

HOMESTEAD VILLAGER

Summer 2003 • Volume 15, Number 3

Plan Now to Attend Homestead Day 2003!

The annual Homestead Day Festival, celebrating the 17th anniversary of Homestead Village, will be held on Saturday, September 20, from 10:00 a.m. until 2:00 p.m., on the grounds of Homestead Village. The event will feature lively entertainment, lots of great food, opportunities to browse and shop, plus games and activities for children.

A new attraction this year will be Albertson's carriage rides, complete with a costumed driver. The vis-à-vis (seats facing each other) carriage will accommodate up to six people and will be drawn by a registered Percheron Draft horse.

The festival will be held rain or shine, so plan now to join us for Homestead Day 2003!



Update on THE Mews AT HOMESTEAD VILLAGE

Interest in the Mews at Homestead Village continues to run strong. Although the rainy spring has delayed the start of actual home construction in the new villa neighborhood, work on infrastructure at the Mews site progresses.

Of the 38 villas in Phase I, only seven remain unserved. Two Ashford sites and five Chesterfield sites are available with projected completion during the summer of 2004. Reservation Deposits for Phase II of construction are also being accepted. The three villa styles offered in the Mews are pictured below.



The Ashford provides 1,350 square feet of living space with a single-car garage. A proven success among current residents, this floor plan offers a spacious great room with cathedral ceiling, an eat-in kitchen, two bedrooms, two baths, and a patio. A sunroom, gas fireplace, and hardwood floors are among the upgrade features available.



The Banbury offers an exciting array of features within 1,638 square feet of living space. Standard amenities include a great room with cathedral ceiling; eat-in kitchen and adjacent laundry room; two bedrooms, each with a walk-in closet; two baths; double-sided gas fireplace; two-car garage; sunroom and patio. Numerous options may be elected.



The Chesterfield, the most spacious of the three Mews villa styles, provides 1,843 square feet of living space, plus a two-car garage. Offering the same standard features and upgrade opportunities as the Banbury, the Chesterfield option to finish the second floor as a loft or third bedroom brings the living space of this model to 2,135 square feet.

To learn more about the Mews, contact the Homestead Village Marketing Office at 397-4831, extension 158, or return the form provided.

From the President

Is a Retirement Community Right For You?

—by Douglas V. Motter

Look around Lancaster County and you will observe a growing trend. Nearly every retirement community is expanding. The following information may help you to decide if a Retirement Community is the right choice for you.

First, most of the retirement communities in this area are non-profit corporations, headquartered here in Pennsylvania and overseen by local boards. Most were founded by churches for a charitable purpose and over the years have broadened their scope of service to include comfortable housing for active older adults. Each community has different programs, amenities and ambience; but there are some general characteristics of which you should be aware:

Continuing Care or Continuum of Care— A key feature of retirement communities is the availability of multiple levels of care in one community. Multiple levels of care are a great benefit as individuals age in place. The resident's specific needs or those of a spouse can be met in the same community, relieving the burden on adult children and the stress of finding a quality provider with little or no notice. These services often include: independent living houses and apartments, assisted living (synonymous with personal care), skilled nursing care, home health care, and special programs such as memory support (dementia or Alzheimer's) and adult day care. While most retirement communities offer similar programs, no two communities are alike. Each has its own unique "culture." You will have no problem finding a retirement community that matches your lifestyle.

Entrance Fees— Nearly every retirement community has an entrance fee requirement in lieu of equity ownership. Entrance fees entitle residents to a "life-lease" and help to ensure the community's long-term financial health - a key aspect in choosing a retirement community. The entrance fee usually provides the resident with preferential access to all levels of services offered by the community. There are many entrance fee plans available with a variety of price points and refund options.

Monthly Fees— Monthly fees pay for the maintenance and upkeep of the facilities, personal services such as house-keeping, laundry, transportation, activities programs, wellness programs and a variety of other charges that may or may not be included. These include property taxes, utilities, and meals. When comparing monthly fees, it is important to consider the services which are included, as well as the extra charges for

those not included. Most central Pennsylvania retirement communities offer some health care services included in the monthly fee. Usually this is a limited number of days in the nursing home, infirmary or assisted living section of the community. Some retirement communities offer an extensive health care package, usually referred to as "Life Care." It is important to recognize the difference between a "Life Care" Community and those that offer a "Modified" level of service. In Lancaster County, the "Modified" model is most common.

Financial Health— It is important to analyze the long-term financial health of the retirement community just as closely as its physical accoutrements. A retirement community choice is one of the biggest financial decisions an individual will make. The quality of that decision is directly impacted by the long-term financial health of the organization. Most retirement communities are regulated by the Pennsylvania Insurance Commission and prepare an annual disclosure statement, which is available for prospective residents to read and compare. In addition, accrediting bodies such as the Continuing Care Accreditation Commission (CCAC) and the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) place significant importance on the long-term financial health of the organizations they accredit.

Financial Security— A crucial aspect of a retirement community choice is what happens if a resident outlives his/her financial assets. Many but not all retirement communities follow a practice of never asking a resident to leave due to inability to pay (as long as the assets have not been transferred inappropriately). It is important to clarify the retirement community's stance on this important issue up front.

Summary— Other key areas to explore include: quality of food, quality of regulatory surveys, and the recommendations of existing residents. A thorough tour of a community will reveal many important nuances such as the attitude of staff and the interaction of residents. The process of choosing sounds complicated; but remember: a retirement community can greatly enhance the quality of life, sense of community, health, safety and security of its residents. Enjoy your search!

(If you have questions, would like more information on this subject, or would like Mr. Motter to speak to your group, do not hesitate to contact him at 717-397-4831, extension 133 or dvmotter@hvillage.org)

On May 7, a newly created outdoor living and dining space was dedicated for the use of Westvue Assisted Living residents. Taking part in the dedication ceremony were Douglas Motter, President (left); Tom Karge, Chaplain (middle); and Phyllis Miller, Board of Directors Chair (right). The deck area, which is accessed from the Westvue dining room, includes pleasant outdoor seating, umbrella tables, and colorful containers of flowers.



Correction:
Regretfully Virginia Wentz was omitted from 2002 Annual Giving Report—we apologize for not including her name.

Happenings at Homestead Village

Below—A **Welcome Reception** was held recently for new Homestead Village residents. Shown are Welcome Committee members Virginia Wentz (left) and Jane Brown (second from right) escorting newcomers Jean Kauffman (second from the left) and Elizabeth McDowell (right) to the tea table.

Below left—Committee member Betty Smith (left) and newcomer Bertha Miller enjoy refreshments.



Homestead Village Auxiliary Officers Zell Rich, Treasurer (left), and Marianne Thoman, President (right), presented a check in the amount of \$5000 to the **Homestead Village Endowment Fund** at the Auxiliary's Annual meeting held on May 13. Homestead Village Board member and resident Adam Gehr (middle) accepted the contribution on behalf of the Board Endowment and Gifts Advisory Committee.



Villa resident **Glover Bledsoe** has created a rendition of the **Homestead Village logo** which now decorates the outside of the Club Room near the entrance to the dining rooms. Mr. Bledsoe used a band saw to begin the project, cutting the basic shapes from Spanish cedar wood. After hand carving the design and detail, the finishing touches to the plow and pineapples were added with paint and natural teak stain.



The Homestead Village Chorus

performed five concerts this spring — two on-campus programs for independent living and health care residents at Homestead Village, and three at other senior facilities in the community. The chorus is directed by apartment resident Jean Frantz (standing front left).



At Home At Homestead

Friends Found at Homestead After Fifty Years

The happy faces you see in these two photos spanning over half a century belong to Father Eugene G. Smith (on left in both photos) and Robert Gold, apartment residents of Homestead Village.

In 1951, the two became friends aboard the troopship U.S.S. Taylor on their way to army duty in West Germany. They served together for two years, but then lost touch after returning to the States.

Bob went on to a successful career as Vice-President and Treasurer of Teachers Protective Mutual Life Insurance Company, while raising a family of three children with his wife, Betty.

During this same period of time, Father Smith was enjoying the full and rewarding life of a worker-priest as he served the Episcopal Diocese of Central Pennsylvania.

After Bob and Betty became residents of Homestead last February, Father Smith saw the name "Robert Gold" and hoped that it might be his friend from so long ago. Some enjoyable reminiscing did ensue, and the idea for these "then and now" photos was born.



On-Site Bank Opens at Homestead

Homestead Village is proud to announce a new chapter in its relationship with Bank of Lancaster County. On May 21, the bank opened a full-service branch in the northeast apartment wing of Homestead Village. Open for residents Monday through Friday from 10:00 a.m. until 2:00 a.m., the branch is staffed by Personal Financial Consultant Doris Wolpert. Doris is also available from 2:00 to 3:30 p.m. for residents who prefer a scheduled private appointment in the branch or a personal home visit.

Doris Wolpert, Bank of Lancaster County Personal Financial Consultant (left), assists Apartment resident Anna Hammond in the new on-site bank.



Participating in the ribbon-cutting ceremony were (left to right) Tom Dautrich, President, Bank of Lancaster County; Doris Wolpert; John C. Neil, Bank of Lancaster County Vice President for Retirement Banking; Douglas Motter, Homestead Village President; and Phyllis Miller, Homestead Village Board Chair.

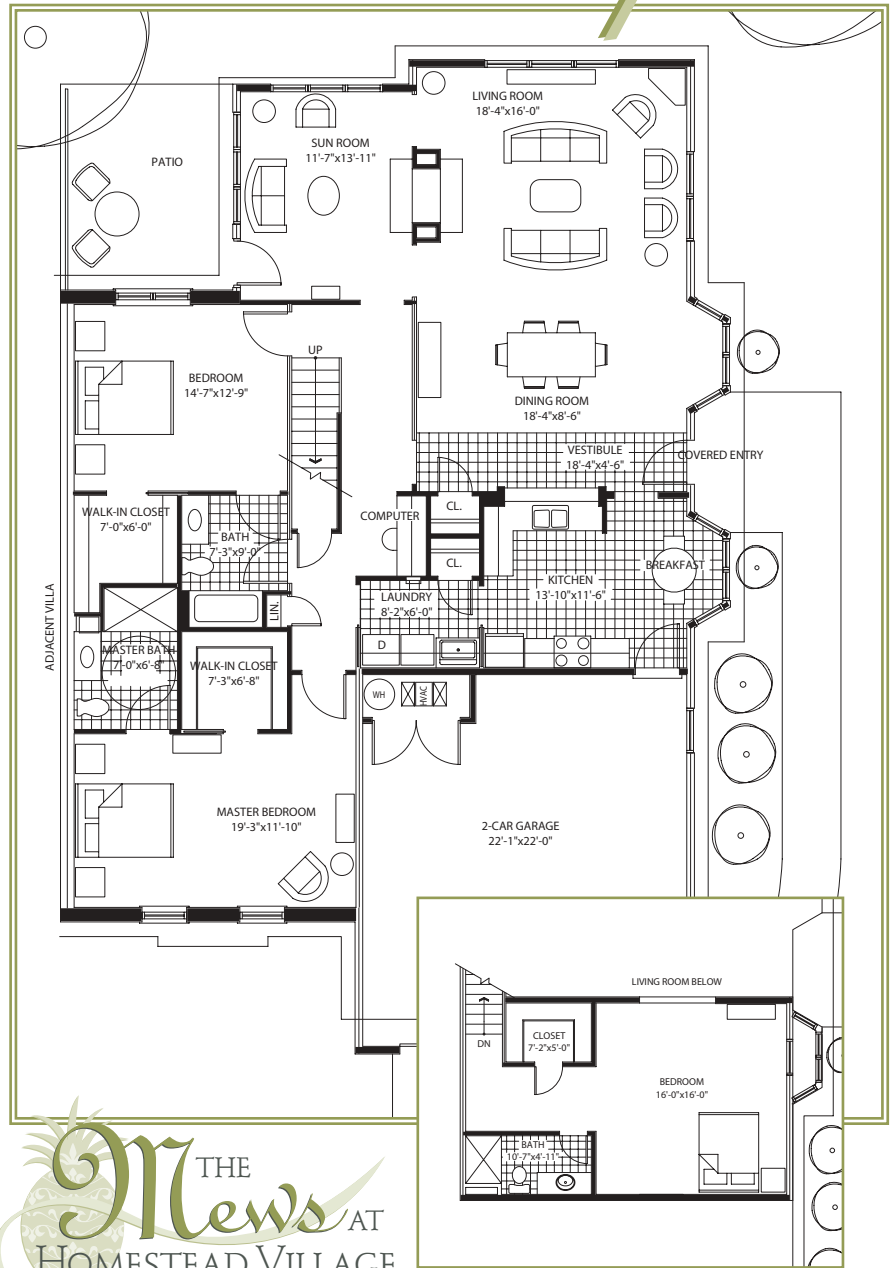
Chesterfield Offers Attractive Options

The Chesterfield

For retirees looking for a home filled with light, loaded with living space, and complete with up-to-the minute amenities – the Chesterfield may be the answer! Here’s what the standard Chesterfield offers - double garage, great room with vaulted ceiling, eat-in kitchen with adjacent laundry room, two bedrooms with walk-in closets, two full baths, computer nook, gas fireplace, sunroom and patio. For additional space, the second floor may be finished and enclosed to provide a third bedroom, or left open as a loft to use as a den, TV room, or hobby area.

The great room, as designed, is open and spacious; however, if your lifestyle requires more defined living areas, options may be selected to meet your needs. For example, a “wall-and-beam” option may be added to separate the foyer from the dining area. A doorway between the living room and sunroom may be enclosed to facilitate furniture placement. The gas fireplace may be single or double-sided. Upgrade features such as hardwood or ceramic tile floors, handcrafted kitchen cabinetry, or Corian vanities allow Chesterfield residents to add the extra touches to create a truly superior home.

For more information about the Chesterfield and other retirement living accommodations at Homestead Village, contact the Marketing Office at 717-397-4831.



Request for Information Form

Please send information about the Mews at Homestead Village.

Name _____ Phone (_____) _____

Address/City/State/Zip _____

Mail to: Marketing Department, Homestead Village
P.O. Box 3227, Lancaster, PA 17604-3227



VILLAGE, INC.

P.O. Box 3227, 1800 Village Circle
Lancaster, PA 17604-3227

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PERMIT NO. 811

RETURN SERVICE REQUESTED

Homestead Village, Inc., an independent, ecumenical, non-profit, retirement community, provides a quality continuum of care, designed to enhance the personal independence and dignity of all those we serve, which contributes to the wholeness of body, mind and spirit.

The Homestead Villager is a quarterly publication of Homestead Village, P.O. Box 3227, 1800 Village Circle, Lancaster, PA 17604 • (717) 397-4831

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|---|--|
| Phyllis F. Miller,
<i>Chairman,</i>
<i>Board of Directors</i> | Susan L. Doyle
<i>Director of Marketing</i> |
| Douglas V. Motter
<i>President</i> | Carol Carter
<i>Director of Resident Life</i> |



Homestead Village, Inc. is a not-for-profit organization and is not engaged in providing tax or legal advice. You may wish to consult with your own professional advisors. A copy of the official registration and financial information may be obtained from the Pennsylvania Dept. of State by calling 1-800-732-0999 within PA. Registration does not imply endorsement.

HOMESTEAD DAY Festival

Saturday, September 20

10 a.m. - 2 p.m.

- Dixieland Express—10:00 a.m. to noon
- Nick Ferraro's Tribute to Elvis—Noon to 12:30
- Carol's Academy of Dance—12:30 to 1:00 p.m.
- Rohrerstown Band—1:00 to 2:00 p.m.
- On the Grounds of Homestead Village • Rain or Shine

—DONATIONS WELCOME—

- Hard and soft cover used books (except text books and Readers Digest Condensed Books) for the Library Committee Book Sale
 - New, handcrafted items for the Craft Sale
 - Used household items, jewelry, knick knacks, etc. for the White Elephant Room (no clothing or large pieces of furniture, please)
- Advance contributions to Homestead Day booths are welcome and appreciated. Donations may be dropped off before September 1st at the Receptionist's desk in the Main Lobby of Homestead Village any day between 9 a.m. and 10 p.m. Please consider a donation of any of the following:

MARK YOUR CALENDAR

Fall Open House

Self-guided tours of retirement living options at Homestead Village

Sunday, September 14, 2003

1:00 - 5:30 p.m.

Please register :
717-397-4831 or sldoyle@hvillage.org