freed family members from a sense of obligation for her care. The burden is lifted because the continuum provides a menu of services to meet what may come in the future.

Living in community is in itself a healthful benefit. "It is easy to meet people and develop friendships. I have lots of friends here. Our neighbors are a lovely extended family. In community there is always someone to lend a hand." Karen is as busy as she wants to be and enjoys her cottage home as well. Quiet times may find her reading, making cards or enjoying work on a Photoshop project on her computer. She initiated and coordinates the activities of the dine-around group known as the "Taste Buds," who enjoy trying out new and favorite eating places across the region. As a member of the Trip Committee, she is always eager to suggest new places to explore.

Opposite page: Physical therapist Dr. Sue Drill works with resident Karen Runyon on exercises in the fitness center.

Vecome

For more than 58 years, the Tel Hai community has served seniors with high-quality services and compassionate care. In response to the changing needs and desires of our residents, the programs and services offered on our campus have expanded and grown. Did you know there are many ways you can become a part of the Tel Hai family?

Joining campus as a resident of our Continuing Care Retirement **Community** (CCRC) makes our nationally accredited CCRC's full continuum of services available to meet your interests and needs today and tomorrow. A number of housing options in residential living include a wide variety of cottage and apartment styles. Home care services can be delivered to your residence in any campus location. If circumstances change and needs grow, we also offer personal care, Adult Day Services, rehabilitation and health care support on campus.

Lakeview at Tel Hai provides personal care services for those requiring more support to enjoy life comfortably and safely. Three delicious meals are served daily from a varied menu. Weekly housekeeping, linen and towel service is provided. Social, educational and wellness programs fill your calendar. Weekly worship services are available, as is pastoral care. Assistance with scheduling appointments and transportation can be arranged. Multiple levels of care are available at Lakeview, so just the right complement of services is provided.

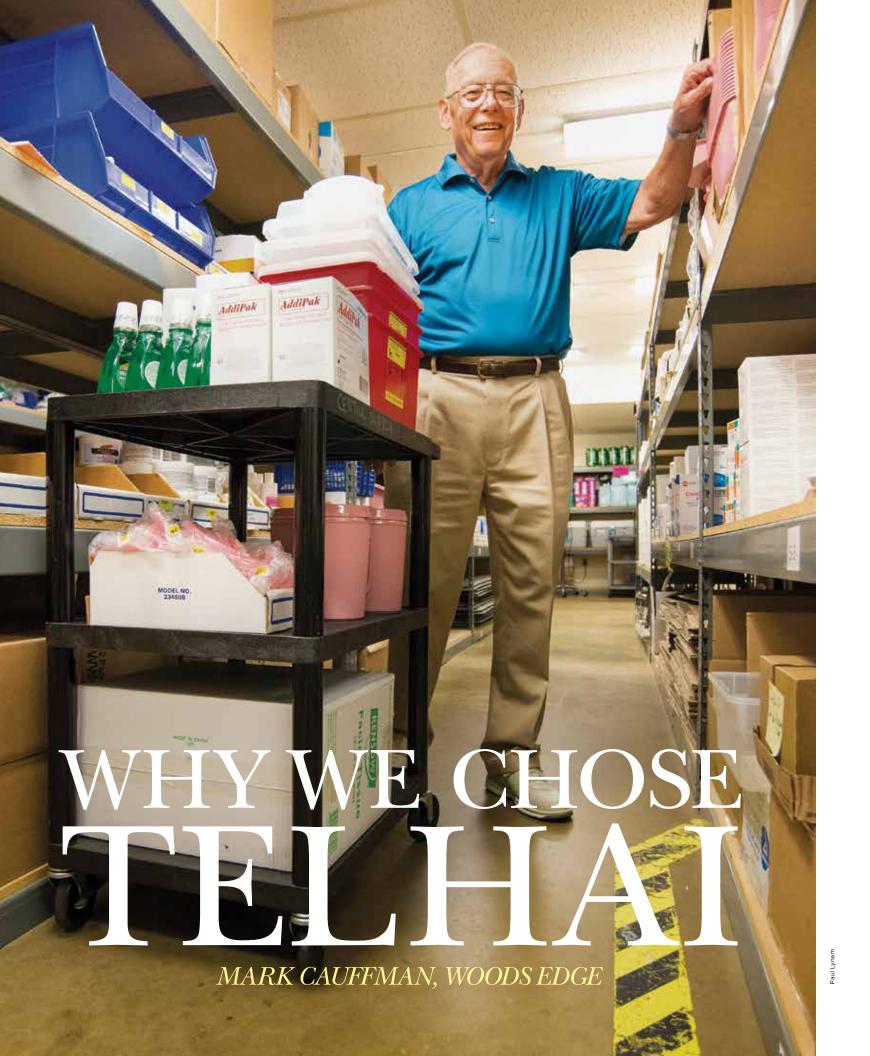
The Adult Day Services program can be utilized by campus residents as well as members of the greater community. The "Neighborhood Club" provides up to 12 hours of programming seven days a week, as well as meals and personalized assistance for persons with mild-to-moderate cognitive challenges.

The **Garden View** rehabilitation neighborhood at Tel Hai is located in the Meadows Health Care Center and provides a personal and individualized approach to your post-surgical recovery. Pre-operative planning and program consultation are available. Our fully equipped gym offers a variety of therapeutic modalities including ultrasound, electrical stimulation and diathermy. Physical, occupational and speech therapy, pain management and aquatic programs can be prescribed. Family and caregiver training can all be scheduled evenings and weekends to better meet your needs.

The Meadows Health Care Center has served the community since 1956. Private and semi-private accommodations are available in a person-centered environment that is resident directed. The Center is staffed by a medical director, registered and licensed practical



nurses, licensed rehabilitative therapists, social workers, nursing assistants, chaplains and wellness associates. Psychologist and psychiatrist's services are also available, as needed. Our commitment to wellness promotion takes shape through a variety of activities and programs offered daily. The Heather Gardens neighborhood within The Meadows Health Care Center offers a calm, secure and safe environment specially designed to meet the needs of residents with memory impairment.



ark and Ann met on a blind date in June 1956. A friend trying to persuade her husband to attend a dance thought it would be easier to sell the idea if another couple joined them. Mark had just graduated from Villanova with a degree in civil engineering; Ann worked at the Berkshire Knitting Mills. Looking back, Mark admits, "We kind of clicked immediately." Being drafted into the Army didn't derail the budding romance. Eighteen months after that first date, they were married and moved to Savage, Maryland while Mark was stationed in Fort Mead, Maryland.

"By the time we got to Tel Hai, we'd moved nine times," Mark recalled. "Ann always went very willingly until this last move—everything we did was by mutual decision." Over the years, they followed Mark's career from Reading to Milwaukee and returned to Plymouth Meeting, only to be transferred to Ohio. They came home to Pennsylvania for the last 30 years.

"I began to note changes in Ann and thought, no problem, I can take care of that." By 2010, Mark acknowledged ongoing changes, and during a doctor visit, an assessment confirmed Mark's suspicion that Ann had some form of dementia. Their daughter, Mary, suggested they look into retirement community living, and his answer was a firm, "No way!" He questioned affordability over the long term and still felt able to handle everything himself. Mary was persistent too and took him to visit a couple of communities just to let him see for himself what was available and affordable. Then, gathering information from the Berks County Office on Aging, he set out to investigate "retirement living." Mark continued to be Ann's sole caregiver, but was beginning to wonder what would happen if she outlived him. Everywhere he visited,

Mark insisted that he and Ann share their living accommodation. Some places said "no."

After a number of visits, Mark thought an apartment home would be ideal. Ann wanted no part of apartment living based on experiences in their early married life. Attending an informational luncheon at Tel Hai, Mark met Cathy Yoder. She was the first person who enthusiastically encouraged him in his quest to live on campus with his wife. After repeated visits and a tour of a resident's home in Cedar Ridge, he felt the cottage choice was doable. By November 2011, Ann's decline was marked, but Mark continued to agonize over the decision to move forward on the Woods Edge cottage.

needs as her health continued to decline. The journey was stressful and included Ann's hospitalization and return to Heather Gardens for treatment. Mark commented on the Meadows health care staff, "They were taking care of the most challenging patients with kindness and patience—a marvel to behold." On July 8, 2013, Ann collapsed and later died in the hospital of a coronary embolism.

Today, Mark shares his experiences at Alzheimer's Caregivers' meetings monthly. He volunteers eight hours a week in Central Supply, stocking shelves, and serves supper in the Adult Day Services center two nights each week. "For fun, I play water volleyball several times a week, enjoy bridge and pinochle games with

"WHAT EVERYONE NOTICES ABOUT TEL HAI ARE THE PEOPLE. THEY ARE A LOVELY GROUP WHO GET ALONG WELL AND ARE VERY WELCOMING. THE ATMOSPHERE IS DIFFERENT HERE."

Wonderful support from his family and the Tel Hai family convinced him that this was the solution. As he prepared his Lincoln Park home for the move, Ann moved to Lakeview Personal Care for respite and began to attend the Adult Day Services program on campus at the suggestion of Lakeview's Administrator. This provided a routine for Ann and a schedule that filled her days. Mark slept on a cot in her Lakeview accommodation, and their Tel Hai chapter began. Two-and-a-half months later, they moved into their Woods Edge home in mid-November 2012 with excellent assistance from Moving Solutions staff.

Putting Ann under Tel Hai's medical director's care was yet another wonderful experience. Mark credits all the staff members who helped him find solutions to meet Ann's

neighbors, and serve on the Life Enrichment Committee," Mark shared. After visiting several other communities, Mark states, "What everyone notices about Tel Hai are the people. They are a lovely group who get along well and are very welcoming. The atmosphere is different here." When he thinks about what life might have been like staying in their family home, he admits, "If I'd stayed in our home, I'd putter around and talk to the neighbor; but here, I am busy with a purpose. My days are full and I enjoy the people around me. This was the best decision we could have made.

"I hope to encourage people who are struggling, as I did, with guilt about needing help to care for your loved one. My fears were allayed by the Tel Hai staff's 'can-do' attitude; that helped me overcome every challenge we faced."

Opposite page: Resident Mark Cauffman stocks the shelves in Central Supply.

CULINARY ADVENTURES

CULINARY ADVENTURES

Eating Well, Living Well Sybil Oswalt, RD, CSG, LDN, Clinical Dietitian



The Tel Hai Dining and Nutrition Services Department strives to assist residents in eating well to promote living and feeling well.

ating well is important for everyone at all ages. Whatever your age, your daily food choices can make an important difference in your health and functionality. Eating a variety of foods from all food groups can help you support your own health and prevent disease. For instance, eating well may reduce the risk of heart disease, diabetes, bone loss, and cancer. If you already have one or more of these chronic diseases, eating well and being physically active may help you better manage them. Healthy eating may also help you reduce high blood pressure, boost your mood and strengthen immunity.

The process of aging can come with a variety of health challenges. However, as you age you can take action to maintain good health and reduce your risk of disease and disability. According to the National Health Institute (NIH), older adults who have increased accessibility to resources that help them increase their physical activity, eat well, get regular health screenings and participate in activities they enjoy have a reduced risk of chronic disease and feel better than those who do not have such access to tools and resources. Older adults living in a community setting are provided opportunities to have such accessibility to these resources

to promote a healthy lifestyle and prevent disease.

Tel Hai Retirement Community is committed to providing nutritionally balanced foods made with quality ingredients. As a department, we will continue to make strides in providing wholesome meals made from fresh, quality ingredients which allow residents across campus to have a variety of choices to maintain a healthy lifestyle and promote health.



This hearty fall soup is packed full of vital nutrients and antioxidants such as lutein, beta carotene, Vitamin A, Vitamin C and fiber, all of which fight disease and promote health.

Prep Time: 2 minutes | Total Time: 22 minutes | Servings: 8

INGREDIENTS

- 1 tbsp. olive oil
- **8** garlic cloves, minced
- 1 medium yellow onion, chopped
- 4 cups raw kale, chopped (be sure to remove the spiny sections; there won't be many, but those that remain will be tough)
- **4** cups chicken broth or vegetable broth, divided
- 2 15 oz. cans cannellini beans or navy beans, undrained, split
- 2 15 oz. cans sliced carrots, undrained
- 1 28 oz. can diced tomatoes
- 2 tsp. Italian herb seasoning
- cup chopped parsley
 Salt and pepper
 Shredded parmesan cheese

PREPARATION

- 1. In a large pot, heat olive oil.
- 2. Add garlic and onion; sauté until soft and the onion is transparent.
- 3. Wash the kale, leaving small droplets of water. Sauté, stirring, until wilted and a lovely emerald green, about 15 minutes.
- 4. Add 3 cups of the broth, reserving 1 cup; 2 cups of the beans, reserving 1 cup; all of the carrots, tomatoes, herbs, salt and pepper.
- 5. Simmer 5 minutes.
- In a blender or food processor, mix the reserved beans and broth until smooth.
- 7. Stir into the soup to thicken it nicely.
- 8. Simmer 15 more minutes.

9. Ladle into bowls; sprinkle with chopped parsley and shredded parmesan.

- Serve with a nice loaf of crusty bread to soak up all the yummy broth!
- 11. For Vegetarian option, use the vegetable broth.

Nutrition Facts: Serving Size: 1 (518 g), Servings Per Recipe: 8, Amount per Serving: Calories 214.6, Calories from Fat 34, Total Fat 3.8g, Saturated Fat 0.6g, Cholesterol 0.0mg, Sodium 786.0mg, Total Carbohydrate 36.0g, Dietary Fiber 11.0g, Sugars 10.6 g, Protein 11.5g



Lin Williams has been a member of the Living God Lutheran Church located in Honey Brook for 17 years. This former resident of West Caln Township has enjoyed a long history with the Tel Hai community.

in Williams began by visiting a former cottage resident where they held the Ladies' Group meetings for their growing church. "I knew I was going to live at Tel Hai. We applied years before we were age-eligible!" Lin admits with a laugh. Eight years ago, she chose Tel Hai's rehabilitation services for her own recuperation and physical therapy following knee replacement surgery. Lin and her husband, Bob, moved into their cottage home on Evergreen Drive on Tel Hai's campus two-and-a-half years ago. Lin emphatically adds, "We are so glad to be here!"

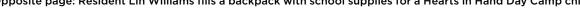
involved in the Hearts in Hand the children of the Indian Run community for the first time. tured home community had decided five years earlier that them with planned programs that benefit the families and give structure to the children's days especially over summer vacation. For the past three years, Lin's church has helped provide school bags for the youngsters attending the Hearts in Hand Day Camp. This year, through Tel Hai's outreach, the program was greatly expanded. The Living God Church members filled 22 backpacks supplied by Tel Hai; the total drive was able to distribute 131 to children including approximately 25 teenagers. One hundred backpacks were delivered to the site on August 15; a waiting list for additional backpacks was created and later satisfied.

"Over the years, we conducted a Christmas In-Gathering for the children participating at Hearts in Hand and were able to offer a shoebox full of small gifts for the younger children and gift cards for the teens," according to Lin. "Our church has had a connection with the Hearts in Hand Community Center for a while and voted to make it an official partnership this year. Other church members

have volunteered their time and talents over the years, including a retired math teacher who helps weekly at Homework Help time. Another member volunteers yearround where needed." One of Lin's friends now serves as an officer on the Hearts in Hand Board; Lin volunteers weekly at the community's food bank distribution on Fridays. Lin served on her church council and now heads their Social Concerns committee. "I feel called by God to do this..." Lin explains, "I seem to get things done." Her activities on campus include long service as a pool monitor in the Garrett Community Center (even before she was a Tel Hai resident) and participation in the SEW Creative group that meets on Mondays on campus. Serving others has been the hallmark of this group of sewers from lap quilts for the VA Hospital to pillowcases for children undergoing cancer treatment and simple dresses for children in South America—their needles are never still! The same can be said for Lin Williams.

This summer, Tel Hai staffers got Community Center's day camp for A former resident of the manufacsomeone should do something for all the children on site, providing

Opposite page: Resident Lin Williams fills a backpack with school supplies for a Hearts in Hand Day Camp child.







Partners in Outreach to Local Children Renny Magill, Vice President, Development

uring the past months, Tel Hai has partnered with the Hearts In Hand Community Center in Honey Brook. This program was founded by Dawn Marie Schell, who runs a variety of programs for residents at the Indian Run Manufactured Home Community in Honey Brook. Our work this summer culminated on August 15 with backpacks distributed to 131 school-aged children.

In mid-July, Keeli Looper, Director of Volunteer Services, put out the call to Tel Hai residents and staff to "adopt" a backpack. Each brightly colored backpack had a detailed

list that corresponded to the future recipient's grade level in school. Eagerly, residents and staff took the backpacks and headed out to local stores to pick up pencils, pens, notebooks, paper and a wide variety of essential supplies. Along the way, Tel Hai picked up a few generous partners who ensured the success of this program. Walmart donated a \$100 gift card and gave a significant reduction on the price of the backpacks. Through the generous donation of \$250 from the Twin Valley Rotary Club, we were able to purchase additional supplies to augment what was donated. Finally, through Tel Hai resident Lin

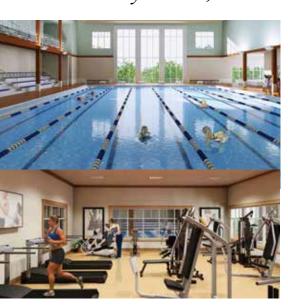
Williams' involvement, the Living God Lutheran Church adopted 22 of the backpacks and filled them.

Not only did all of the backpacks get adopted, generous residents and staff donated cash, which was used to cover expenses, and with additional funds raised going to purchasing supplies for the Honey Brook Elementary Center.

In her thank-you note to Tel Hai, Schell noted, "You are all part of the Heart and Soul of the Hearts In Hand Community!"

LIFE ENRICHMENT

Future Activities with StoneCroft Expansion Chasity Brown, Director of Wellness



Architect's renderings of the new pool and fitness center in StoneCroft Commons, now under construction.

he fitness center currently under construction in StoneCroft Commons offers state-of-theart cardio equipment complete with personal televisions to engage your mind as you invest time and effort in maintaining your physical well-being. The Cybex-brand strength equipment includes machines guaranteed to work the entire body. In addition to strength equipment that can be adjusted to a wide range of resistance settings, the fitness center also offers an adjustable pulley cable machine. The new group exercise studio will house many exercise classes currently offered on campus, and new dance classes, Zumba, tai chi and martial arts are planned. Additionally, the studio provides plenty of space to house a variety of equipment such as

hand weights, resistance bands and stability balls to enhance your experience in classes.

The competition-sized indoor pool offers six lanes with diving wells. We plan to have the pool available for lap swimming, as well as structured classes many hours of the day. The new pool will also serve as the new home for the Twin Valley Aquatics Club and Twin Valley High School's swim team.

StoneCroft Commons includes a new art studio for instruction and enjoyment of art media and space for ceramics. The new gallery, located on the main level, provides an opportunity to showcase the creative talents of residents and other community members.

Looking ahead, we offer this schedule of fascinating programs offered by the Life Enrichment & Concert Committees on campus. For monthly updates, be sure to visit us at telhai.org on our home page under the "Upcoming Events" tab. Plan to join us!



Canine Partners for Life Monday, November 24 2 pm, Chapel

Located in Cochranville, this organization has placed over 500 service and companion dogs in 43 states since their founding in 1989. The nonprofit trains assistive and service dogs for persons with a wide range of physical and cognitive disabilities.



Ancient Egypt **Monday, December 15** 1 pm, Chapel

Ancient Egypt will be the subject of a series of monthly programs presented by Steve Phillips, PhD, of the University of Pennsylvania Archeological Museum in Philadelphia. Fascinating aspects of this ancient culture will be uncovered in each session. A \$5 donation is suggested.



CALENDAR of EVENTS



Brvn Mawr Mainliners Thursday, December 18 7:30 pm, Chapel

This men's a cappella

chorus sings predominantly in the barbershop style. Initially formed in 1963, they perform with more than 40 active members across the Delaware Valley They perform enthusiastic renditions of sentimental ballads, snappy rhythm tunes, inspirational songs, classic standards and rousing patriotic numbers.

China: Country in Flux Fridays, January 9-30 1 pm, Gathering Room

Garrett Community

Center

Dr. Tom Ellis will present a four-session course on China. Why has China become the United State's biggest supplier and rival in today's world? How has China endured for 3,000 years when other civilizations have fallen? What makes the Chinese unique? What can we expect from China in the future? Join us and learn more about this dynamic culture. Course fee of \$35 will be due at the first class meeting and payable to Tel Hai.

The Psychology of Food Thursday, January 29 1 pm, Chapel

Dr. Beth Morling, Professor in the Department of Psychology and Brain Science at the University of Delaware, will present her findings based on her recent studies of cultural differences. Investigate the underlying reasons behind the dining choices we make. Which foods will we eat? Which ones won't we touch? Why do we make particular food choices?



Fall 2014 **15 14** Tel Hai *Life*

NOT the RETIRING TYPE JIM and JOAN GOSHOW

IM AND JOAN GOSHOW STARTED LOOKING AT RETIREMENT COMMUNITIES WHEN THEY TURNED SIXTY. JOAN, AS A FINANCIAL PLANNER, WAS ONLY TOO FAMILIAR WITH CLIENTS WHO WERE ALSO LOOKING TO THE FUTURE—UNFORTUNATELY, SHE ALSO SAW CLIENTS WHO WERE NOT PLANNING OR HAD WAITED TOO LONG.

She was also involved in helping her aunts find the care they needed later in life. Jim's parents set a proactive example for them. They moved to the Souderton Mennonite Homes community in their mid-70s and were so close to the family home they could still walk back there whenever they chose. "We did a lot of financial research and then started looking at communities across Chester County," Joan said. They considered LifeCare as well as fee-for-service options during their data-gathering stage. Their lifestyle is very full—from running their own businesses, enjoying their home in Duck, NC and traveling the globe at every opportunity. "There are 312 countries on the planet, and we've visited 148 so far," Jim offered. Their journey this fall took them to Italy on their 11th venture with the US Lighthouse Society.

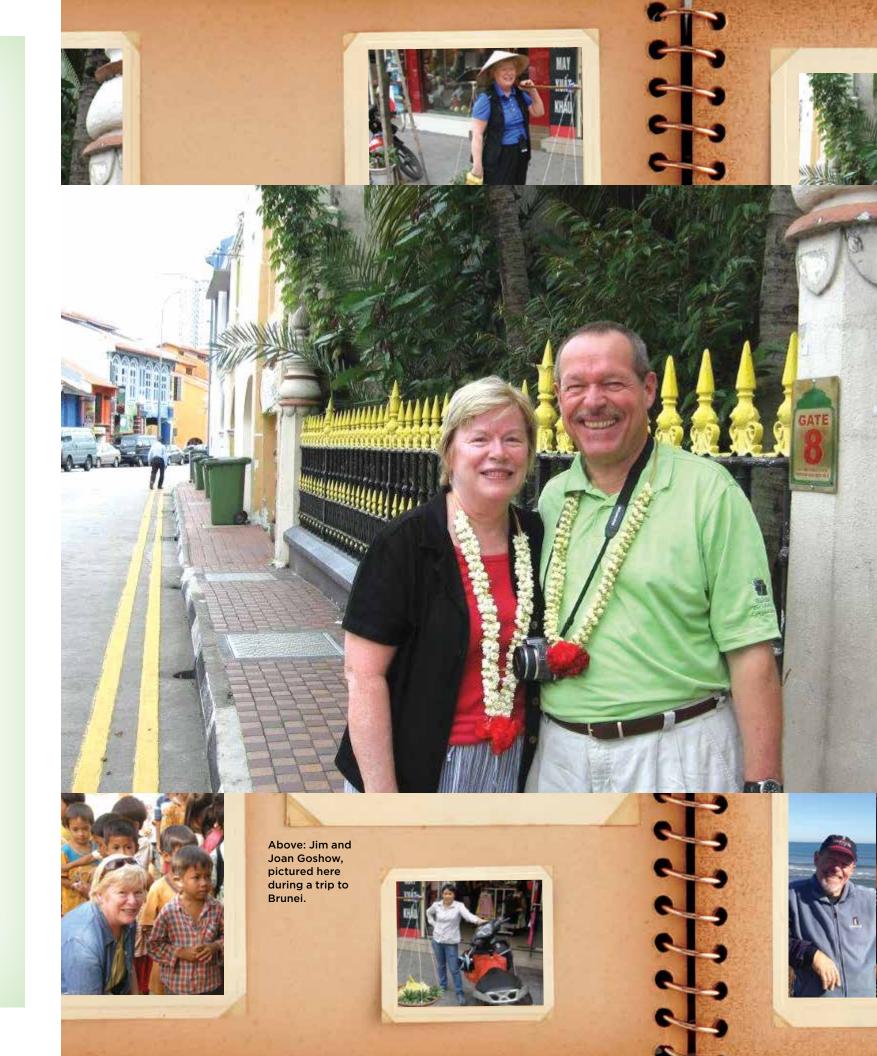
Jim, a Pennsylvania native, graduated from Spring Garden College in Philadelphia. In response to military draft requirements while respecting his Mennonite roots, he performed alternative service in the New England Baptist Hospital lab. There

he met Joan, who was completing her medical technology co-op assignment as a Northeastern University undergrad. Life has been an adventure ever since. Their first journey was a three-month-long cross-country camping trip seeking the "perfect" location where they would begin their life together. Denver was looking most favorable, but when an offer Jim "couldn't refuse" came along from his Pennsylvania roots—back east they came. Jim's many projects included construction of the retirement community Waverly Heights while he was in his 30s.

Their home in Paoli was comfortable and well positioned for their work locations, but they both realized that their social life revolved around the people they'd met in college or those with whom they worked. "Neighborhood" was a friendly wave across property lines as folks shoveled driveways. They lacked a true community connection. That is no longer the case. "We've gotten to know so many people here. We have really developed a strong sense of community across the different campus neighborhoods.

Such a fun, diverse group of friends," Joan offered. Jim enthusiastically added, "The four best things I've done in my life are these: #1 married Joan; #2—moved to Tel Hai; #3—sold my own construction business to a great innovator; and #4—started a business in 1983 with three terrific partners."

Today, Joan continues to work full-time in her financial consulting business but enjoys serving on committees and attending lectures and Resident Council meetings on campus. Jim is "semi-retired" and has found a way to balance his work day with play. Activities include softball, pickleball, water volleyball and golf. They enjoy a network of friends on campus who share their interests and their talents—gourmet cooks are especially appreciated by Jim and Joan. The gift of fellowship and meaningful relationships are a result of their decision to make the move. When asked why anyone would want to follow their lead and choose to work, yet live in a retirement community, Joan answered with a bright smile, "Why not?"



ADVANTAGES of COMMUNITY

Why choose the retirement community lifestyle? Cathy Yoder, Vice President, Marketing



Making the decision to leave the house in which you raised your family, celebrated major milestones and shared tears and laughter is not something taken lightly. Even so, studies of seniors who have chosen community life over real estate have admitted that they prefer life in their new home and always wonder, "Why did we wait so long?" The advantages of choosing life in a community are varied:

MAINTENANCE-FREE

You can say goodbye to the mower, rake, shovel or the contractors you've been using to handle routine home maintenance. You can enjoy family visits as quality time shared and not present a list of "things to do" to the visiting son, daughter or in-law. Depending on your campus residence, you may also be free from the housekeeping and laundry routines as well. Those with an interest in continuing to exercise their green thumb will find many opportunities to beautify campus through flower gardening. Vegetable gardeners have the opportunity to serve themselves and others by joining the Farmers' Group on campus. A portion of gardens' bounty is also contributed to the local food pantries. Great cooks on campus are very popular among their neighbors, too.

LOTS OF THINGS TO DO

Kiss boredom goodbye! We like to think there is something for everyone at Tel Hai. Whether your interest centers on physical activity and sports, intellectual pursuits, travel or the arts, you can find something that sounds enticing daily. Be as active as you wish. Many residents wonder how they ever found time for employment with the schedules they create when engaging in committee work, projects that benefit the greater community or neighbors on campus. Physical, emotional, social, intellectual, vocational, spiritual and nutritional aspects of wellness are all celebrated and exercised at Tel Hai.

PEACE OF MIND

You have made a decision for yourself—today and tomorrow. Some of us have seen elders struggle later in life, confronted with unexpected challenges. As the old saying goes, "Failing to plan is planning to fail." The peace of mind, sense of security and freedom to enjoy each day seems sweeter when you have chosen a path that offers a continuum of services. The Tel Hai community offers choices in your home today and an array of services for whatever may come tomorrow: home care services provided in your residence, personal care support when the time is right, and Adult Day Services, as well as health care and rehabilitation programs on site, if needed.



Richard Boyo

GREAT FOOD

For those who would like a break from kitchen duties, dining venues on campus offer a wonderful selection of options daily. Graband-go, casual fare or fine dining venues are available for your consideration. Foodies may find the "Taste Buds" dine-around group to be something to put on your calendar regularly. Farm-to-fork menus offered by our Dining staff are sure to please. The delight of having good company at mealtime is also a valuable aspect of community life not to be overlooked.

TRANSPORTATION

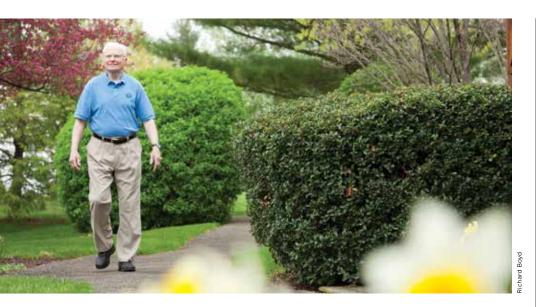
Transportation services allow you to "leave the driving to us." Take the on-site shuttle to the community center, dining venues, activities or other campus services. Visits to local shopping areas are scheduled; trips into the borough are also offered. Group travel and concert subscriptions are also supported by Tel Hai transportation services.

TRY NEW THINGS

Start a new chapter, make new friends, try new crafts, learn new things. For many of us, the old neighborhood isn't the same anymore, but we are still eager to learn and grow (or kick back and play!). Whether you join a craft or sewing group, softball or pickleball team, take up painting or dance, the opportunities are here. Hundreds of Tel Hai residents find satisfaction and meaning in volunteer activities on campus, in schools, at the food pantry, among others. Find a niche that suits YOU at the "Hill of Life."

I hope you have enjoyed reading our residents' stories in this first issue of our reinvented Tel Hai Life magazine. It is a pleasure to encourage you to start enjoying this lifestyle for yourself. Come to visit us and meet some of the people who call Tel Hai "home." On the back cover you'll find a list of opportunities to join us on campus. We hope to see you soon!

The ABCs of Retirement Community Agreements



aking the right decision for today and tomorrow takes careful consideration and a lot of education. Understanding the jargon of legal documents requires thoughtful review and careful research. When it comes to continuing care retirement communities, there is an alphabet soup to decipher—and where better to start than with the community's contract agreement that spells out the legal aspects of the lifestyle you've chosen? Communities offer a wide spectrum of residences and services, from residential apartments or cottages to personal care or assisted living, rehabilitation, memory support and skilled nursing services. Generally, there are three types of agreements offered by communities: Type A: LifeCare, Type B: offering a limited amount of health care at a set price and Type C: Fee-for-Service.

The LifeCare agreement is identified as an insurance product dependent upon inherent actuarial data. A fee-for-service community generally offers that same range of services, but payment for services depends upon which services you actually utilize during your lifetime. A recent examination of Tel Hai's health care length-of-stay records showed the median stay was 65 days. In our fee-for-service agreement, you would have only paid for the actual days of care spent in the Meadows Health Care Center. In a LifeCare community, you would pre-pay for anticipated use of services from day one. Other advantages of our fee-for-service agreement, which also include refundable options for entrance fees, are cited here:

- The entrance fee covers only the cost of facilities and guarantees access to care, but no costs are allocated to personal care or skilled nursing
- A resident will never pay in advance for care not used
- A resident will never pay for care provided to others
- The resident carries the cost of skilled nursing and personal care services, which may be covered in part by existing long-term care insurance policies
- Resident risk is isolated from the larger risk pool and related costs
- The resident is able to retain cash and self-insure against possible long-term care risk
- In refundable options, a set-aside of cash for care is created and the assurance that if it is not used, it will be refunded
- Refundable cash will never be used as part of a risk pool to fund the care of others
- If unused, all refundable cash will be returned to the individual or his/her estate

Consulting with your financial advisor may also help in gaining a full understanding of the benefits and differences between the types of contracted services available to you.

GIVE YOURSELF OR A LOVED ONE A GIFT TO CHERISH.



Lakeview at Tel Hai offers security and peace of mind. Our staff offers just the support you or your loved ones might need with medication management, dressing, bathing or meal preparation. In addition, members of the Lakeview neighborhood enjoy a variety of social, educational and wellness activities. To learn more or to schedule a tour, call Allyson Welsh at (610) 273-9333, ext. 2446. Visit us today at telhai.org.

"Mom receives all the care she requires. With the help of speech, physical and occupational therapy over the past few months, she's realized vast improvement in her quality of life. Lakeview has given me and my siblings peace of mind knowing that Mom and Dad are safe and getting the best care."

-Jeanne Marie Y.













1200 Tel Hai Circle P.O. Box 190 Honey Brook, PA 19344 www.telhai.org









Your INVITATION



Learn more about the Tel Hai lifestyle and decide if it could be perfect for you. Join us at 11 am in the Welcome Center for a tour of the *Pearl* model apartment, followed by an informational program and a delicious lunch. To RSVP, select the date that suits you best and call Ginny at (610) 273-9333, extension 2144, by the dates indicated below:

November 17: RSVP by November 10 November 24: RSVP by November 17 **December 10: RSVP by December 3**

More UPCOMING EVENTS

Friday Open House

Fridays are our Open House day weekly in the Welcome Center! An informational presentation is offered at 12:30 pm, and then you can tour the StoneCroft model apartment and explore our campus from 1 to 3 pm. We will be offering these presentations and tours every Friday with the exception of Friday, December 26, 2014.

Coffee & Donuts:

Stop by the Welcome Center before attending our 18th Annual Merchants' and Community Services Faire on Thursday, November 6, at 10 am. We'll offer coffee, donuts and a presentation on life at Tel Hai. Plan to stay and attend the Faire! You'll enjoy getting to learn about the many resources available in our region.

Continental Breakfast

The Holiday Shoppers' Bazaar is scheduled for Thursday, December 4, on campus—a great place to shop for those on your gift list! Plan to stop by the Welcome Center first for continental breakfast and a presentation on the Tel Hai lifestyle at 10 am and tour the Pearl model apartment.

Note: Seating is limited for these events held in the Welcome Center, so please be sure to register early.

We hope you'll plan to join us for an informational session or luncheon. All will begin in our Welcome Center located on Tel Hai Circle. To register, please contact Ginny at (610) 273-9333, extension 2144.