

Senior Living

LNP SPECIAL SECTION

||||||| **RETIREMENT** |||||

LEARN YOUR ABCS

A guide to important terms in Lancaster County retirement living

A Activities of daily living (ADLs): Basic activities an individual performs on a daily basis that are necessary for living independently. They include bathing, eating, dressing oneself, using the toilet and getting from a bed to a chair. ADLs are used as a measure of whether an individual requires daily assistance and, if so, how much.

B Benevolent care: Financial assistance for residents of a senior living community who have outlived their resources. Some local communities have benevolent funds that provide monthly subsidies or meal stipends for residents who have exhausted their finances due to unexpected illness, loss of investments or simply living longer.

C CyberCycle: A type of stationary, interactive bicycle with a virtual reality screen that promotes physical and cognitive well-being. Several continuing care retirement communities in Lancaster County have CyberCycle teams. See story on page 4.

D Downtowners: Part of the national Village to Village network, the Lancaster Downtowners is a membership-driven, grassroots community that provides a support network for older people to thrive in their community and age within their home.

E Estate plan: A comprehensive plan that includes your will and other important documents, some effective while you are still living and others effective after your death. Those documents may include powers of attorney for health care and finances and an advanced directive outlining your wishes for life-prolonging treatment. An estate plan also designates who will receive your assets when you are gone and can help minimize taxes and the probate process.

F Fifty-five-plus community: An age-restricted active adult community for those 55 and older who want to live independently and don't want or need access to additional care services.

G Geriatric care manager: A health and human services professional who is trained to help families find and manage care for their older relatives.

H Home and community health care services: Personal, household and health-related services — such as home-delivered meals, adult day programs, transportation services and home care — that allow individuals to age in place.

I Instrumental activities of daily living: Unlike the more basic ADLs, these are more advanced and complicated day-to-day tasks of independent living, such as preparing meals, grocery shopping, managing money, taking medication, driving or taking public transportation.

J Jan. 1: The date that changes made during the Medicare open enrollment period take effect. The current open enrollment period, for re-evaluating Medicare Advantage and/or the Part D prescription drug plan, ends Dec. 7.

K 401(k): An employer-sponsored retirement savings program. Contributions are withdrawn from your paycheck, reducing your taxable income. All contributions to a 401(k) are tax-deferred until they are withdrawn in retirement.

L Long-term care insurance: A policy that covers many of the costs of nursing care, assisted living or in-home care. The younger you are when you enroll, the better the price will be. Some retirement communities have a financial requirement for admission. A long-term care policy may help you qualify if you don't have sufficient assets. Policies vary, so make sure you understand what is covered.

M Medicare and Medicaid: Medicare is a federal health insurance program for those 65 and older, as well as those under 65 with certain disabilities and people of all ages with end-stage renal disease. Medicaid is a federal and state assistance program for low-income Americans or those who have expended most of their assets.

N Not for profit: An organization that reinvests all profits back in the organization. Most continuing care retirement communities in Lancaster County are not for profit.

O Ombudsman: An impartial individual who investigates complaints on behalf of a resident of a board-and-care home, nursing home or assisted living facility. The Older Americans Act requires every state to have an ombudsman program. To contact Pennsylvania's ombudsman office, check out "aging services" at aging.pa.gov.

P POLST: A POLST (Pennsylvania Orders for Life Sustaining Treatment) form is generally completed by someone who is seriously ill or frail. Signed by a health care provider, the POLST form designates the medical treatments the individual does or does not want. Unlike an advanced directive, which is a legal document that lets health care professionals know generally what types of treatment a patient may or may not want, the POLST is a medical order which emergency health care professionals must follow.

Q Quality of life: Qualify of life is subjective, but generally refers to an individual's physical, mental and spiritual well-being. A holistic approach to wellness that touches on all aspects of well-being is a growing focus in today's senior living communities, where residents will find everything from high-tech fitness centers to lifelong learning opportunities.

R Right-sizing: The idea that downsizing can be a positive experience that simplifies your life, frees you from many of the responsibilities of homeownership and allows you to do the things you really want to do. To learn more about downsizing, see the story on page 5.

S Skilled nursing care: A high level of care that must be provided by licensed health professionals, such as registered nurses. Some examples of skilled care include intravenous injections, physical therapy, wound care and catheter care.

T Telemedicine: Using technology to deliver health care in your home through methods such as video conferencing with doctors and remote monitoring of vital signs.

U Universities and colleges: Many local campuses offer seniors the opportunity to take classes for credit at a discounted rate or to audit them for free.

V Volunteering: Volunteering can help you meet others and form new relationships. It also decreases the risk of depression and reduces stress levels. It might even help you live longer.

W Waiting list: Many forms of senior living, from independent living to assisted living to continuing care, have waiting lists. Depending on the type of residence, the wait could be as long as several years. For more information on what you should know about waiting lists, see the story on page 6.

X eXplore Retirement Living: A collaborative effort of Lancaster County's 18 continuing care retirement communities to help individuals and families explore the benefits of living in a CCRC. The communities host an open house each fall. Visit exploreretirementliving.org

Y YMCA: One of multiple Lancaster County locations that participate in Silver Sneakers, a health and fitness program included in many Medicare plans that gives seniors 65 and over free gym access and classes.

Z Zero-refund: In many continuing care retirement communities, entrance fees can vary based on a number of factors, including the refund option chosen. Residents who want to leave something to their heirs may choose an option that refunds a portion of the entrance fee to their estate upon death. The higher the refund, however, the higher the entrance fee. With a zero-refund option, your estate receives no refund, but you also pay a lower entrance fee.



Sources: Ziegler Investment Banking, Landis Communities, theseniorlist.com, centerforpositiveaging.org

CCRCs come with their own set of ABCs: What you need to know

MARGARET GATES
CUSTOM CONTENT EDITOR

With over 2 million residents over the age of 65, it's not necessarily surprising that Pennsylvania has the most continuing care retirement communities (also known as CCRCs) of any state in the country. What's more impressive is that Lancaster County is the most saturated county in the U.S. in terms of the number of CCRCs relative to its 65-and-over population, says Lisa McCracken, director of senior living research for Ziegler, a Chicago-based investment banking firm. The county has either 18 or 20 CCRCs, depending on whether or not you count Willow Valley Communities' three campuses separately, McCracken says,

and a 65-plus population of 97,200. Even when you consider that many residents of Lancaster County's CCRCs come from out of state, the numbers are still impressive, she says. "Lancaster County is very unique to have that many for the total population," says McCracken, who is based in Lancaster. "We're very heavily represented by those CCRCs." In fact, Lancaster County alone has more CCRCs than a number of states, including Nevada, Utah, New Mexico, Louisiana, Arkansas, Maine and Vermont. Why the heavy concentration here? "We're sort of the perfect storm of history, geographic location, cost of living and cost of develop-

ment," McCracken says. The CCRC concept came from the Philadelphia area and the Quakers, she says, and melds well with the area's strong nonprofit presence. Most of the county's CCRCs are not for profit. Lancaster County is also a more affordable option compared to more metropolitan markets, yet it is still located a convenient distance from New York City, Philadelphia and Washington, D.C. It's also more feasible to expand and develop here than in other markets, McCracken says. And from a regulatory standpoint, she adds, Pennsylvania is generally more CCRC-friendly than states like New York and Maryland.

CCRC: What you need to know

Continued from 1

The ABCs of CCRCs

With so many CCRCs in our own backyard, it's important to understand how they work. As the name implies, CCRCs are age-restricted communities that offer a continuum of care that includes a combination of independent living, assisted living and skilled nursing, all on the same campus. But that doesn't mean they are all alike. "There's a lot for today's customers to sort through," McCracken says. CCRCs are all licensed and regulated by the state. They generally fall under three categories: an entrance fee model with contract, which you will most commonly find in Lancaster County; a rental model, which has no entrance fee but also offers no coverage for the cost of assisted living or nursing services; and an equity co-op, where residents buy and own their units. Fewer than 2% of CCRCs in the country follow the co-op model, and most are for-profit. Some Lancaster County CCRCs include a rental option. Among the entrance-fee contract models you'll find in Lancaster County, there are three types that differ primarily in terms of upfront costs and the benefits included, McCracken says. Some communities offer only one contract option; others offer several.

TYPE A, OR LIFECARE:

In Lancaster County, Willow Valley Communities is the only CCRC that follows this model alone. Others may offer it as an option. Residents pay an entrance fee and an ongoing monthly fee for living accommodations and an extensive range of services and amenities. "You pay a higher upfront entrance fee than a B or a C contract, but if you happen to need assisted living or memory care or nursing care, your monthly fee essentially stays the same," McCracken says. "Basically, you're preparing upfront for a potential scenario where you'll need skilled nursing."

With a Lifecare contract, the community bears the majority of the financial burden should the resident require long-term care. With the cost of skilled nursing in the county averaging over \$10,000 a month, that could mean substantial savings in the long run, should that extra care be necessary. Basically, McCracken says, you're paying more for a what-if.

"If I'm in a Type A community and I've paid more upfront I'm going to be way better off if I end up being in skilled nursing," she says.

TYPE B, OR MODIFIED:

These contracts have an entrance fee that is lower than a Type A, along with an ongoing monthly fee that covers an independent living unit as well as certain services and amenities. Type B contracts allocate a certain number of days for assisted living or nursing care at no additional charge and/or discounted rates. That comes in handy if, say, you need a few days of rehab after a fall, McCracken says.

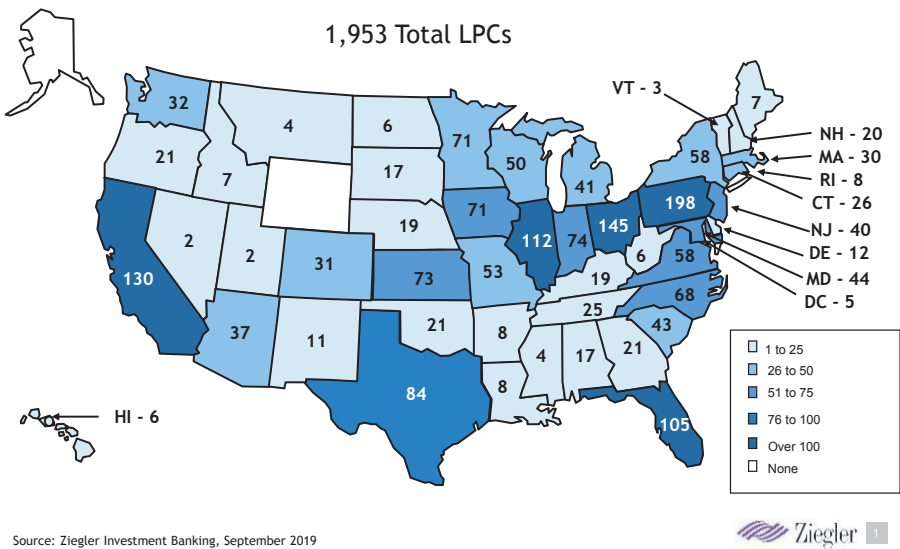
"If you end up in there for an extended period of time, you are going to have to pay some more for that," McCracken says.

Those covered days or discounted rates vary by community, she says.

TYPE C, OR FEE-FOR-SERVICE:

These contract models have the lowest entrance fees along with an ongoing

NATIONAL LPC (CCRC) DATABASE NFP AND FP PROVIDERS



TOP 10 COUNTIES FOR LPCS/CCRCs NATIONALLY

County (State)	Number of CCRCs	National Rank per Count	Pop. 65+	Ratio of CCRCs to 65+
Cook County (IL)	31	1	756,350	1:24,000
Maricopa County (AZ)	29	2T	670,450	1:23,000
Los Angeles County (CA)	29	2T	1,374,350	1:47,000
Montgomery County (PA)	23	4	147,490	1:6,400
Saint Louis County (MO)	22	5T	180,450	1:8,200
Hamilton County (OH)	22	5T	124,940	1:5,700
Lancaster County (PA)	20	7T	97,200	1:4,800
Cuyahoga County (OH)	20	7T	226,380	1:11,300
San Diego County (CA)	19	9	468,070	1:24,600
King County (WA)	17	10	294,780	1:17,300

Source: Ziegler Investment Banking; U.S. Census Bureau (2018 Population Estimates)

The chart at left counts Willow Valley Communities' three campuses separately. Even if Willow Valley is counted as a single campus, for a total of 18 CCRCs, the county would still rank at the top for ratio of CCRCs to 65-plus. Also of note: While the assumption is that residents of Lancaster County CCRCs come from Lancaster County, the reality is that many come from outside the county.

monthly fee, but they do not include any discounted health care or assisted living services, McCracken says. The resident receives priority or guaranteed admission for those services, but they must pay the regular daily rate paid by those admitted from outside the community.

Depending on the type of contract, some communities also may refund a portion of the entrance fee if the resident dies or, in rare cases, chooses to leave, McCracken says. Again, refund policies differ. It's difficult to offer average entrance fees for each model, since they vary widely depending on the type of housing a resident chooses, McCracken says. Within a single community, entrance fees can vary by several hundred thousand dollars. It comes down to simple real estate math: You'll pay a lower entrance fee for a small one-bedroom apartment than you will for a four-bedroom cottage.

In some cases, entrance fees can also vary depending on the choice of refund policy. Brethren Village is unusual in Lancaster County in that it offers all three entrance-fee contract options, as well

as rental options.

"It's our unique position within the marketplace. 'More choices. Your choices,' " says Tara Ober, vice president of communications and resident life. "The multiple entrance fee and monthly service fee options are just one of the ways that we can customize a resident's retirement living experience."

Entrance fees at Brethren Village are based on the type of housing and the type of refund plan a resident chooses, not on the type of contract. The varying costs of the Type A, B and C service plans are reflected solely in the monthly fees.

Residents who choose a 0% refund, can expect to pay an entrance fee of \$31,600 to \$347,600, depending on the size and type of apartment or cottage they want. Residents who choose a 90% refund, can expect to pay an entrance fee of \$83,400 to \$566,200.

Monthly fees range from \$887 to \$2,128 per person for a Type C fee-for-service contract, \$1,210 to \$2,357 for a Type B modified contract, and \$2,247 to \$3,394 for a Type A lifecare contract. Again, the range in fees reflects the difference in type and size of housing.

WHAT IS A LIFE PLAN COMMUNITY?

If you've seen the term "life plan community," and you're confused, you can thank baby boomers for that.

Life plan community and continuing care retirement community are generally used interchangeably and mean the same thing. So why the confusing terminology?

With 10,000 baby boomers turning 65 every day, CCRCs are understandably focused on that population and its wants. Lisa McCracken, director of senior living research for Ziegler, notes that research on terminology has shown there are two clear words that do not resonate with baby boomers: "retirement" and "care." That's a bit of a problem if you're known as a continuing care retirement community.

"The denial quotient is pretty high in terms of the proportion (of baby boomers) that think they will ever need some sort of care," she says.

A few years ago, a national task force responded to those concerns by recommending a new term for the CCRC: life plan community. It has met with mixed results, McCracken says, although many communities, including some in Lancaster County, have dropped the word "retirement" from their names.

From a licensing standpoint, the state still considers them CCRCs. What's more important, McCracken says, is that the communities stay relevant and offer services and amenities that will attract future generations.

HOW TO CHOOSE A CCRC

If you're considering moving to a CCRC, it's important to ask questions. Here are a few things to consider, McCracken says:

- What's the history of the organization? Not-for-profits usually have a long history, so you know they're going to be around.
- Is the community financially stable? Ask about the occupancy rate. If they are only 50 percent occupied, that might be a red flag.
- Look at comparative data. Websites like MyLifeSite.net will allow you to do a side-by-side comparison of several CCRCs for free. You can also get more in-depth reports for a fee.
- What is important to you? Does the community have the amenities you're looking for? Are any meals included?

"Communities in Lancaster do vary, and they vary depending on what they offer, the type of housing options, amenities, all of those things," McCracken says. "There are some that are more modest and focus on more of the middle market and some that are more up-per middle."

All those options can make for a more challenging decision, but future CCRC residents likely aren't complaining.

"What we've seen with the baby boomers, and this is a national trend, today's customer likes choice," McCracken says. "We always say choice equals control."

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E-town man recalls days as 1940s child model

MARGARET GATES
CUSTOM CONTENT EDITOR

Chances are if you lived during the early 1940s and ever read a newspaper or magazine, or even drove past a billboard, you saw Bruce Holran.

He was that fresh-faced kid with the shock of red hair clutching a head of lettuce ripe for some Hellmann's mayonnaise. He was the stoic boy pledging allegiance to the flag in a full-page Fourth of July salute from Gimbel's. And he was the hungry kid poised to take a bite from a sandwich made with Tip-Top, "the better bread."

Holran may not have been a household name beyond friends and family, but as a busy child model his face graced everything from magazine covers to business calendars.

Today, that wavy red hair is white, but those blue eyes still twinkle behind glasses as Holran, 85, recalls those days as a young boy in front of the camera.

From the comfort of his living room at Masonic Village in Elizabethtown, Holran remembers that his foray into modeling was more by serendipity than design.

He grew up in Hackensack, New Jersey, where his father was city editor of the Bergen Evening Record. One day in 1942, a photographer at the newspaper mentioned that he was going to take his photogenic nephew to an agency in New York City to see if he could become a child model. The photographer wondered if 8-year-old Bruce would like to go, too.

"Next thing I know, I went to New York to register. ... Bottom line was, I was picked to have my picture taken and put in a catalog," Holran says, noting his red hair put him in high demand.

And the photographer's nephew? Not so lucky.

So began a brief but rather prolific modeling career that had Holran making the 20-mile trip to New York City about twice a month for jobs.

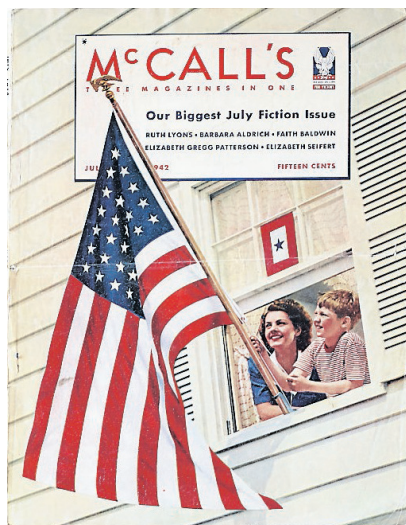
From a worn scrapbook in the cozy apartment he shares with his wife, Barbara, Holran pulls out magazine pages, newspaper clippings and more featuring the likeness of his younger self.

In one colorful ad, he's expounding the virtues of Duz laundry detergent: "Pops and I get towels grimy. Duz does 'em really white."

In another, he and a group of boys in Top-Flight corduroy suits are playing at a clubhouse



VINNY TENNIS | STAFF PHOTOGRAPHER



Bruce Holran, left, holds a photo of his younger self in McCall's magazine. His likeness also was used in the Hellmann's ad, top, and a Fourth of July McCall's cover in 1942.

designed to look like an Army headquarters.

In an ad for Lafayette Camera, Holran mimics a newspaper photographer, complete with a press card tucked into his Jughead-style whoopee cap.

Not all of Holran's modeling work ended up in advertisements. And not all of it was done in a New York City studio. In one 1940s magazine article about why parents shouldn't try to change their children's left-handed tendencies, Holran is pictured in a baseball uniform batting left-handed. The photo shoot to get that image took place on an island in the East River — in January.

"It was cold," Holran recalls. "I was glad when that one was over!"

Sometimes, Holran found himself the inspiration for an artist's drawings. During one session, he was photographed doing a variety of activities, including jumping off a chair. Using those images, an artist created a Liberty magazine cover featuring a bunch of boys — all in Holran's likeness — playing at a swimming hole.

Frequently, at the time of the photo shoot, Holran and his family had no idea how the photos would be used. They

only knew they would likely show up somewhere about six months later, so grandparents, aunts, uncles, neighbors and friends made a habit of scouring newspapers and magazines to find him.

The 1944 Hellmann's mayonnaise ad was an easy one to spot, since it ended up on a billboard that Holran passed every day on the way to school. "That was kind of special," he says.

For Holran, the experience of traveling to New York for photo shoots was pretty special, too.

"Somebody had to go to New York with me. It was either my mother or my grandmother," he recalls. "After a while, my sister went, too."

One of the treats of those days for both Holran and his sister was dining from the vending machines at the automats.

By the time Holran was 10, he had gotten to know his way around the various studios on the city's east side well enough that he was allowed to make the trip himself.

"I took the bus to New York and walked across 42nd Street all by myself, which most parents wouldn't let a 16-year-old do today. But there I was," he says. "I didn't know any better, but times were different. You

could have a 10-year-old kid get off a bus and walk across town and be reasonably safe, but you couldn't do that today."

For a 10-year-old boy, going to New York City by himself had some perks. The biggest was spending 25 cents for an hour at a newsreel theater on 42nd Street, watching the popular short documentary films with their mix of news and entertainment. "It

was my reward for a hard day's work," he says, wistfully.

Of course, there was a monetary reward as well. "The pay was pretty darn good," he says. "I think we got paid \$10 an hour base salary."

Some of that went toward the purchase of war bonds at school. Since classrooms would compete with one another in the purchase of the bonds, the funds from

those modeling gigs made Holran a popular guy, he says with a chuckle.

Some of his earnings also helped fund his education. From the private Northfield Mount Hermon School on the banks of the Connecticut River in Massachusetts, Holran attended Colgate University and went on to a career in public relations.

He worked at Colgate and his high school alumnus, then at Clark University in Worcester, Massachusetts, before making his way to Lancaster County in 1968 to begin an 18-year stint at F&M. Holran finished his career at Elizabethtown College.

Along the way, Holran had five children and four grandchildren.

"I had a great career," he says. "Everything just kept falling into place."

But as he looks through that pile of clippings in his scrapbook, there's a bit of wondering, too.

Holran's modeling career was cut short in 1946, after his parents divorced and his mother moved the family to Ho-Ho-Kus, New Jersey, no longer a quick trip into the city.

His parents passed up an opportunity for him to audition for the Broadway play "Life With Father," about a cantankerous stockbroker and his redheaded sons. He also quit modeling right before television started to make its entrance into America's living rooms.

"Chances might have been I'd be involved in TV," he says. "Who knows where that would have led. I might never have come to Lancaster County."

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Seniors boast world-class pedal power

Interactive cycles foster physical, cognitive well-being — and a healthy dose of competition, too

MARGARET GATES
CUSTOM CONTENT EDITOR

Bob Smith started cycling about 15 months ago as therapy following knee replacement surgery. Since then, he's pedaled thousands of miles, from leisurely rides along the coast and through bucolic New England towns to challenging treks across a desert oasis and a Central American jungle. He's logged plenty of miles in outer space and at the bottom of the sea, too — all without ever leaving Woodcrest Villa's Viva Centre.

Smith, 69, is one of 25 or so residents at the senior living community who have found a fun way to stay fit using CyberCycles, specially designed recumbent-style bikes equipped with virtual reality screens.

The interactive nature of the CyberCycle forces riders to think while exercising, offering a dual benefit for both physical and cognitive health, says Kristin Manser, wellness manager at Woodcrest Villa.

"Our residents this last year have just embraced

this whole CyberCycle experience," Manser says.

Two other Lancaster County senior living communities — Landis Homes and Masonic Village — also have included CyberCycles in their fitness offerings.

"All the research out there is really pointing toward combining the physical with the cognitive," says Stacy Schroder, director of wellness and prevention at Masonic Village, where they take a holistic approach to personal training that includes all dimensions of wellness — physical, spiritual, mental, social and cognitive.

A study in the American Journal of Preventive Medicine found that virtual reality-enhanced exercise like CyberCycling offers greater cognitive benefit than traditional exercise. CyberCyclists, the study showed, experienced a 23% reduction in progression to mild cognitive impairment compared to traditional exercisers.

"I find the CyberCycle program hits multiple



VINNY TENNIS | STAFF PHOTOGRAPHER

Woodcrest Villa resident Dave Warfel pedals on a CyberCycle to overtake the virtual ghost rider on his screen. The rider represents his best previous time on that particular course.

parts of the wellness wheel," says Adam Buchanan, wellness manager at Landis Homes. "The physical aspect is a given; however, I also see the social and cognitive

aspect. Honestly, it's really brought our community together."

How it works

The three local teams are among over 200 CyberCycle teams worldwide, most of them in senior living communities throughout the United States, as well as Canada, Singapore, Korea and Hong Kong.

Riders use their minds in a variety of ways, from shifting gears to avoiding obstacles.

"You're in charge of steering, pedaling, staying on the road," Manser says.

Riders can choose from 48 different races across four difficulty levels, from basic courses of a few miles to extreme treks with challenging uphill grades. Virtual locales range from a redwood forest to an undersea course laden with sharks and shipwrecks. The longest course is 20 miles.

"I challenge myself every month to do all 48 (courses)," Smith says, noting he's ridden more than 3,500 miles so far in 2019.

Woodcrest teammate Marv Shearer, 94, says he prefers the slightly less demanding Evening Bliss course, a 2.3-mile ride through a park at dusk, with an occasional squirrel crossing his path.

Riders sit in a large, comfortable seat with handlebars on each side that include buttons for shifting gears. The

screen displays myriad statistics, including miles per hour, rotations per minute, the grade of the course, time elapsed and heart rate, among others.

Since each rider logs in with a unique password, they can track their own progress, the progress of their team and the more than 1,300 riders throughout the world on their computer or smartphone. They can also compete with a ghost rider that represents their best previous ride on a particular course.

"You always try to beat your best ride," says Dave Warfel, 72, who pedaled 160 miles in October to come in second on the Woodcrest leaderboard behind Smith, who logged 363 miles.

Thriving on challenge

An unexpected benefit of the CyberCycle program has been a healthy spirit of competition. And for many riders that spirit is pretty intense, especially when it comes to the nationwide challenges released by Interactive Fitness, the developer of the CyberCycle.

"People just flock to those bikes to participate in those challenges," Schroder says.

Landis Homes residents won a "Rock Around the Clock" CyberCycle Challenge by logging a total of eight days, nine hours and 27 minutes of cycling time over a seven-day period

in June. The effort included 26 residents and 20 employees, including three residents who each logged 24 hours of cycling for the week. Two residents even started cycling at 3 a.m. one morning when they discovered a competing team had taken the lead.

"I knew we had competitive residents, but didn't fully understand how many and how dedicated they were until we started participating in the challenges," Buchanan says.

Additionally, cyclists vie for the top spot in terms of miles logged each month, both as a team and individually.

"Boy, do these Lancaster teams exude an amazing presence," Manser says.

Masonic Village took the No. 1 spot in February out of 153 teams, logging 1,702 miles. Landis Homes blew away the competition in October, racking up 2,525 miles. Woodcrest Villa's riders held the top spot internationally for three consecutive months this summer.

Since January, one of the three local teams has claimed the monthly title in all but two months, and several local riders have claimed the No. 1 spot for individual miles logged out of all participants worldwide.

Woodcrest riders have nearly doubled their monthly miles from the same time last year, Manser says.

"So far this year our riders have cranked out more than 12,000 miles on our two bikes," she says. "We are hoping to hit the 15,000-mile mark by the end of the year."

It's not all about work, though. There's fun, too. Not all the courses are based in reality. Thunderball is 10.10 miles on a roller coaster track. There's an outdoor tour of Greek mythology that starts in a minotaur's maze and an extreme 11-mile trek through Lost Valley. Watch out for the dinosaurs.

In some ways, the CyberCycle is like a video game for a decidedly non-teenage generation. With a few exceptions.

"You can't crash. You can't go off a cliff or hit animals or anything," Manser says. Not even those pesky squirrels.

And, adds 80-year-old Woodcrest resident and cyclist Irv Liss, "Nobody's shooting at you."



SUBMITTED

Ken Langeman rides a CyberCycle at Landis Homes.



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Ready to live smaller? Detailed plan a must

LIS KING
LNP CORRESPONDENT

There comes a time when most of us begin thinking about moving to a smaller home. It makes sense on many levels. The kids have flown the coop, so you no longer need such a big house. Or yard. A smaller place would require less maintenance, lower property taxes and utility bills, and you'd have money for some fun things. It seems so simple. Done, you think. We're moving. Easy-peasy.

Except. Not so fast. A lot is involved and if you don't have a good plan in place, it can be chaotic, warns Rochelle "Rocky" Welkowitz, a real estate and relocation specialist and founder of Transition Solutions of Lancaster. Associated with Berkshire Hathaway, her services include helping active adults and seniors organize and implement their entire downsizing move, from selling the existing property to setting up the new home.

"However, once they're in their new home, my clients often tell me that they find living in a smaller place liberating," she says. "Suddenly, they have time and funds for traveling and hobbies they've been dreaming about for years."

Pat Cordisco is one of those happy clients. Welkowitz helped her move to a 1,000-square-foot home at Greenfield Estates in Lancaster.

"Rocky helped me through the entire move," she says. "She helped me decide what to keep and what had to go. She made a list of what I absolutely wanted to take with me to the new place, measured everything and made a floor plan of the new place, so we knew exactly where every piece was going on moving day. I did have to get rid of the formal dining room set, which I sold. I replaced it with a much smaller table. My daughter got one of three living room chairs, and another went to a consignment shop. All in all, it was an easy



Donna Kline and her husband, Cliff Mingle, cut their living space by about 2,000 square feet, but they were still able to include many of their favorite pieces in their new home. At top, the bedroom in their former home, and above, their new bedroom.

move. Occasionally I do miss my old place, but it was getting too much to handle, so I am glad I'm here."

A drastic downsizing

Donna Kline is a happy downsizer. She and husband Cliff Mingle went from a 4,000-plus-square-foot house in Millersville to a 2,100-square-foot place in Warwick Woodlands, Lititz, a move that has meant they can give in to a particularly persistent travel bug.

"We just love to travel," Kline says, "and here it's easy to just take off."

She rattles off a list of countries they've already visited, including almost every country in Europe, from Russia to Ireland and Sicily to Norway. Also many countries in Asia, South America and the Caribbean. And, of course, they roam the U.S. as well.

Such a drastic downsizing required getting rid of much furniture, including all the furnishings used on the lower level and the dining room. They also sold some living room sofas.

"But we did bring along many pieces to our new home," Kline says. "Also our art, which is very im-

portant to us. Once here, we bought a new dining room table and other pieces.

"We do feel very happy and comfortable here," she says, "but the process of getting here was harder than I expected.

We always try to find new uses for good pieces from the old house. For example, a bedroom dresser might serve as a TV stand in the new house or as a piece for the entrance hall.

Kathy Shenk, *Interior Fancies*

There were so many decisions to make about all the stuff in that big house we came from. But I do like the way our new place looks, and it took my husband just 15 minutes to adjust to it."

Going smaller techniques

Lancaster interior designer Henrietta Heisler is often asked to help downsizers plan their new homes, and like Welkowitz she swears by advance planning.

"This removes a lot of stress from the moving," she says. "Typically, we go through all the belongings and help the homeowners choose what to keep, toss, sell or donate. We take photos of all the furnishings, measure them and play around with the floor plan of the new home. We make sure everything coordinates and even note placements of art work. This makes the move easy."

Of course, it's the oversized furniture that doesn't make it to the new smaller home.

"Large pieces overwhelm a small space," says Kathy Shenk of Interior Fancies, Lancaster. "That king-sized bed may have to be replaced by a smaller one,

and if you'll no longer have a guest room, it's time to put a sofa bed in the TV room. We always try to find new uses for good pieces from the old house. For example, a bedroom dresser might serve as a TV stand in the new house or as a piece for the entrance hall. Storage pieces are so important in smaller homes. So if you're buying new pieces, look for things that offer storage, such as a coffee table with a lower shelf or a drawer. Or a small dresser that can become a nightstand."

Both Shenk and Heisler also like to use wall-hung shelves for books and such.

"Any time you can get furniture off the floor, the place will look less cramped," Heisler says. "And remember, an uncluttered house feels larger."

All told, the relocation specialists and designees agree that living small takes creativity and flexibility, which may sound limiting, but shouldn't be taken that way. On the contrary, it can be freeing, they insist. You become careful what you buy because space is scarce, and with less cleaning and upkeep, you now have time for fun things to do.

DID YOU KNOW?

Helping others through volunteering is incredibly rewarding, and volunteers should know that their efforts really help charitable organizations overcome the financial hurdles of meeting their missions. According to a 2017 study from Independent Sector, a United States-based national membership organization that brings together the charitable community, the value of a volunteer hour is more than \$24. So for every hour volunteers are

working for their favorite charities, they're saving those charities \$24. That money can then be used to help charities achieve their missions. The Independent Sector study was based on data estimates from 2016, when roughly 63 million Americans volunteered about eight billion hours of their time. Calculated at \$24 per hour, that volunteering was worth more than \$193 billion to charitable organizations.

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READY, SET, WAIT

Depending on your preferences, it sometimes takes years to move to a senior living community

CATHY MOLITORIS
LNP CORRESPONDENT

When you're thinking about making the move out of your home and into a community — whether it's independent living, assisted living or personal care — you want to be sure to plan ahead. Choosing your next home is a big step, and it's also one that can take some time. Many communities in Lancaster County have waiting lists for their residences and those lists can be years long. "Most likely, waiting lists will not get shorter at the best communities, but longer. The person who plans earliest will have the most options," says Kelly Eakin, director of sales and marketing at Masonic Village in Elizabethtown.

So, where do you start? How do waiting lists work? Here's a guide to waiting lists at some of the communities in the county.

Is there a wait, and how long is it?

For some communities, there is no wait. Oak Leaf Manor, for example, which offers independent living, personal care and assisted living, has no wait list currently at either its Millersville or Landisville location, says Brandi Horrocks, administrator. "We pretty much operate on a first-come, first-served basis," she says. "If someone is interested in a particular type of room and we don't currently have it, we'll just take their name and contact them when we do."

There's currently no wait at Legend of Lancaster, which has locations in Lancaster and Lititz, says Sarah Bucher, sales director. "At the moment, we have immediate availability in some areas, with limited availability in memory care," she says. "We don't have a waiting list yet, but we are definitely moving toward needing one as we grow."

Other places have wait lists of varying lengths depending on the type of residency. At Landis Homes in Lititz, where wait lists are called applicant lists or future resident lists ("not everyone is 'waiting,'" says Sarah Short, director of residency planning), most housing options have lists.

"For most types of homes, we have a list of persons, some who are ready to move sooner (active list) and some who are planning ahead (inactive list)," she says. "We have several lists, depending on the type and size of the preferred accommodation. Applicants may be on more than one list at a time. The demand in nursing areas varies

Most likely, waiting lists will not get shorter at the best communities, but longer. The person who plans earliest will have the most options.

Kelly Eakin, director of sales and marketing, Masonic Village

with Landis Homes residents given priority."

Landis Homes currently maintains 22 active lists for various accommodations, with availability ranging anywhere from within a year to up to more than two years, she says. "There are over 60 different floor plans, with greater demand for the larger accommodations," she notes. "In the recent past, there has been a shorter waiting time for smaller homes, and sometimes even immediate availability."

St. Anne's Retirement Community in Columbia maintains a wait list for all of its residence types — independent and residential housing, personal care and memory support, says Antoinette LaPann, giving and marketing coordinator.

She says it's very hard to determine how long someone may wait to move in because the list is a no-obligation list.

"St. Anne's currently is at full occupancy for residential living," she says. "There are plans to build additional apartments in spring 2020."

At Masonic Village in Elizabethtown, future residents could wait several years to move in, Eakin says.

"We maintain a waiting list for all of our accommodations, for all levels of service from nursing, memory care and subacute care to personal care and retirement living," she says, adding the wait time is currently three to five years for cottages and one to two years for apartments.

How do I get on the wait list?

Some places require nonrefundable deposits, while others have no requirements other than a name. Your first step should be to check the requirements of the residence that interests you.

At St. Anne's Retirement Community, no

money is required upfront, but there are other parameters.

"St. Anne's does not require any money to be on a waiting list," LaPann says. "We do require an application that discloses assets."

At Landis Homes, there is no fee to apply and no medical evaluation required for resident living, Short says.

At Masonic Village, interested future residents need to submit a one-page application with a refundable deposit, Eakin says.

"We ask for personal contact information and preliminary financial information, as well as the applicant's preferred accommodations and move-in timeframe," she says.

Oak Leaf Manor will take a deposit to hold a room, Horrocks says. It's the equivalent of one month's rent as the community rents month to month to its residents.

A \$500 non-refundable deposit secures a spot on the wait list at Legend of Lancaster, Bucher says, if a future resident wants a specific type of accommodation that is not currently available.

If I put my name on a list, what commitment am I making?

Some places will allow you to keep your name on the list as long as you want, while others will ask you to remove your name if you haven't moved in after a certain amount of time.

"Currently, we have a no-obligation waiting list, which means an applicant may choose not to move but still remains on the list," LaPann says. "An applicant may be on more than one type of waiting list."

The same goes for Landis Homes, Short says, adding, "An application is a means of expressing future interest, but is not binding."

Applicants can change their preferences, and there is no limit to the number of times they can decline a home offer without penalty, Short says, although they eventually may be encouraged to go on the inactive list.

At Masonic Village, potential residents are expressing interest in moving in eventually, but are not making an unbreakable commitment, Eakin says.

"It is not a binding contract, and you can cancel at any time and get a full refund of your deposit," Eakin says. "Applicants can change their selections and timeframe if needed. It is extremely flexible."

MORE QUESTIONS TO ASK

- If my health status changes after I apply, may I take other options in residential living or in the care areas?
- Prior to my move to the community, how often will I need to do a financial update?
- What services are available to me before I become a resident? (These may include adult day services, home care services, support groups, etc.)
- What life enrichment programming may I participate in before I move?
- Is there a fee to apply?
- Is there a priority waiting list and if so, what is the fee?
- How many times may I decline an offer of residency?
- If I decline, do I fall to the bottom of the waiting list?
- Is my deposit refundable if I change my mind or life changes it for me?
- Do I get to select the timeframe when I will be ready, or will you just call me, and I will NEED to move then?
- Can I make changes to my preferred accommodations, if needed?
- What is your current occupancy?

Source: Masonic Village, Landis Homes, St. Anne's



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