







MOVING RESOURCES PROGRAM at Tel Hai



Tel Hai Life Magazine Summer 2019

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Tel Hai Life is published quarterly by Tel Hai Retirement Community. Send address changes to Tel Hai Life, Tel Hai Retirement Community, P.O. Box 190,

Honey Brook, PA 19344, call (610) 273-9333, ext. 2144

The views and opinions expressed in Tel Hai Life do not necessarily represent the official policies of Tel Hai Retirement Community, nor are they always the opinions of the editor. Additionally, corresponding comments are the personal opinions of the original authors and do not represent the official policies of Tel Hai Retirement Community. For more information, please contact (610) 273-9333, ext. 2144 or telhai@telhai.org.

On the cover: A residential living Wood's Edge cottage illustrates the 'before' and 'after' of effective staging.

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#### **Staging Your Home** 10

In the crowded real estate market, staging is another DIY tool in your home sales toolbox. It can create a valuable experience for those viewing and touring your home by showcasing the best of your abode. Learn how purposeful preparation will help you make your best first impression.

#### The Power of the Internet 16 & MLS in Sales

Today's home sale process is not your grandma's 'For Sale By Owner' yard sign. It's competitive, it's engaging, it's personal, and it's all about the buyer. Learn how the internet is a digital-age advantage and game changer for prospective homebuyers.

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# The Reality of Realty Tina Cressman, Moving Resources Manager



elcome to the latest issue of *Life*, where we're giving you a reality check on realty.

During the last twelve years at Tel Hai, I've had the privilege to welcome hundreds of residents to their new homes. I've watched them shed tears of joy as they see their planning and hard work result in an organized and less stressful move. I've seen their smiles as they set up their kitchen and welcome new neighbors over for coffee. It's the end result that's so satisfying. They are where they want to be, and they did it!

It is possible to achieve the unimaginable. For some, even the thought of preparing to move is exhausting. "I don't even know where to begin." "Who is going to help me?" "I don't know what to do or when to do it." The reality of realty is just that... it is real. It is possible and it can happen. And we'll help you do it.

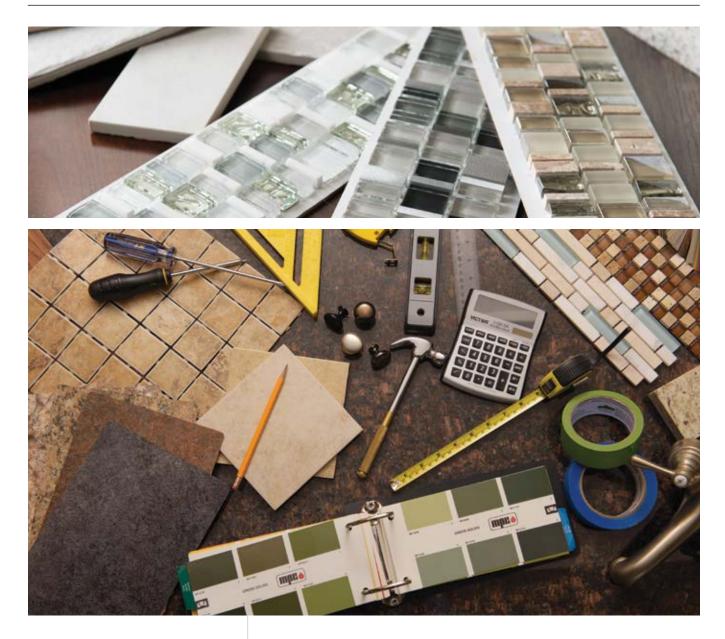
Some say "It's not *where* you live but *how* you live." I'd like to argue that "where you live *is* how you live." For residents who have moved to a Life Plan Community like Tel Hai, they are now free from the worries and woes of home ownership. No more unexpected home repair bills, endless summer mowing and property tax bills. Don't you want to join them?

Within this issue, you'll read about Tel Hai resident Marge Duran, a vibrant woman who has found her second home at Tel Hai to be just perfect for her current needs. And you read that correctly... her *second* home at Tel Hai. Read on for more of Marge's story and her transition from cottage to apartment living.

On page 10, you'll view the basics of home sale preparation essentials, including rightsizing tactics, repair considerations and reenergizing tips in 'Staging Your Home.' A new concept to many future residents, staging can be a useful tool to help sell your home quickly, but it does take forethought and planning. We'll discuss how the 'less is more' rule is king and how in real estate, appearances are everything.

If you haven't already heard, a wonderful benefit to joining the Future Resident List is gaining access to two successful programs equipping you with the resources you need to make your move to Tel Hai organized and achievable.

"THE REALITY OF REALTY IS JUST THAT... IT IS REAL. IT IS POSSIBLE AND IT CAN HAPPEN. AND WE'LL HELP YOU DO IT."



Last issue, we covered the Ready-Set-Go Program. This issue, we're diving into the Moving Resources Program on page 14.

In 'The Power of the Internet,' we'll explore the MLS, or multiple listing service. You'll discover why it's a tool for both you and the buyer of your home. At a time when information is just a click or swipe of the finger away, the internet has transformed the market of real estate. So let's jump in together and explore the how-tos of getting you ready to move to Tel Hai. It can be done, and we're here to help!

Sincerely,



#### A LETTER from LEADERSHIP

# THE REALITY **OF REALTY**

**AS BOB DYLAN SHARED IN HIS 1963 NOW-CLASSIC TUNE "THE TIMES, THEY ARE A-CHANGIN'."** 





And they sure are. We've long said goodbye to the real estate section of our beloved local or regional newspapers (some now completely defunct) and hello to a mobile-friendly home search app like the popular Zillow, sporting more than 85 million users.

Today's market is diverse, fast and variable. Now more than ever, it's ok to ask and receive help from trusted and licensed Realtors who can assist you in the planning, preparation and sale of your home.

At Tel Hai, we're eager to welcome you as a new resident to our community. We know you'll enjoy our community amenities and services, but understand it's hard to imagine yourself here when you're there. We know selling your home can be emotional, stressful and sometimes confusing.

Together, let's get a reality check on realty with the professionals who know it best.

# **CHOOSING A REALTOR**

Purposefully selecting a Realtor is an important step—if not THE most important—in beginning your journey to list and sell your home in preparation for your move to Tel Hai.

Beyond just asking family and friends for recommendations, Karen Boyd of Long & Foster Real Estate, Inc. shared, "When looking for a Realtor who is the right match for you, seek a 'giver.' A Realtor who will give you professional services, hands-on partnership and the experience and skills you need to meet your real estate goals."

"Make sure to interview at least two to three Realtors, and don't focus on their current listings or the company they are with. Focus on the character of the person you are going to trust with the sale of one of your biggest assets. Trust your gut," shared Caleb Knecht of Keller Williams Real Estate.

When interviewing potential Realtors, your questions should relate directly to the sale of your home and their experience, success, and history in selling homes like it. "Questions should relate directly to the experience of the Realtor: How many years of experience in selling residential homes? How many homes have they sold in your area? How long have they been a Realtor?" said Angela Tolosky of Weichert Realtors Neighborhood One.

In addition, Karen recommends asking, "What is your specific, tailored marketing action plan for getting my property sold?' A career Realtor will apply every tool, resource, and marketing service they have to help you fulfill your home-selling goals. When a Realtor invests in marketing expressly tailored for your property, they are investing in you."



# LISTING Your home

It's not unusual for sellers to over-value their home for more than what the market will bear. So what's the magic number to list your home?

"When pricing a home, an experienced Realtor uses a Comparative Market Analysis (CMA) to evaluate your home. This method includes using sold properties from the last 6 months, along with finding homes that are similar to your property in the same area, type of home, number of bedrooms, baths, garages, square footage, acreage and condition. These sold homes give the most accurate evaluation of your home's value in the current market," shared Angela.

"And current inventory is key when appropriately pricing your home," added Caleb. "An absorption ratio is how fast homes are selling in your price range in that particular area. The price of the home could be impacted with the supply-anddemand ratio of what's currently already on the market or what's selling fast and in high demand."

But preparing your home to actively list for sale goes far beyond just settling on a price. In addition to staging your home as shared on page 10, completing necessary home repairs and reenergizing the appearance through cleaning and painting can do wonders for the way your home 'shows.'

"Home staging is just a simple concept that means preparing your home to look the best it can. Imagine that the Queen or Martha Stewart is coming to visit... how would you like your home to look?" said Karen.

"Photographing your home is one of the most important components when listing your home for sale. Since the home-selling market is so competitive and buyers are actively looking at photos of homes for sale before they have committed to see the home, we hire a professional photographer," shared Angela.

"You can prepare in advance now," shared Caleb. "If Tel Hai calls with your future home in the middle of winter, be prepared by completing your external photography during the summer season before your home is listed for sale. You want exterior pictures when your grass is green and the flowers are blooming. Get your pictures taken and keep them on file for when it's time to list."

## "HOME STAGING IS JUST A SIMPLE CONCEPT THAT MEANS PREPARING YOUR HOME TO LOOK THE BEST IT CAN."



# INDUSTRY TRENDS

With the evolution of the internet, today's virtual experience of real estate includes additional bonuses for would-be homebuyers, including 3-D immersive tours, interactive floor plans, drone aerial photography and video clips. "Every home deserves to be showcased like it is a million-dollar listing," commented Karen.

"Having a home search app on your phone is one of the newest advantages for buyers. The internet has made it easier for people to find homes for sale. No longer is a sign in the yard or a print ad in the newspaper the sole way to look for a house," Angela added. "Trends include posting your home information on social media like Facebook, Instagram and Snapchat. This has become very effective in knowing who might like your home, because the potential buyer is able to 'like' the post, ask questions about the home and request a showing."

In the past decade, we've seen the rise of DIY Network and HGTV programming favorites like *Curb Appeal* and *Property Brothers*.

The Moving Resources Program at Tel Hai provides future residents access to an impressive catalogue of vetted and trusted move-related partners, including qualified Realtors such as Karen, Caleb and Angela, who supplied helpful information used in this issue of *Tel Hai Life*.



**KAREN BOYD** 

Long & Foster Real Estate, Inc.



ANGELA TOLOSKY Weichert Realtors Neighborhood One President-Elect, Reading Berks Association of Realtors President, Weichert Mid-Atlantic Broker Council

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The next generation of first-time homebuyers is looking for a wide variety of homes, including new, old, classic, contemporary and fixer-uppers.

"The thought can be daunting... to even begin to think about selling your home. Start small. One room at a time. It can be done and there are professionals to help you," shared Caleb. Karen's advice? "Start with taking a deep breath! And don't forget to utilize the amazing Moving Resources Program at Tel Hai. It's a very proactive program in helping you find the professionals and resources you need, every step of the way!"

# MEET THE EXPERTS



**CALEB KNECHT** Keller Williams Real Estate SERVICE SPOTLIGHT

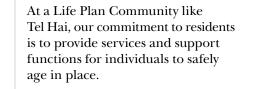
# **Transitions Within Tel Hai:** Cottage to Apartment Living

The concept of aging in place may be new to you. In essence, "aging in place" is a term used to describe a person living in the residence of their choice, for as long as they are able, as they age.

ΜΕΕΤ

Marge

Juran



For Marge Duran, aging in place doesn't mean aging in the same place.

In 2012, Marge moved from her home in Elverson to a onebedroom, 936 sq. ft. Maple Knoll cottage at Tel Hai. For more than 6 years, she greatly enjoyed the flexibility that came with cottage living. She was thriving... friendships, hobbies and an active social life. She thought when she moved to her cottage, that would be her 'last' home.

Experiencing deteriorating eyesight over the last two years, Marge discovered she could no longer safely drive. Last summer, Marge explored transferring from cottage living to apartment living. In discussions with Tel Hai's Social Services and Residential Living teams, Marge shared her fears of increased isolation due to no longer driving, maintaining a balanced

diet and additional health concerns. She wanted to remain connected to the community she loved but didn't want her vision impairment to become a barrier to freedom.

In August, she transitioned to her new 'second' home at Tel Hai. It's a 1,048 sq. ft., two-bedroom, twobathroom Hillcrest apartment. "It's one of the best things I've ever done," shared Marge. "Now I have a whole new family of friends. There's a camaraderie with apartment living that is just wonderful. I have my own private home, yet I can go right down the hallway and enjoy dinner with my neighbors."

many to count.



#### SERVICE SPOTLIGHT



"In my apartment, I now have a second bedroom where I have my low-vision reading machine. It's a room that serves as an office space as well," she commented. "Also, I just love sitting on my porch with a coffee in the morning. Watching all the activity—and the cows!"

Surrounded by her plants and herbs, Marge reflected on her large family, including three children, eight grandchildren, and six greatgrandchildren with another one on the way. From Mass at St. Peter Catholic Church to lunch dates, she's got a busy calendar with no plans of slowing down.

# Staging your home



Your ultimate goal is to secure a seller for your home, right?

In today's crowded real estate market, staging is another DIY tool in your home sales toolbox. It can create a valuable experience for those viewing and touring your home by showcasing the best of your abode.

You may have heard 'you only have one chance for a first impression.' Well, that same sentiment applies to your home. Staging your home today means more than making the bed and having a clean kitchen sink. It's purposeful preparation.

#### **START TO RIGHTSIZE**

At Tel Hai, we don't say downsizing. Downsizing is being forced to sell, give away or part with valued items. Rightsizing is the process of choosing your favorite possessions, including those you need and those you want!



Rightsizing provides you the time, support and resources to discern which of your belongings bring joy to your life or that of your family. Then, it's about giving or selling the remainder. Rightsizing encourages you to 'pay it forward' by sharing the wealth of your possessions.

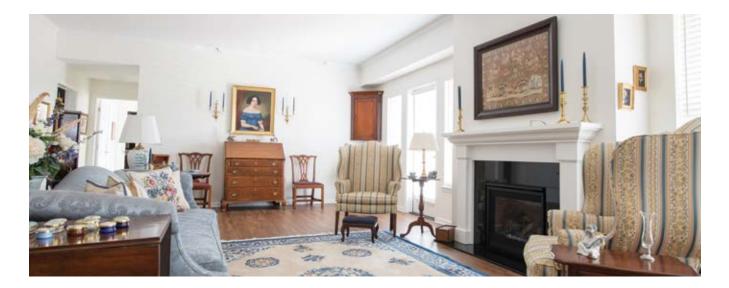
Compile a wish list of the items you value above all others and can't part with. This becomes the basis for all other decision-making regarding what comes with you to Tel Hai and what you can use in staging your home.

By bringing your children, grandchildren and loved ones into the decision-making process, you can openly discuss the importance of family heirlooms or signature pieces that you value but may not have room for in your new home.



Start to rightsize by tackling paper, newspapers and books. These tend to be 'keeper' items that people retain far past their usefulness. Shred all unnecessary receipts, bills, and tax returns from decades past. Separate critical investment documents, policies and homeowner-related files from the rest.

Make a commitment to start trashing the trash! If items are broken beyond repair, soiled, torn, chipped, or generally unusable, they should be discarded. Dispose of large items by taking advantage of bulk trash collection services or contact a local scrap metal recycler to realize potential earnings. If an item's not beyond repair, has little to no value or is no longer needed, consider donating it to a charity. If you itemize deductions on your federal tax return, you may be entitled to claim a charitable deduction.



#### **REPAIR WHAT'S CRITICAL**

When weighing potential repairs that can be made to your home prior to selling, discernment should be made regarding their nature. First, is the repair critical to the safety and function of the home? Or second, is the repair more cosmetic or aesthetic?

For safety and function, a home inspector's job is to find what's wrong with your home. If you already have glaring areas that need attention, deal with them first. Get them fixed before your house goes on the market so you don't scare off potential buyers on their first virtual or in-person visit. Be cautious of investing money into repairs or renovations that will "over-improve" your home if it's not necessary. An extensive guest bathroom redo may not be needed if the primary bathroom is already updated and in working order.

Cosmetic repairs could be like replacing burned-out lightbulbs in a hard-to-reach vaulted ceiling or replacing a panel in a dented garage door. Not critical, but depending on the cost, these could add another selling benefit in showing the best of your home. Now's the time to finally finish that home improvement project you've been putting off for years.

#### **REENERGIZE BY RENEWING**

Reenergizing your home doesn't have to be expensive. There are a handful of low-cost methods of refreshing your home to show a renewed sense of use.

A thorough cleaning of each room is a great place to start. After decluttering, each room should receive a deep cleaning by wiping walls, windows, ceiling fans and baseboards. Carpets need a facelift? Steam cleaning is an affordable way to refresh a space without excessive renovation costs.

Repainting interior rooms in your home with a bright, neutral palette is always recommended. Match tones with existing features like flooring, tiles or wood trim. Don't forget to make necessary cosmetic repairs prior to painting, like patching holes and dings. And if you have existing stains or dark colors, don't skip the step of priming your walls. It will provide you the extra sealant and coverage needed to avoid additional coats.

Consider removing old shrubbery and overgrown hedges around the perimeter of your home to increase curb appeal. Although it may be a cherished rose bush, if it's prohibiting natural light from entering the home or encouraging moss growth on the vinyl siding, it may be time to say goodbye.

Ultimately, keep your eye on the prize of selling your home and moving to Tel Hai. Once you're a resident, you'll never have to replace another bush, repair a leaky faucet or install a new washing machine. Leave that to us!







Need additional assistance? Contact Tina Cressman, Moving Resources Manager, for her list of local, reputable stagers who have helped current residents of Tel Hai successfully navigate the staging and sale of their previous homes. Contact Tina today at (610) 273-9333, ext. 2160 or email tcressman@telhai.org

# TOP TIPS FOR Home staging

## **CLEAR THE CLUTTER:**

Less is more when it comes to home staging. Potential buyers want to see your home— not your stuff. As you prepare for your move to Tel Hai, rightsize by utilizing an off-site storage unit or portable storage containers like PODS.

## **ONE ROOM, ONE PURPOSE:**

You may have a spare bedroom that's also being used as a craft room, for holiday storage or to house your *National Geographic* collection. Return the room to its intended purpose. Remove items that don't support the room's original intention. Help a buyer envision the room as a future nursery or child's bedroom, not a catch-all landing area.

## **REMOVE EXCESS FURNITURE:**

Does the room really need four plant stands, three end tables, a fish tank and two bookshelves? All that furniture covers valuable assets like the beautiful hardwood floor and unique, built-in corner cupboard. By removing excess furniture, you're opening the space visually for the buyer to imagine their belongings in the space.

## **LET THERE BE LIGHT:**

You may have enjoyed 30 years of your custom sheers and drapery, but it's blocking valuable light from selling your home. Pull back the shades and let the light shine in. No one wants dark and dingy. They want light and airy spaces that inspire a homey feel.

### **CLEAN COUNTERTOPS:**

Remove items from countertops and tabletops, including in the kitchen, bathrooms, end tables and dining room tables. It may be a short-term inconvenience to stow away everyday used bathroom toiletries, but it's showing a clean and tidy space to the buyer.

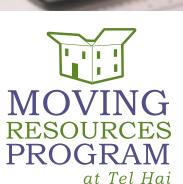
# The Moving Resources Program

The Moving Resources Program pairs you with essential move-related services when you need them the most—while planning and preparing for your move to Tel Hai. As a complimentary service, we're here to help you with all your questions, no matter how big or small.



fter joining the Future Resident List, you'll have access to this exclusive program, which features an impressive catalogue of vetted, trusted partners and helpful resources aimed to minimize stress and make your move organized and achievable. As the Tel Hai-toresident liaison, Moving Resources Manager Tina Cressman serves as a support function through the reservation, selection and move-in process.

You may have been rightsizing for years and only need assistance on finding a qualified mover.



Or you may want to explore hiring a professional organizer, stager, or auctioneer. Our goal is to pair you with the people, services, and resources you need to conquer your moving checklist. It can be done, and we're here to help. THE PROGRAM

Complimentary home visit including program overview, introduction to services and future needs & wants

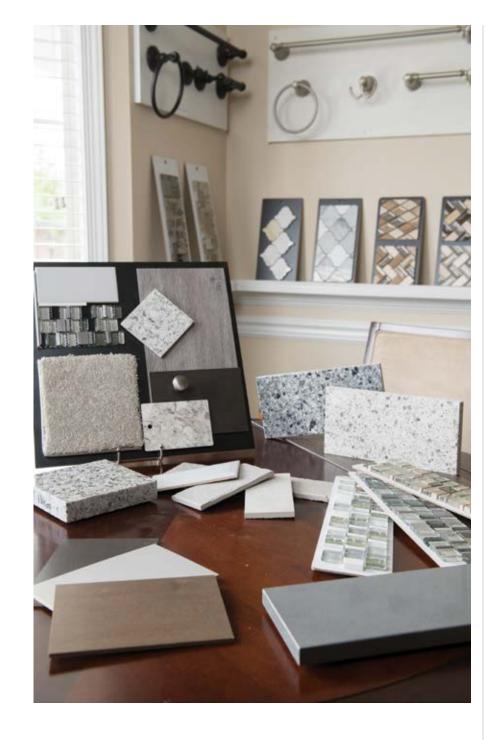
Access to recommended qualified realtors, movers, stagers, professional organizers, auctioneers, appraisers, etc.

Access to recommended short-term housing providers, financial partners, lending institutions, etc.

Relationship management with essential service providers to enable a smooth transition

Assistance with furniture inventory/placement and ¼-inch scale drawing of floor plan

Support and advice in appliance, flooring, cabinetry, paint, countertop and additional selection offerings within the Custom Design Center



#### THE CUSTOM DESIGN CENTER

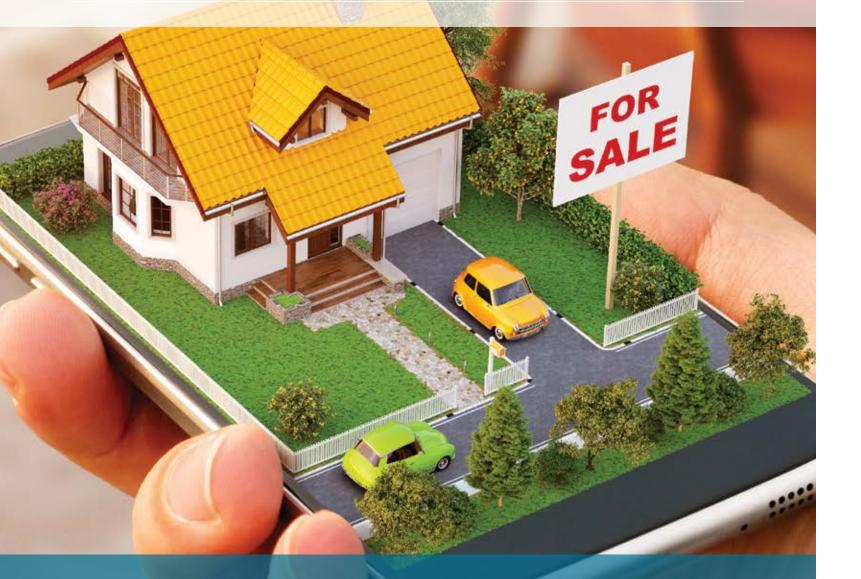
n extension of our Moving Resources Program, our on-campus Custom Design Center provides future residents the opportunity to customize and personalize their new home. From colors and cabinets to flooring and fixtures, you can choose from a wide variety of high-quality products to enhance the style and appearance of your distinctive retirement retreat.

Tina will lead you through the selection process, where you can touch, feel and compare your options. From appliances to trim color, the combinations are endless. Coupled with a personal visit to your current home to plan furniture arrangement options, your new home will reflect your taste.

"Our Custom Design Center features a vast array of beautiful selections, including contemporary gray tones and classic, deep hues like dark maple. Future residents get to choose their custom finishings that reflect their style and create the home they've always wanted," Tina shared. "It's such a joy to see their dreams come to fruition in their home at Tel Hai."

Access to our complimentary interior design services is just another advantage of joining the Future Resident List. Let's get started creating the home of your dreams!

# the power of the **INTERNET & MLS** in sales



A Digital-Age Advantage to Home Sales: The Multiple Listing Service (MLS)

ou may just call it the internet, but in context of selling your home, it's a digital-age advantage. It's been a game changer in the way prospective homebuyers browse, locate and select their next home. In today's market, it starts and stops on the 'net.

For future residents of Tel Hai, it may be 20, 30 or even 40 years since they last purchased or sold a property. The majority of homebuyers no longer open their local Sunday paper and scan the real estate section for their forever home.

Instead, they're downloading an app on their mobile device, selecting their search parameters including price point, school district and/or number of bedrooms and baths. They're communicating via texts and group chats with their Realtor, sharing links of high-resolution photography with family and friends, and doing it all from the convenience of their couch, on the sidelines of a soccer match or while out of the area on business or vacation.

Today's home sale process is not your grandma's 'For Sale By Owner' yard sign. It's competitive, it's engaging, it's personal, and it's all about the buyer.

THE MLS:

The multiple listing service (MLS) is an electronic database used by real estate brokers for the sale and purchase of property. The MLS allows each of them to see one another's listings of properties. Both the listing and selling broker benefit by consolidating and sharing information on an open, digital platform that levels the playing field by allowing small and large brokerages to compete with one another.

**BENEFITS OF THE MLS:** 

In essence, it's a one-stop shop for everything a potential buyer is looking for in a house. They can review information ranging from square footage to a roof's age to the seller's disclosure documents. It provides immediate and updated information on potential homes, including pending and undercontract properties, along with market insights and indicators.

For the seller, the MLS is a critical tool to introduce, share and disseminate information about your home to potential buyers with just a click of the mouse. It's a chance for your home to shine and, hopefully, sell quickly at a price point you desire.

Courtesy of Suburban West Realtors Association, a local association to the Pennsylvania Association of Realtors.

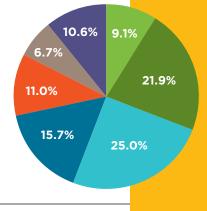
#### **KEEPIN' IT LOCAL: CHESTER COUNTY**

eople often ask, "How's the real estate market?" As you may know, it's a hard question to answer based on a number of varied factors. The county, school district, interest rates, volume of homes in a certain price range, unemployment rate... the list can go on and on.

According to the Suburban West **Realtors Association**, which sources data from Trend MLS, single-family homes in the Chester County residential market have trended up in both median and average price over the last 5 years. As only a single indicator marking a positive seller position, is it time for you to start preparing your home for sale?



#### SETTLEMENTS BY PRICE RANGE:



- < \$199,999
- \$200,000-299,999
- \$300,000-399,999
- \$400,000-499,999
- \$500,000-599,999
- \$600,000-699,999
- \$700,000+

Life at Tel Hai is enriching and rewarding. Join us for dynamic events, including educational lectures, entertaining concerts and enrichment opportunities.

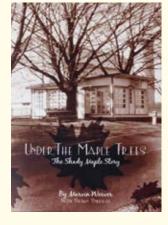
## CALENDAR of EVENTS

COME

**30th Annual Tel Hai Cup Golf Tournament** Wednesday, September 4, 10:30 am - 6 pm Honeybrook Golf Club

Enjoy a day on the links as we reach closer to our annual goal of 2,326 'Days of Care' in 2019. Through your involvement or sponsorship, all funds raised support the Care Assurance Fund. The fund was established for residents whose financial resources fall short of the cost of the services that they receive. RSVP required. visit www.telhai.org/golf





Under the Maple Trees: The Shady Maple Story Monday, September 9, 1 pm StoneCroft Center for Worship & Performing Arts

Meet Marvin Weaver, who-with an eighth-grade education and raised on a dairy farm-founded one of the largest and most successful farm markets and smorgasbords in the United States. Marvin will share about his book Under the Maple Trees, which got its name from the original roadside stand located under two big maple trees.

#### **FALL 2019**

#### **National Christian Choir:** A Tel Hai Concert Series Event

Saturday, September 14, 6:30 pm StoneCroft Center for Worship & Performing Arts

The National Christian Choir was founded in 1984 by Dr. C. Harry Causey, who led the choir for 27 years. Currently led by Kathy C. Bowman, the NCC's smaller vocal ensemble named 2nd Edition will take the Tel Hai stage. The 30-voice ensemble will perform songs with close harmonies and intricate rhythms, all with a commitment to glorifying God and drawing people closer to Him.



Monday, September 16, 1 pm StoneCroft Center for Worship & Performing Arts

Learn from Michael Pillagalli about the history, progress and impact of Chester County Day-a home, garden, barn and historic landmark tour held annually on the first Saturday of October. The day started when a member of the Women's Auxiliary to the Chester County Hospital visited a Nantucket house tour in the mid-1930s and brought the idea back with her. This year's tour includes the southeast quadrant of Chester County.

#### Frank Sinatra 101: The Tales Behind the **Tunes**

Monday, September 23, 1 pm StoneCroft Center for Worship & Performing Arts

We all know the songs, but do you know the backstories of those great tunes? Join Sean Reilly, vocalist in the Sinatra style, as he provides both music and narration to some of Sinatra's most beloved tracks.



#### Gerrymandering: **Fair Districts & Election** Reform

Tuesday, September 24, 1 pm StoneCroft Center for Worship & Performing Arts

Meet Carol Kuniholmchair and co-founder of Fair Districts PA—who serves on the board of the League of Women Voters of Pennsylvania and is responsible for election reform issues. She'll discuss the importance of a fair election process and district voting maps. Fair Districts PA is a nonpartisan, citizenled, statewide coalition working to create a process for redistricting that is transparent, impartial, and fair. She received a PhD in literature from the University of Pennsylvania and worked for over a decade as youth pastor at Church of the Good Samaritan in Paoli.

#### A Reading: Memoir Writers

Monday, September 30, 1 pm StoneCroft Center for Worship & Performing Arts

Join us for a series of readings from members of the memoir class authors. They will share their tales of growing up, leaving home, marriage, work life and family life. Get to know the Tel Hai writers in a new, deeper way.

#### **Riding with Cattle,** Cowboys & Kings

Monday, October 7, 1 pm StoneCroft Center for Worship & Performing Arts

Kathleen Hood, an educator, adjunct professor, author and administrator, will present a program about the King Ranch of Doe

### Visit www.telhai.org/connect for additional programming highlights. Questions? Contact Judy Schweitzer, Community Life Coordinator, at jschweitzer@telhai.org or (610) 273-9333, ext. 2154



Run. Currently an event coordinator for the Parkesburg Library, she has been working closely for years with the former cowboys of King Ranch in sharing their fascinating story.

#### **IRA Inheritance Trusts**

Monday, October 14, 1 pm StoneCroft Center for Worship & Performing Arts

Representatives from Ruggiero Law Offices will share about the importance of reviewing and updating your legal and financial plan upon retirement. They'll review how to leave a financial legacy by utilizing an IRA Inheritance Trust to minimize or eliminate income tax and/or estate tax, reduce or eliminate risk for the beneficiaries from money management issues, and maximize assets passed to multiple generations.

#### **Our Three Tenors: A Tel Hai Concert Series Event**

Saturday, October 19, 7:30 pm StoneCroft Center for Worship & Performing Arts

#### Pianist Jeffrey Uhlig returns to Tel Hai for a captivating evening of music with Our Three Tenors, featuring Mackenzie Gotcher, Jim Schubin (below, left) and Justin Gonzalez (below, right). Prepare to be entertained as they sing sacred selections along with familiar arias from both opera and operetta,

Neapolitan songs and classic Broadway show tunes. Uhlig performs regularly with members of the Philadelphia Orchestra. Mr. Uhlig received his Master of Music degree from West Chester University and is in demand as a chamber music player, vocal coach and accompanist.

#### Nicholas & Alexandra Romanov

Mondays, October 21, 28 & November 4, 18 & 25, 1 pm StoneCroft Center for Worship & Performing Arts

Join Gerald McNeff on the campus of Tel Hai for a five-week course tracing the lives of Nicholas and Alexandra Romanov—the last czar and czarina of Russia. We will meet their

four beautiful daughters, their hemophilic son, the mad monk Rasputin, and many others. It's a story of personal tragedy that spawned the Russian Revolution. Join us as we examine their noble origin and catastrophic end. Fee charged.

#### The Rockingham Male **Chorus Concert**

Saturday, November 9, 7:30 pm StoneCroft Center for Worship & Performing Arts

The Rockingham Male Chorus of the Shenandoah Valley of Virginia is a group of volunteer musicians from a variety of careers who welcome the opportunity to travel and to sing the gospel of Christ. Organized in 1966, the chorus is under the direction of David MacMillan, a graduate of Shenandoah University in Winchester, VA.

Romanov family



Manor Winds: A Tel Hai Concert Series Event Tuesday, November 12, 7:30 pm StoneCroft Center for Worship & Performing Arts

The Lancaster-based ensemble, Manor Winds, is composed of five musicians who share their love of music and collaboration performing throughout southeastern Pennsylvania. Providing an unforgettable evening of quality chamber music, their performance will include standard and modern wind quintet repertoire. Thanksgiving Eve ServiceWednesday, November 27, 7 pmStoneCroft Center for Worship& Performing Arts

Join us as we rejoice together in a celebration of Thanksgiving. With such abundance in our own lives, we'll thank God for his blessings upon our community and world. All are welcome to attend this joyous Thanksgiving service. Our nondenominational services welcome individuals of all faiths.



September 6 - December 6, 2019 13 Consecutive Weeks Fridays, 10 am to 11:30 am Hillcrest Conference Room, 2<sup>nd</sup> Floor

GriefShare is a special seminar and support group designed to help you rebuild your life after losing a loved one. Through this group, you will have friends to walk alongside you through one of life's most difficult experiences.

If you've lost a spouse, child, family member, or friend, you've probably found there are not many people who understand the deep hurt you feel. It may be a confusing time when you feel isolated and have many questions about things you've never faced before. You don't have to go through the grieving process alone. Participants can join us for all thirteen weeks, or select workshops of interest.

Led by caring members of the Pastoral Care team, sessions include video seminar with experts, support group discussion, and focus on personal study and reflection. Registration is recommended. Contact Chaplain David Hicks at dhicks@telhai.org or (610) 273-9333, ext. 2443. Nominal fee charged.

# Alpine Odyssey & Oberammergau 9-Day Trip August 10-18, 2020



el Hai Retirement Community invites the community to join Chaplain David Hicks for a 9-day Alpine Odyssey Tour & Oberammergau Passion Play in Germany & Austria from August 10-18, 2020. In conjunction with **Educational Opportunities** Tours, registration is now open for the trip and seating is limited. Trip highlights include visiting Munich, Innsbruck, Salzburg, Oberammergau & the Passion Play, Rattenberg, and Neuschwanstein. Trip cost includes guided sightseeing, Passion Play

ticket, round-trip international airfare, fuel surcharges, government taxes, administration fees, entrance fees\*, gratuities and program fees, buffet breakfast and dinner\*, deluxe motorcoaches, and first-class hotels. (\*Except where noted.)

For additional information, final pricing and registration instructions, please contact Chaplain David Hicks at dhicks@telhai.org or (610) 273-9333, ext. 2443 or visit www.telhai.org/ oberammergau

# FALL PROGRAMMING PREVIEW

Community life at Tel Hai is a perfect mix of engaging experiences and meaningful connections. Mark your calendars for the following upcoming special events and annual favorites. It's a time to learn, explore and connect with the residents who live in our community!



#### **TOUGH TALKS:**

Educational Series & Personal Care Open House Mondays, September 9 & 16: 6 pm Registration Begins at the Auditorium/Chapel

Navigating the road of changing needs of a beloved spouse, family member or friend can be filled with hard conversations. Let us provide insight and resources through a two-part educational series called 'Tough Talks,' paired with an open house of Lakeview Personal Care. We'll explore topics like safe driving, money management, being a health advocate, assisting with housekeeping/hygiene, decluttering and combating loneliness. Tours begin at 6 pm. A 1-hour presentation and Q&A begins at 6:30 pm. RSVP by Friday, August 30 online at www.telhai.org/toughtalks

### SHAPING UP YOUR RETIREMENT FUTURE:

An Educational Panel Event Wednesday, September 18: 2 pm The Hillside Amenities of Tel Hai: Grandview Commons

s your retirement future in shape? Do you have a care plan that's flexible and can meet all the bends in life's journey? Tel Hai's most trusted and experienced team members will lead this panel discussion, where we'll explore the full range of residential living options and health services, including memory care, personal care, health care, therapy services and adult day services. Together, we'll get you in shape to tackle your retirement future! Seating is limited. RSVP by Monday, September 9 online at www.telhai.org/shapeup



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

## In OCTOBER

#### **EXPLORE RETIREMENT LIVING OPEN HOUSE** Saturday, October 19: 10 am – 4 pm Registration Begins at StoneCroft Commons

Visit Tel Hai for the 9th Annual Explore Retirement Living Open House as we join several other communities in Lancaster and Chester Counties. We'll have several accommodations open to explore—like townhomes, cottages and apartments—as you secure your retirement future at Tel Hai. Also, you can visit our full continuum of care services, including personal care, memory care, health care and adult day services. RSVP online at www.telhai.org/ERL

## In NOVEMBER

#### **MERCHANTS & COMMUNITY SERVICES FAIRE** Thursday, November 7: 10 am – 2 pm StoneCroft Center for Worship & Performing Arts

Learn about diverse resources in our region and explore local businesses at the 23rd Annual Merchants & Community Services Faire. The faire features more than 55 professional service providers; health care service providers; community, civic and service organizations; and government & public agencies. Plus, you don't want to miss out on the free health screenings and door prizes. View the event details at www.telhai.org/Merchants

#### **HOLIDAY BAZAAR**

#### Thursday, November 21: 10 am – 2 pm StoneCroft Center for Worship and Performing Arts

From home-based businesses to skilled craftsmen, our annual Holiday Bazaar is a great place to get a head start on holiday shopping. Local vendors display their wares, including handcrafted wooden crafts, jewelry, stained glass, pottery, and florals. View the event details at www.telhai.org/HolidayBazaar



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

# Explore Retirement Living<br/>Open HouseSaturday, October 19<br/>10 am - 4 pm

isit Tel Hai for the 9<sup>th</sup> Annual Explore Retirement Living Open House as we join several other communities in Lancaster and Chester Counties. View www.exploreretirementliving.org for a complete listing of all communities participating and plan your visit today!
• Cottages

Take the first step to securing your future by exploring Tel Hai's full range of expansive amenities and services. Meet residents who live at our community and check out a vast array of open homes, including:



Enhance your retirement experience and start your journey! Let us know you're coming, and register by calling Ginny at (610) 273-9333, ext. 2144 or online at www.telhai.org/ERL

Apartments

Townhomes

Health Care

Personal Care

Accommodations

Accommodations

Scan the QR code for a complete listing of participating communities.



Join us for a 'Taste of Tel Hai Luncheon' to learn more about the Tel Hai lifestyle. In addition to a delicious,

complimentary lunch and presentation, you'll explore the residential living options at our community and hear from the residents who live here. We hold them at 11 am monthly.

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Tuesday, Sept. 17	RSVP by Sept. 9
Wednesday, Oct. 30	RSVP by Oct. 21
Tuesday, Nov. 12	RSVP by Nov. 4

Seating is limited for each event, so register early. To **RSVP**, call Ginny at (610) 273-9333, ext. 2144, email info@telhai.org or visit www.telhai.org/ tasteoftelhai

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