



The Magazine of Tel Hai Retirement Community

The

PLANNING



ISSUE



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The Planning Issue

Doug Brubaker, Chairman, Tel Hai Board of Directors

Sit back, get comfortable and take the time to read this issue of Life. Trust me—you'll be glad you did. This issue captures the essentials of exploring and planning for your retirement options.

Some of us thrive on planning. Whether it's exploring a new local restaurant's menu or determining the best summer vacation beach rental for the family, planning can be fun, reassuring and rewarding. We know what we're doing, where we're going and how to get there.

Others despise planning. We know a cloud has been hovering over our heads, but we don't know where to start. We don't know how to begin the conversation, who to talk to, and what's the next step. We feel overwhelmed, so we stop. We put the cloud back in the filing cabinet for another day.

For me, I'm not fond of it nor necessarily good at it, but it's necessary.

Well, guess what? It's time. It's here. Whether you're the 'thriller,' the 'despiser,' or like me, this issue is for you. The essentials of planning for *your* future.

This issue is not just a magazine, but a guide to exploring the many aspects of retirement living. From financial to funeral planning, these are tough conversations—but necessary.

On behalf of the Tel Hai Board of Directors, we are committed to leading Tel Hai into the future through thoughtful growth, refinement of services, and financial discernment. We provide—and will continue to provide—exemplary service in a vibrant environment that enables seniors to live life to the fullest.

We are strategically planning for *your* arrival. From our new, stunning residential living apartments in StoneCroft to the refinement of our continuing care services, we are ready for you.

Personally, I believe that Tel Hai is far more than a retirement community. It's a destination. It's a place where families unite, enriching interactions are experienced, and staff delight in demonstrating our core values of integrity, compassion, trust, stewardship and community.

Each day, we are changing lives by helping families navigate the hard conversations discussed in this issue. Join us, let us help you plan your future, and discover 'Life on the Hill.'



Jeremy Hess



Jeremy Hess

The Community Engagement Committee

A Synergistic Approach to Unity

As one of five Tel Hai core values, *Community* is a cornerstone of our culture. 'Community' not only defines the internal Tel Hai community including residents, their families, staff and customers, but our external community. This comprises our neighbors, local school students, non-profit organizations, business owners, vendors, and those in the Honey Brook and surrounding tri-county communities.

Formerly called 'social accountability,' we've revisited our committee's purpose in recent months and refocused our impact on our external community—called Community Engagement.

The Community Engagement Committee is a staff-directed initiative with a three-tiered approach to address needs in our external community by providing direct financial support and/or in-kind contributions, sharing our professional expertise, and offering services at no cost to the participants.

As a tax-exempt organization, we have a responsibility to facilitate engagement between ourselves and those beyond the Tel Hai campus. We too have been 'planning' for the future, and want to share ways in which our residents, future residents, staff and friends of Tel Hai can positively impact our community in 2016:

Participate in the non-perishable food drive benefiting the Twin Valley Food Bank and Honey Brook Food Pantry

Join us in the Walk to End Alzheimer's, benefiting the Alzheimer's Association, with the Tel Hai team

Participate in the pajama drive benefiting the Hearts & Hugs of Hope for adult cancer patients

Walk in the Relay for Life of Twin Valley with the Tel Hai team

Help us serve meals and financially contribute to the Twin Valley Food Bank

Participate in the coat drive benefiting the Honey Brook Food Pantry and Honey Brook Partnership

Help combat hunger by participating in the Empty Bowls project in conjunction with the Morgantown Rotary

Participate in the toiletries drive benefiting the Honey Brook Food Pantry

Provide support during our Water Safety Classes to Indian Run Summer Camp children

Join us in financially contributing to the Honey Brook Community Library, Honey Brook Ambulance Association and the Honey Brook Fire Company

Donate toys for the Salvation Army Angel Tree children's toy drive

Join us today at www.telhai.org/communityengagement to explore ways in which YOU can touch a life or help a neighbor in need.

Exploring Our Community: Try it Before You Buy it

You’ve heard the phrase, “Try it before you buy it,” right? At Tel Hai, we understand that planning for a move to a retirement community often takes years of considering, deliberating and “trying on” our community. Does it fit right? Does it feel good? Is it what I really want?

Although you may feel like you know us, or maybe you don’t at all, we encourage you to visit our campus and explore all that we have to offer. It may be for yourself, a spouse, or even a parent or family member. There are many advantages to our community, but here are just a few ways to truly “Try us before you buy us!”



Nathan Cox

Short-Term Rehabilitation Stays

It’s about being prepared for the unexpected. From a fall on the ice to an unanticipated surgery, consider Tel Hai’s short-term rehabilitation neighborhood, located in the Meadows Health Care Center. From free Wi-Fi to our in-house, fully equipped therapy gym, we’ll have you on the path to wellness and back into your home as soon as possible. Individuals who rehabilitate at Tel Hai will receive the full scope of our clinical and therapy services as their needs indicate. We work with Medicare, Medicare Supplement plans, and many Medicare Advantage Plans.

Short-Term Respite Stays

Tel Hai’s short-term respite stays in Lakeview Personal Care can be just what is needed for individuals requiring additional support and assistance.

If you are the caregiver for your loved one or you’re currently utilizing home care services, we can provide short-term assistance during a vacation or extended caregiver break. We often find individuals visit Tel Hai for multiple respite stays throughout the year. Some benefit greatly and others choose to stay after their respite stay is over.

Perhaps your loved one could benefit from additional support, but they are hesitant. Maybe you are worried that they will not adjust, or won’t like it. After a few weeks, respite stays often provide an excellent segue into residing long term at Lakeview.

Additionally, short-term respite stays are ideal for individuals who

experienced short-term rehabilitation services but still require care. We see respite care as a stepping-stone where individuals continue therapy services in our outpatient therapy gym with the eventual goal of returning home.

Our short-term respite stays range from 14 to 30 days and include housekeeping; laundry services; three meals daily; medication assistance, hands-on assistance with bathing, dressing, grooming; incontinence management, and 24-hour nurse coverage, along with an emergency call response system.

Outpatient Therapy Services

Our new state-of-the-art StoneCroft Therapy Suite has expanded our existing rehabilitation services to serve individuals from the greater community with an increased capacity.

Equipped to handle rehabilitative needs including post-surgical or fall recovery scenarios, Tel Hai’s on-staff occupational, speech and physical therapists can provide services in private treatment rooms. With hours by appointment Monday through Saturday, why not rehabilitate at Tel Hai? From advanced arthritis pain to cognitive loss, inquire for an outpatient assessment and learn how our therapists can help you achieve your wellness goals.

A Taste of Tel Hai

Learn more about the Tel Hai lifestyle and meet residents who will share about ‘Life on the Hill’ by attending our Taste of Tel Hai events held throughout



Richard Boyd

the year. Tracy Weaver, Sales and Marketing Associate, will review residential living options and provide an informative overview on our community history, benefits and services.

Then, stay for lunch and chat with your future neighbors. It’s fun, engaging and a no-obligation way to visit the campus. See the back cover of this issue of *Life* for upcoming Taste of Tel Hai dates, as well as view the ‘Come to Life’ section on pages 16 and 17, for opportunities to connect with us.

Above: One of the highlights of the “Taste of Tel Hai” events is the tour of our Pearl model apartment, just one of the many beautiful and spacious living options on campus.

PLANNING

for the FUTURE

What you should be doing now to prepare for your future...

You've heard the old adage—proper planning ensures proper results. Selecting the right senior living community may be one of the most important decisions in your life. Choosing your life partner, buying your first home, having children, deciding when to retire—it's all heavy stuff. It's impactful, it's serious and it can be daunting. When the decision is made, the rewards are often amazing,

***"PLANS ARE NOTHING;
PLANNING IS EVERYTHING."***

—Dwight S. Eisenhower

For many of you, you're not sure if you are ready to discuss, let alone plan, for a move to Tel Hai. Whether it's a spouse or a loved one, the conversations surrounding exploring your options can be stressful. Why should I move if I'm still healthy? How will I know if I can afford it? Who should I talk to? Where do I start?

A good time to start is *now*. A good place to start is *here*. It's in your hands.

GOAL PLANNING

What is my plan?

AGES 55-62

Planning for your retirement doesn't just happen. It starts with the most basic of things—a goal. This is where you put your dreams on paper.

Define your lifestyle needs and wants. Do you dream of traveling the world? Do you want to buy that beach home you've always wanted? Explore by listing the things you value and earnestly desire as you age. It could be as simple as staying close to your children or moving someplace with a pool, because you couldn't imagine your life without one. It's valid, it's worthwhile, and it's you! Write it down.

Learn from those around you. It may be an aging parent or a neighbor, but observe those around you. Are they struggling to remain independent in their home? Did they (or didn't they) plan for what's happening in their life? How does their care impact those closest to them, such as their children and family? What can you learn from what they did right? What can you learn from what they did wrong?

Secure a financial advisor. You may already understand the basics of compounding interest and have been your own money manager for years. However, with a changing financial landscape of tax brackets, penalties, pensions and aggressive investment strategies, consider hiring a professional to review your financial status. Financial planners aren't for just the wealthy. They are for anyone who desires comfort and financial security.

Establish or reestablish your credit score. All too often, seniors have made wise financial decisions that lead to cash-only purchases for even large items, like a car. Coupled with a mortgage that's been paid off for years, a non-existent credit history can make it difficult years down the road when trying to obtain a loan or critical funding when moving to a retirement community.

RESEARCH PLANNING

How am I going to get there?

AGES 63-72

Your goal is clear, and it involves moving to a retirement community like Tel Hai. You know the benefits of having access to the health care continuum, safety, peace of mind, enrichment opportunities and friendships that await you. It's a future with a sense of freedom you've never experienced.

Begin by researching communities. Online and in person, begin visiting communities and exploring what makes each community different. What's important to you? A certain floorplan, a spiritual connection, a specific location, perhaps even a service such as memory support care for an aging spouse. Talk to the residents who live at the community. What has been their experience and what is their feedback? Also, reassess your own existing needs, as they may have changed.



Jeremy Hess

"My husband and I set financial goals early in our marriage to: save rigorously, invest responsibly, give generously and live joyfully on the balance. With the help of professionals—along with ups, downs, setbacks and steady employment—I was able to attain my personal goal of retirement by age 61. While still in process, we have been assured that our planning and early goal setting will give us the options needed to navigate the next phase of our retirement journey."

Cindy Petersheim
Tel Hai Board Member
Retired from Messiah College in June 2015



Jeremy Hess

“We visited and explored more than 8 communities during our research phase. We joined the future resident list in 2010 and we just always came back to comparing other communities to Tel Hai’s standards. As Meals on Wheels volunteers, we saw too many of our neighbors and friends remain in their homes too long. We wanted to move when it wasn’t overwhelming and we had the energy to do it. From garage sales and auction houses to newspaper ads and antique shoppes, we downsized and are ready to move! It was time to join a retirement community where we could share our songs and memories with our neighbors. It’s a beautiful campus in a rural setting that has a religious basis, great living options, meets our needs, and is also affordable.”

Bitsy & Art Schravessande
Moving to Tel Hai in Spring 2016

Join several waiting lists. Many continuing care retirement communities have extensive waiting lists and a limited number of residential living accommodations that you may prefer or desire. After your extensive research, you may have a shortlist of two or three communities that you are seriously considering as your new home. Schedule an appointment today to learn about joining our Future Resident List.

Bring order to your finances and personal documents. Talk to your financial advisor and review your current financial status and options. When comparing their monthly expenses and the upkeep of their home, many seniors find they actually spend less per month and gain countless additional benefits by moving to Tel Hai. Are you financially ready? Additionally, visit your attorney and secure your advance directives, will, power of attorney and necessary legal declarations.

Prepare your home for sale. From a roof repair to a new heating system, discuss and discover which big-ticket items are worth an improvement or upgrade prior to listing your home for sale. Begin to rectify areas of weakness in your home and consider having a pre-inspection so you’re not caught off guard by issues you may have overlooked.

Explore your home sale options. Consider the advantages and disadvantages of a private sale, auction or listing with a traditional realtor. Interview several realtors or auctioneers to estimate your home value and research comparable homes in your area that are on the

market or have recently sold. You may need an updated appraisal of your home prior to listing if there are no comparable listings. Unique properties, such as a historic home or a property with subdivided lots, may present additional opportunities or add to the length of time required to sell.

Begin downsizing now! It’s never too early to begin organizing and thinning out your belongings. Start with the rooms and closets you use the least and set up a staging area for items you will move, trash, give and sell. Pass down family heirlooms or your children’s belongings and explore the value of your collectibles and antiques. Consider hiring a professional organizer or move manager, and research charitable organizations close to your heart that can benefit from your downsizing effort.

MOVE PLANNING *Am I ready?* AGES 73 and OLDER

You’ve explored your goals and researched your options. Now, the big question lurks—Am I ready? It may be one final snowstorm or a knee injury that’s exacerbated by the steps to your master bedroom that leads you to call Tel Hai. Maybe there is no leading cause and you know it’s just time. You’re ready, you’re prepared and you’re confident Tel Hai is the right choice. Now what?

Volunteer, attend events and develop relationships. Join us! From toe-tapping concerts to volunteer opportunities, we want you to engage and connect with staff and residents. ‘Life on the Hill’ is dynamic, and there is something for everyone. Try us out, take us up on our invitations and invest the time to visit and meet your future neighbors.

Update your application. It may have been 5 years since you initially contacted Tel Hai and were placed on our Future Resident List. Give us an update on your residential living preferences and your financial resources. You may have previously preferred a cottage with a basement, but now you are considering a 1,600-sq.-ft. apartment with a balcony and dining accommodations all under the same roof.

Contact your financial advisor and lender. Confirm the details of funding required to secure your future home at Tel Hai, and the best way to access those funds when needed. Do you need to establish a home equity line of credit or access a bridge loan until your home sells?

Tour your new home and confirm your selections. You will visit the campus and tour the residence you have been offered. It’s what you wanted and you’re ready to join the community! You may have the opportunity to customize your home by selecting the appliances, paints, countertops, cabinets, flooring and more—what fun!

List your home for sale. Time to call the realtor or auctioneer you interviewed and list your home for sale. Remember, you’ve already *planned* for the sale. Your house is in shape, you’ve downsized your belongings and staged your home to sell.

Meet the Tel Hai team. It’s time to meet with our Admissions Committee and Moving Resources Manager, who will assist in the customization process to your new home. We will measure your furniture and belongings, provide a layout of your new home and finalize a placement plan to your specifications.

Secure a mover and get packin’! Time to interview moving companies, request pricing, acquire boxes and shipping supplies, and begin the packing process. Enlist your family, friends and neighbors to help you organize, label, and pack your items room by room. Also contact your utility providers, local post office, insurance provider and other necessary entities of your move.

*Finally...relax.
You made
the right choice.
Welcome home
to Tel Hai!*



Jeremy Hess

“When I chose to move to Tel Hai, I knew I had to downsize from my 3-bedroom home. I took my time and went closet by closet, room by room. I have two wonderful children and my twin sister that helped me go through my belongings, and 14 yard sales and 2½ years later, it was an easy move. My planning paid off. I was recently diagnosed with Parkinson’s disease and I know I made the right choice. From the stretch, balance and Pilates classes to the volunteering at the ReSale shop, I enjoy life here. Plus, my den is for my 3 favorite P’s—puzzles, patriotic and Phillies!”

Barbara Johnson, Resident
Moved to Tel Hai in June 2015

PLANNING

your ESTATE, FINANCES, INSURANCE NEEDS
and RESOURCE ACCESS

At Tel Hai, we often hear current residents share one common sentiment—“We should have moved sooner.” From an engaging educational lecture to fulfilling volunteer opportunities, residents find enjoyment and enrichment from their life experiences while living at Tel Hai. It’s never too early to begin exploring your options by visiting, tasting and touring retirement communities. However, several key components of your overall retirement plan can begin now, in the privacy of your own home.

ESTATE, FINANCIAL, INSURANCE AND RESOURCE ACCESS PLANNING ARE ALL CRUCIAL COMPONENTS TO DISCUSS AND IMPLEMENT PRIOR TO YOUR MOVE. THEY REQUIRE RESEARCH AND CAREFUL THOUGHT—ALL TO ENSURE YOUR WISHES AND NEEDS ARE MET THROUGHOUT YOUR RETIREMENT.

ESTATE PLANNING *More Than Just a Will*

More often than not, when I am speaking about estate planning to friends, family members, and clients alike, I am told, “I have a will, I am good.” I agree, a will is a great first step to getting one’s estate plan in place. Unfortunately, however, it is not the only step.

An estate plan should be a comprehensive plan that contemplates your needs during life and your wishes after death. It includes appointing a person or people to assist with medical and financial decisions during your life, and those who will assist in the administration of your estate after death.

The essentials for an estate plan are:

Will: This provides for a person’s wishes as to the distribution of their estate at their death and who will carry that out (the executor). It is important to remember to also follow up with the financial advisor or bank concerning the titling of accounts and beneficiary designations which take precedence over a will.

Durable Financial Power of

Attorney: This gives a person (the *principal*) an opportunity to appoint an agent (many times a trusted family member or friend) to make financial decisions. It is important that this document is drafted to provide limits to the agent’s ability to make gifts (i.e., only to named family members consistent with the estate plan and applicable Medicaid regulations) and be paid (no pay or some reasonable rate).

Durable Healthcare Power of

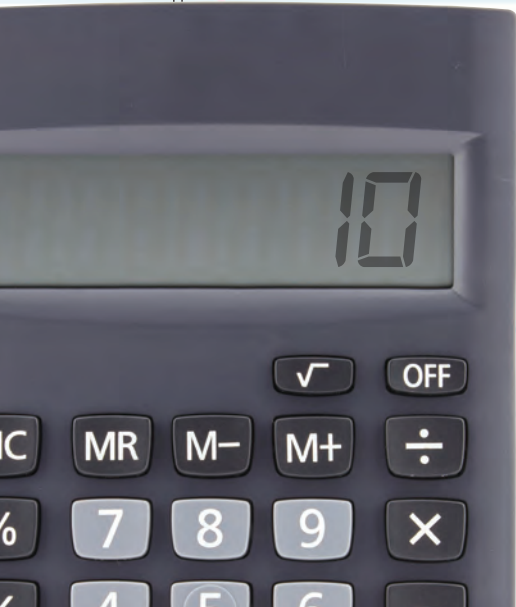
Attorney: This gives an agent the ability to make healthcare decisions.

Living Will: This gives an agent/surrogate the ability to carry out the principal’s desire on end-of-life decisions (to be kept alive or not).

A qualified estate planning and elder law attorney will work with you to craft an estate plan that meets your current needs and outlines your wishes after your passing.



Dana C. Panagopoulos, Esq.
Associate
Brubaker Connaughton Goss & Lucarelli LLC



FINANCIAL PLANNING
A Lifetime Asset Preservation Approach

Retirement is an exciting time of transition. One transition many retirees will make is moving from their family home to a continuing care retirement community.

Because of advances in technology and medicine, many retirees will live longer, healthier lives than any generation before them. It will be important for them to make wise financial decisions to ensure that their money lasts a lifetime.

Many retirement communities require both a lump-sum down payment and a monthly fee for care. If you have the option to purchase a residence at a retirement community, taking a lump sum distribution from a retirement account instead of a non-retirement account could subject you to a higher tax bracket.

If you are taking income from retirement accounts, it's important to know the tax implications and penalties associated with distributions from these accounts. As long as you are at least 59½ years of age, penalty-free distributions from Traditional Individual Retirement Accounts (IRAs) will be taxed as ordinary income.

Distributions from Roth IRAs (as long as the account has been open for 5 years and you are at least 59½ years of age) will incur no tax. You should consult with your tax advisor on the tax implications of retirement plan distributions.

Taking a steady stream of income from your retirement accounts and reserving lump-sum distributions for non-retirement accounts is generally the most prudent financial advice.

Every personal financial situation is unique. To ensure that you are taking the best course of action in



Michael C. Schwartz, MBA, CRC
Advisor/Partner
Master's Advisors Inc.

your specific situation, seek the advice of a seasoned and competent financial advisor.

Your advisor will be able to explain each option and help you build a plan that helps you preserve your assets throughout your lifetime.

lives, according to the Centers for Medicare and Medicaid Services. Long-term care refers to help with daily activities such as eating, bathing and dressing.

Some people have hesitated to buy long-term care insurance because they don't want to pay for something they may not need, but there's a newer option—a life insurance policy with a long-term care rider. This hybrid plan covers long-term care if you need it, but if you don't, the policy pays your beneficiaries when you die, the way standard life insurance policies do.

Medicare supplement insurance helps people pay for medical expenses not covered by Medicare itself, including copayments, coinsurance and deductibles. Everence can help you choose a Medicare supplement plan that suits your needs. I enjoy helping clients with their financial needs, especially investing and overall financial planning. We at Everence focus on helping people make financial decisions that reflect their faith values.

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RESOURCE ACCESS PLANNING
Options for Funding Your Move

When considering a move to a retirement community, temporary financing often plays a part in an individual's overall financial plan. A home equity line of credit can be used in many valuable ways:

- To finance the purchase of your new home in the event your current home does not sell prior to your move to a retirement community
- To finance necessary home improvements such as roof repairs, remodeling, and upgrades
- To finance unexpected expenses or emergencies

Often, a home equity line of credit is very flexible and only requires you to pay the interest on the amount you actually use. The interest is tax deductible, and you can pay it off as fast as you wish without any prepayment penalties. Collateral for a home equity line of credit can be a primary residence or a non-primary residence.

If your home is already for sale and listed on the real estate market and you find yourself in need of additional funding prior to the settlement of your home, a swing or bridge loan is a financing option to consider.

This type of financing allows you to meet current obligations by providing immediate cash flow. The loans are often short-term (up to one year) and are backed by some form of collateral, such as real estate or inventory.

It's important to speak to your financial institution in the early stages of planning rather than waiting until financing may become a requirement. That offers you more options and provides an easier underwriting process.

It's never too early to talk to your financial institution about ways they can partner with you to achieve your retirement goals as you plan your move to a retirement community.



Michael Guyer
Commercial Relationship Manager
Fulton Bank, N.A.



Amanda Rock, CFP®
Financial Advisor
Everence Financial Advisors

INSURANCE PLANNING
A Key Part of Your Financial Strategy

Insurance is one of the basic building blocks of a solid financial plan.

Many of us know about the importance of life insurance to help our families carry on after we're gone. Life insurance is a basic part of a good financial plan because when a death occurs, all other pieces of the plan could be at risk if that person's income is not replaced.

Protecting your loved ones isn't the only reason to have life insurance, however. Another major reason is

to leave a legacy—which can include leaving money for charities important to you in addition to providing an inheritance for your children and grandchildren. How much life insurance do you need? Visit www.everence.com for a calculator that can help you work through that question.

Long-term care insurance is another way to protect your assets. It can be important because health insurance and Medicare don't pay for most long-term care services.

More than 70% of people 65 and older will require some type of long-term care support during their

PLANNING

END of LIFE: A GIFT of LOVE

An often difficult—yet important—conversation to discuss, end-of-life planning gets a bad rap. Many think it’s morbid, sad and depressing. When in fact, it’s an exploration process in which your spouse, family, and loved ones know your wishes, which ultimately comforts them after an inevitable loss.

Very few things of significance happen without some intentionality, and yet most people do not take the time to prepare for their own end of life. Many do not fully understand how and when to best communicate their end-of-life desires.

All too often, decisions are made in the moment of crisis that may or may not have reflected the concerns of the deceased. A failure to plan and communicate while we are able may force our loved ones to make difficult decisions during one of the most painful times of life.

These conversations, though often deeply personal and based on your values and beliefs, are truly an invaluable gift—a gift of love to prepare.

As you’ve already read in this issue of *Life*, items to consider include preparation of financial papers and documents, assignments of executors and/or power of attorney, and preparation of medical directives such as living wills.

But let’s not forget communication of your desires about memorial services, burial methods and most importantly—preparation of the soul in relationship with God and others.

In *The Christian Art of Dying: Learning from Jesus*, author Allen Verhey makes the distinction between the more natural deaths of the past and the highly controlled process of the present. An arrangement that includes an advance care plan for a peaceful departure can bring comfort to both the deceased and the family. And what about after you have died? The options today go beyond cremation or burial. Do your loved ones know what you want?

Many people take time to prepare documents that clearly define the lines of inheritance, but few think of how to communicate their final words to friends and family. Jacob took time to bless each of his sons (Genesis 49), and Joseph made sure to communicate with his brothers (Genesis 50:22-26).

One of the most difficult obstacles to overcome with any end-of-life plan is, “How do I communicate what I want?” So where do you begin? Jesus took time to communicate with



Left: *My Gift of Grace*, a conversation game for exploring and improving end-of-life planning.

His loved ones around the meal of the Last Supper (John 14:1-6), but He also made several attempts to prepare His disciples throughout the three years of His earthly ministry.

A tool that has helped many people begin the conversation is ‘My Gift of Grace.’ Found at mygiftofgrace.com, it’s a conversation game for living and dying well. Meant to explore and improve end-of-life planning, this tool will break the ice and enhance communication between you and your loved ones.

Remember, the most important thing in end-of-life planning is to begin. Your family will thank you for your gift of love.

Reverend David C. Hicks
Chaplain
Tel Hai Retirement Community



Jeremy Hess

Reverend David C. Hicks

Plan to join us for these fascinating events, including educational lectures, entertaining concerts and dynamic worship opportunities. Visit us online at www.telhai.org/connect and click on the *Upcoming Events* tab for additional programming highlights. Life at Tel Hai is enriching and rewarding!

COME to Life

CALENDAR of EVENTS

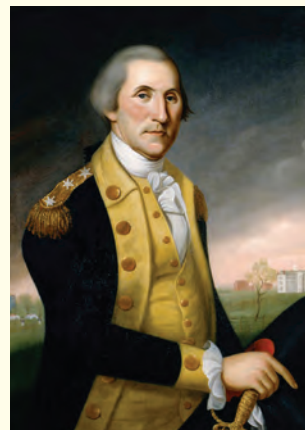
WINTER 2016

Antiques Show & Tell... What's in Your Attic?
Mondays, March 7, 14, 21, 28 & April 4, 1 pm
StoneCroft Center for Worship & Performing Arts
Do you love antiques and history? Come along for the ride as each week different antiques and collectibles are showcased as part of the Antiques Show & Tell. We will discuss what makes an antique collectible and the unique history behind the collectible. Attendees will have the opportunity to

20th Annual High School Art Show
Friday, February 19 & Saturday, February 20
StoneCroft Center for Worship & Performing Arts
Enjoy student artwork from local schools, including Coatesville, Downingtown, Pequea Valley, and Twin Valley School Districts and Conestoga Christian High School. Guests are invited to vote for their favorite artwork for the coveted "People's Choice" honors, as a panel of juried artists will award honors in categories including ceramics and glass, design, drawing, mixed media, painting, photography, printmaking and sculpture.

Creation: 'This is my Father's world!'
Monday, February 22, 1 pm
Auditorium/Chapel
Tel Hai resident Dick Sauder will present a talk that explores God's creation of our existence through truths seen in physics, mathematics and science.

1777: Washington's Defeat at Brandywine
Monday, February 29, 1 pm
StoneCroft Center for Worship & Performing Arts
Join Bruce Mowday as we step back in time to September 11, 1777, and explore Washington's defeat at the Battle of Brandywine. Rediscover the paths of the British troops and how Washington was outwitted and outmaneuvered. Mowday is the former managing editor of the *Daily Local News* and the author of several books on Chester County history.



Be Ready: Planning Your Move
Wednesdays, March 2, 9 & 16 2 pm
StoneCroft Center for Worship & Performing Arts
Join Tina Cressman, Moving Resources Manager, and learn how to plan for your move to Tel Hai. Explore the dos and don'ts, benefits, and professional services available. RSVP required—see back page flap to learn more.

bring in one or two objects for discussion. Lesley Wood, antique collector, historian and lecturer, will discuss 'hot' collectibles, current market values, places to buy and sell, flea markets, eBay, Rennigers Antiques and auctions. Fee charged.



Brain Gym: 90 Minutes to Improve Your Memory
Thursday, March 10 10:30 am
Auditorium/Chapel
Learn to improve your memory with this class taught by Adele Juzi, based on the Brain Gym® system of easy and enjoyable physical activities that enhance brain function. These techniques improve focus, communication, organization, and relieve stress. Brain Gym® is a program of the Educational Kinesiology Foundation, specialists in movement-based learning.

Norman Rockwell
Thursday, March 17, 1 pm
Auditorium/Chapel
Join Dr. Jim Curtis and explore the paintings of 20th-century American painter and illustrator Norman Rockwell. Well known for his cover illustrations of everyday life he created for *The Saturday Evening Post* magazine for five decades, let's rediscover his best-known works, including the Willie Gillis series, *Rosie the Riveter*, *Saying Grace*, and the Four Freedoms series.



Silver, Wood & Ivory: A Tel Hai Concert Series Event
Friday, March 18, 7:30 pm
StoneCroft Center for Worship & Performing Arts
Silver, wood and ivory are three creations of beauty found in nature. When you add the musical inspirations of Tracy Dietrich and Cindy Wittenberg, "Silver, Wood & Ivory" transform into a celestial musical journey. Together, this two-person orchestra of classically trained artists have fashioned a tapestry of music that stirs the soul and a compilation of over ten different works that will fill everyone's melodic appetite.

Personal Protection Techniques
Thursday, March 31, 1 pm
StoneCroft Center for Worship & Performing Arts
Learn techniques to protect yourself inside and outside your home. From crowded public spaces to personal protection, stay safe and help prevent putting yourself in dangerous situations. Resident Gabe Julian will present this informative talk along with demonstrating the use of legal, non-lethal pepper spray.



The Barbone Street Jazz Band: A Tel Hai Concert Series Event
Thursday, April 7, 7:30 pm
StoneCroft Center for Worship & Performing Arts
Formed in 1996, The Barbone Street Jazz Band is a six-piece professional jazz group that shares a love for New Orleans Jazz, Swing, American Songbook and Mardi Gras Jazz music. The musicians in Barbone Street have performed with many legends of jazz in the 20th and 21st centuries, including Lester Young, Billie Holiday, Clifford Brown, Thelonious Monk, Sidney Bechet and Muggsy Spanier. Don't miss this high-energy show!

Life, Laughter and the Pursuit of Happiness
Mondays, April 11 & 18, 1 pm
StoneCroft Center for Worship & Performing Arts
Happier people generally live longer, endure pain better, have lower blood pressure, have stronger immune systems, seek out and absorb more health risk information, and take more precautions. In a two-week talk, Bill Broadwater will help us examine what encourages human beings to flourish.

Charlie Zahm: A Tel Hai Concert Series Event
Friday, May 13, 7:30 pm
StoneCroft Center for Worship & Performing Arts
Charlie Zahm (below) is one of the most popular soloists at Celtic music festivals, Maritime, and American Traditional music events east of the Mississippi. With a passion for performance and guitar, Charlie brings an authentic love and respect for the music he sings—and with dashes of humor.



Aleithia High School Choir Concert
Thursday, May 19, 7 pm
Auditorium/Chapel
A concert favorite, the Aleithia Choir returns to campus! This talented group of high school-aged home-schooled students will delight the crowd with this excellent choir vocal performance.

Leaving Your Legacy: A Strategic and Generous Approach to Planned Giving

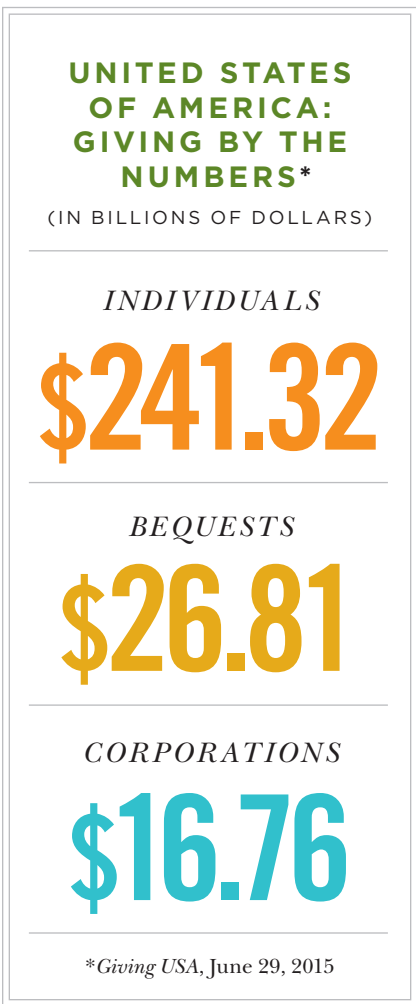
Michele Dombach, Vice President, Development



HOW WOULD YOU LIKE TO CHANGE THE FUTURE? WITH A ‘WILL,’ THERE IS A WAY. THROUGH A PLANNED GIFT TO YOUR FAVORITE CHARITY, YOU HAVE THE POWER TO CHANGE LIVES.

According to a 2015 report from *Giving USA*, a public service initiative of The Giving Institute, 2014 marked a year when “Individuals made up the bulk (72%) of giving, accounting for \$241.32 billion—bequests at \$26.81 billion and corporations at \$16.76 billion.” As you can see, planned gifts make it possible for people to be extraordinarily generous.

With the right financial planning, there are many no-hassle planned giving ways to be generous.



They’re simple, long lasting and often return significant benefits back to you. There are many avenues in which you can do this. And for each person or couple, this will be different and will depend on their needs. Planned giving opportunities include:

CHARITABLE GIFT ANNUITY
A Charitable Gift Annuity is a gift that pays you income for life. There are many advantages of an annuity including payments for life, tax savings, and the flexibility to divide your gift among as many charities as you would like. Also, you can change your charity designations at any time.

DONOR-ADVISED FUND
Support a number of charities you care about through a Donor-Advised Fund. Some advantages you could receive would be an immediate tax deduction, avoidance of capital gains tax, and planning for future charitable disbursements while supporting your favorite charities.

LIFE INSURANCE
Give a life insurance policy you no longer need or take out a new policy and give it to your favorite charity (like the *Care Assurance Fund*) to multiply your impact. You will receive a current income tax deduction and possible future deductions through gifts to pay policy premiums.

APPRECIATED STOCKS, BONDS OR MUTUAL FUND SHARES
Give appreciated stocks, bonds or mutual fund shares and gain larger tax savings than if you donate cash. Your gifts will get an immediate tax deduction, and you will avoid capital gains tax.

CHARITABLE LEAD TRUST
Preserve your estate for your heirs and be generous to your favorite charity at the same time through a Charitable Lead Trust. Create a trust that pays fixed or variable income to the charity for a specific term of years; the principal is retained for your heirs. This will reduce gift and estate taxes on assets you pass on to your children or grandchildren.

IRA BENEFICIARY
Name your favorite charity as your IRA beneficiary. Making a gift from the most highly taxed assets will leave more for your family and avoid income and estate taxes. You will avoid the twofold taxation on IRAs or other employee benefit plans.



CASH
Last, an outright gift of cash can help any charity. Simply write a check and make a quick and easy gift. You will receive an immediate charitable deduction at full fair market value. I once heard, “If all of us were to give from our income generously (10% post tax yearly), we could transform the world starting now.” How amazing would that be!

Planned giving can sound like a scary word, but it really can be simple. With the right people around you, you too can change the world. We all have the ‘Will’ power to do it.

Please note: Be sure to check with your tax advisor, financial advisor or attorney for any specific advice related to planned giving opportunities.

Discover. Taste. Enjoy!

AIMED TO EXCEED THE CULINARY EXPECTATIONS OF RESIDENTS, FRIENDS AND VISITORS, WE RECENTLY TRANSITIONED THE MANAGEMENT OF OUR DINING NUTRITION SERVICES DEPARTMENT TO CURA HOSPITALITY. TOGETHER, WE SEEK TO PROMOTE WELLNESS, ENGAGEMENT AND MEANINGFUL RELATIONSHIPS THROUGH OUR DINING AND CATERING SERVICES.

In keeping with our ‘planning’ theme for this issue of *Life*, we’ve been planning too... and it’s time to share the plans that have come to fruition.

We’ve revamped breakfast service throughout the campus to increase efficiency that includes seated breakfast service at the Friendship Café in Lakeview and to-go breakfast items in the Daily Brew. In Azalea Square, we’ve debuted new menus that consist of two nutritional entrées, one starch, one vegetable, soup and a dessert.

When visiting the Daily Brew or the Garden Café, you might notice new containers, added selections, and new pricing. This fall, we introduced a rotating monthly ‘Always Available Menu’ for Azalea Square that includes four entrées and a ‘Sensible Selection’ entrée, starches, vegetables, salads,

soups and desserts. Additionally, items can now be purchased à la carte.

To aid residents in the planning of meals in their homes or at one of our dining venues, we now offer menus one month in advance. Whether it’s a dinner party with friends or a night in with a cup of soup, we understand residents and visitors want to know... What’s for dinner?

Planning continues through 2016 as we unveil additions, including a new ‘Always Available Menu’ for the Stone Hearth Grille and the Garden Café. We also plan to debut a new action station in the Garden Café, service enhancements in the Stone Hearth Grille and will add nutritional values of all entrées to the menus.

At Tel Hai, the choices are plentiful! Get a taste of campus life by visiting one of our many dining venues:



DAILY BREW



GENERAL STORE

Mon. - Fri., 7:30 am - 4 pm
Sat. - Sun., 10:30 am - 4 pm

Daily Brew offers convenient to-go items like freshly brewed coffee, specialty drinks, sandwiches, wraps, salads, sweet treats and snacks. Special features include soft pretzels on Tuesdays, scones on Wednesdays, sticky buns on Thursdays and Shady Maple donuts on Fridays! Skip the stop to the pharmacy or grocery store and get necessary greeting cards, gifts, household staples, candy and toiletries. (First floor, Garrett Community Center.)



GARDEN CAFE

Mon. - Sat., 10:30 am - 7 pm
Sun., 10:30 am - 5 pm
Wed. (Breakfast), 7:30 am - 10:30 am

As a casual community gathering hub, the Garden Café features eat-in or take-out comfort foods just like home. A favorite of residents and their families, the café-style atmosphere is bright, cheerful and always buzzing with activity. From signature menu items to specialty strombolis in our pizza oven, you won’t know what to choose! (Second floor, Garrett Community Center.)



AZALEA SQUARE

Mon. - Sat., 4:30 pm - 6:30 pm
Sun., 12 pm - 3 pm

Azalea Square is a relaxed, casual dining venue featuring waitstaff service with a restaurant-style feel. It offers a diverse menu, including signature entrées, grill and deli specials, appetizers and desserts. (Second floor, Garrett Community Center.)



STONE HEARTH GRILLE

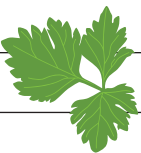
Mon. - Sat., 11 am - 2 pm (Lunch)
4:30 pm - 6:30 pm (Dinner)
Sun., 12 pm - 3 pm,
Thurs. (Breakfast), 7:30 am - 10:30 am

Stone Hearth Grille, our newest dining venue, features casual dining in a cozy setting, offset by a roaring fireplace and ample seating. During warm weather, ‘The Terrace,’ an outdoor seating area, buzzes with activity and features made-to-order items and stir-fry stations. (Ground floor, StoneCroft Commons.)



MAGNOLIA ROOM

The Magnolia Room and Scalies Private Dining Room feature unique spaces for private parties, reunions, special events, showers and family gatherings. From custom catering to a simple reception, consider Tel Hai for your next get-together. Contact our Dining Services Manager today at (610) 273-4616.



Filet Mignon *with* Arugula Salad *and* Cremini Mushrooms

The uncompromising peppery flavor of arugula is a nice accompaniment to this simply prepared steak, while the mushrooms’ meaty and earthy flavor complements the entire dish. Serves 4.



INGREDIENTS

- Cooking spray
- 4 (4-ounce) beef tenderloin steaks, trimmed
- ½ teaspoon salt, divided
- ¼ teaspoon black pepper, divided
- 2 teaspoons butter
- ½ cup pre-chopped red onion
- 1 (8-ounce) package pre-sliced cremini mushrooms
- 2 tablespoons fresh lemon juice
- 1 (5-ounce) bag baby arugula

PREPARATION

- Heat a large nonstick skillet over medium-high heat. Coat pan with cooking spray. Sprinkle beef with ¼ teaspoon salt and ⅛ teaspoon pepper.
- Add beef to pan; cook 4 minutes on each side or until desired degree of doneness. Remove beef from pan; keep warm.

- Melt butter in pan; coat pan with cooking spray. Add remaining ¼ teaspoon salt, remaining ⅛ teaspoon pepper, red onion, and mushrooms to pan; sauté 4 minutes or until mushrooms release their liquid.

- Combine juice and arugula in a large bowl. Add mushroom mixture to arugula mixture; toss gently to combine.

- Arrange 1½ cups salad mixture on each of 4 plates; top each serving with 1 steak.

Nutritional Information:
Serving size: 1 filet. Servings per recipe: 4. Amount per serving: Calories 191; Total Fat 8.9 g; Saturated Fat 3.8 g; Protein 20.5 g; Carbohydrate 7 g; Fiber 1.8 g; Cholesterol 59 mg; Iron 3.3 mg; Sodium 349 mg; Calcium 72 mg



During the month of March, visit the Garden Café, Stone Hearth Grille or Azalea Square to enjoy this signature recipe!





BE READY:

*A Premier Educational
Planning Event*

3-Week Planning Session

MARCH 2, 9, 16

2 to 4
pm | StoneCroft Center for
Worship & Performing Arts

Our 'Be Ready' educational series is back! Unveiled last October, join us and take the next step in planning for your move to Tel Hai.

Educational seminar includes:

- **Tips** on how to prepare your home for listing
- **Benefits** of hiring a Move Manager
- **Auctioneer** services and what they can do for you
- **Choosing** a mover and questions to ask
- **Finding** and securing professional services

Plus, meet Tina Cressman as she provides an introduction to the Tel Hai Moving Program! You'll have the opportunity to meet residents of Tel Hai, the Residential Living Team and Tracy Weaver, Sales & Marketing Associate. Bring your questions and don't miss out on this free educational series!

Save your seat today and RSVP by February 24 to the 3-week session to Ginny at (610) 273-9333, ext. 2144, gcrasten@telhai.org or online at www.telhai.org/beready


Tel Hai
Redefining Retirement™

Your

PLANNING

CHECKLIST

A good time to start is now. A good place to start is here. Please clip out this quick-access checklist for your reference as you continue your planning journey to Tel Hai.

GOAL PLANNING: WHAT IS MY PLAN? (AGES 55-62)

- ☐ Define your lifestyle needs and wants.
- ☐ Learn from those around you.
- ☐ Secure a financial advisor.
- ☐ Establish or reestablish your credit score.

RESEARCH PLANNING: HOW AM I GOING TO GET THERE? (AGES 63-72)

- ☐ Begin by researching communities.
- ☐ Join several waiting lists.
- ☐ Bring order to your finances and personal documents.
- ☐ Prepare your home for sale.
- ☐ Explore your home sale options.
- ☐ Begin downsizing now.

MOVE PLANNING: AM I READY? (AGES 73-OLDER)

- ☐ Volunteer, attend events and develop relationships.
- ☐ Update your application.
- ☐ Contact your financial advisor and lender.
- ☐ Tour your new home at Tel Hai and confirm your selections.
- ☐ List your home for sale.
- ☐ Meet the Tel Hai team.
- ☐ Secure a mover and get packin'!

Questions? Please contact us at (610) 273-9333, extension 2144, to schedule a personalized visit to our campus to explore life at Tel Hai.

**Tel Hai**
Redefining Retirement™



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



Explore 'Life on the Hill!'



A TASTE of
Tel Hai

Learn more about the Tel Hai lifestyle and decide if it could be perfect for you! Join us 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 register online at www.telhai.org/tasteoftelhai or call Ginny at (610) 273-9333, ext. 2144, by the dates indicated below:

Tuesday, March 15, 11 am:

RSVP by March 4

Tuesday, April 5, 11 am:

RSVP by March 24

Note: Seating is limited for each event, so please be sure to register early!

More UPCOMING EVENTS

Day in the Country

Please join us for the 10th Annual Day in the Country, our ever-popular spring open house, on Saturday, May 7, 2016. Registration begins at 8:30 am, followed by a day of exploration, fun and fellowship! Enjoy a self-guided campus tour, participate in the highly competitive pie auction, and visit all levels of living available on our nationally accredited campus—from well-appointed cottages to spacious apartment homes. Save the date!

FRIDAY OPEN HOUSE. Visit Tel Hai any Friday afternoon in the Welcome Center! See the StoneCroft model apartment and tour the campus from 1 to 3 pm. If you'd like a personal appointment, please call Ginny at (610) 273-9333, ext. 2144. We look forward to your visit!

Tel Hai Turns 60!

We're turning 60 in 2016 and we want you to help us ring in this momentous year! We have planned a year-long celebration of dynamic events and engagement opportunities that honor our mission, our spiritual roots, our growth and our future! From one-of-a-kind special events to toe-tapping concerts, we want you to join us! Visit www.telhai.org/60 today for additional events!



Celebrate the Past | Embrace the Future
Our Diamond Jubilee



www.Facebook.com/HillofLife



[@HillofLife](https://twitter.com/HillofLife)



www.telhai.org/blog