

# The Artisan

## YOUR GUIDE TO AN INSPIRED 50+ LIFESTYLE

Where Choice, Adventure, Exploration, Education & Social Opportunities Combine to Create the Best in Retirement Living

**The Estates**  
AT CARPENTERS



Elegant sandhill cranes enjoy visiting the many beautiful gardens and landscapes at The Estates at Carpenters.

## RESEARCH CONTINUES TO FIND BENEFITS OF RETIREMENT COMMUNITIES



BY BRAD BREEDING

President - myLifeSite | myLifeSite.net

Author – *What's the Deal with Retirement Communities?*

Are you on the fence about whether you think living in a retirement community (such as a continuing care retirement community [CCRC] or “Life Plan” community) is right for you? Do you think remaining in your current home is the better path to happiness during your retirement years? If you fall into either (or both) of these categories, this article is for you!

Research has found that anywhere between 80 to 90 percent of seniors say they want to “age in place” – that is to say, remain in their existing home for as long as possible, versus opting to move to a retirement community. And with the services and technology that are available today, staying in their home is a viable option that works for many people.

New research suggests that, on the whole, residents of retirement communities, such as a CCRC, are substantially happier, healthier, and have a greater overall sense of well-being than their counterparts who opt to remain in their current home. A recent study conducted in the United Kingdom (U.K.) supports this theory.

### INCREASED SENSE OF WELL-BEING IN A RETIREMENT COMMUNITY

Spearheaded by ProMatura International, a data and customer insight provider for the senior housing industry, and the Associated Retirement Community Operators (ARCO), an industry organization representing retirement communities in the U.K., this was the largest study of its kind ever conducted in the U.K.

It examined a total of 2,799 current residents from 81 different retirement communities in the U.K. run by 15 operators, as well as 1,111 seniors who were considering a move to a retirement community but had not yet definitively made the decision to move. The researchers found that, compared to those who had not yet moved to a retirement community (but were considering it), those who had already moved into a retirement community:

- Remained healthier for longer
- Were more active
- Reported less loneliness
- Felt a greater sense of security
- Enjoyed life more

NOTE: The publicly available version of the report doesn't go into much detail on the methodology they used to come to some of their conclusions, but hopefully they will release a more detailed report soon.



### SOME ADDITIONAL INTERESTING FINDINGS OF THE STUDY

- 90 percent of retirement community residents believed they had moved into the community at just the right time in their lives; a mere 4 percent said they wished they'd waited a little longer to move.
- Respondents had lived in the retirement community for an average of 4.5 years, and nearly three-quarters said that, in the time period since making the move, their health had been the same or had even gotten better.
- A huge majority (89 percent) of residents said they were “satisfied” or “very satisfied” with their retirement community.
- Retirement community residents were 2 to 5 times more likely than nonresidents to be participating in an array of activities such as social events, trying new activities, getting together with friends, eating with other people, exercising, and spending time with family more frequently than they had in the past.
- A whopping 93 percent of retirement community residents reported that they felt there was a safety net in place for them if something went wrong, compared to only 40 percent of nonresidents.

### THE QUALITY-OF-LIFE FACTOR

All of these stats are fascinating to me and seem to bolster the theory that, while many people think they will be happier remaining in their current home, the reality is that many of those who choose a retirement community may actually be happier and healthier in the long-term.

In fact, the data points within this research that I found to be perhaps most revealing were related to happiness and enjoyment of life.

The study found that a significantly larger proportion of retirement community residents reported that they

had “often enjoyed life” in the past week, as compared to the nonresidents (70 percent vs. 48 percent). A majority (55 percent) of retirement community residents said that their quality of life was higher now than a year ago, four times more than nonresidents. And in fact, over a third (36 percent) of nonresidents reported that their quality of life had declined in the previous year.

### SHARED FINDINGS ABOUT RETIREMENT COMMUNITY LIFE

While this ProMatura/ARCO study was conducted in the U.K., I believe these statistics are not vastly different than what would be found in a comparable study of retirement communities in the U.S.

Case in point, the five-year Age Well Study, conducted by Mather Institute (a not-for-profit organization that focuses on improving the lives of older adults) in partnership with Northwestern University, had similar findings about the health and happiness of CCRC residents in this country.

If you're debating whether a retirement community, such as a CCRC, is the right place for you, studies like these should reinforce your confidence that moving to one of these communities would be a positive experience – one that can actually increase your physical and mental well-being while also providing an increased sense of support and security.

But it's also important to keep in mind that the improvements to health and happiness noted by the retirement community residents in these surveys may not have come overnight. In fact, many new residents of CCRCs report that when they first made the move, they experienced a transition period that required a great deal of emotional adjustment. But residents also tell me that once they settle into their new home and begin developing relationships, things improve – in many cases, ultimately leading to the positive changes in overall quality of life revealed by these studies. ■



# WHY YOU SHOULD **STOP** DELAYING

## the *Retirement Lifestyle* You Deserve

Many people can't wait for retirement. They look forward to the day they can do what they want and enjoy the lifestyle they deserve. However, some don't look at it the same way. They believe they won't enjoy as free of a lifestyle, that they'll be seen as "old" or that they won't see their friends and family as often ... after all, they don't need care, so why would they move to a retirement living community? Truth be told, this is not at all what Life Plan Communities are all about! In fact, they offer a rewarding lifestyle where older adults have a myriad of opportunities to not only continue – but enhance – their active, on-the-go lives!

Older adults should take advantage of the retirement lifestyle they deserve sooner rather than later. There's so much to look forward to in retirement living that you simply can't experience until you stop delaying it. From an array of cultural and educational opportunities to first-class amenities to new experiences with new friends and travel ... there's so much to enjoy. Best of all, residents at Life Plan Communities benefit from a maintenance-free, worry-free lifestyle ... with complete peace of mind for the future with health care available right on site if it's needed.

### WHAT ARE YOU WAITING FOR?

Don't let fear, uncertainty or confusion stop you from experiencing the lifestyle you deserve! Instead, consider some of the reasons you should "take the plunge!"

- **YOU CAN ENJOY IT LONG BEFORE YOU NEED CARE.** Life Plan Communities offer all levels of care – independent living, assisted living and skilled nursing care; however, one of the best parts about this type of community is the vibrant lifestyle full of activities, amenities and services right at your fingertips! So, while you know care is available for the future – if and when it is needed – you can enjoy flexibility and freedom in daily life. Forget home maintenance, cooking and yardwork and instead spend your days as you wish, engaged in a full, meaningful life with everything you need to enjoy it! Moving sooner means you have that much more time to enjoy everything community life has to offer.
- **FINANCIAL SECURITY EASES YOUR MIND.** Not only are there tax advantages to living in Florida, but with Lifecare, you can protect yourself from the uncertainties of bills and skyrocketing costs of care. After touring a variety of communities, you will see why Lifecare just makes good financial sense.
- **YOU WANT TO MAKE MORE FRIENDS.** There are so many interesting people to meet at Life Plan Communities. From world travelers to scholars and more, there's sure to be someone who shares your interests and passions ... and plenty of fun conversations to be had! Remaining socially engaged and building meaningful relationships with others are some of the greatest things about moving to a retirement living community. You'll always have someone to chat with in the bistro or take a trip to the golf course with.
- **THE THOUGHT OF EXPLORATION MAKES YOU HAPPY.** There are endless things to do in Lakeland, and it's so close to major theme parks, beaches and more! Better yet, keep traveling. Thanks to the retirement lifestyle at a Life Plan Community, you have the freedom to do so while knowing your home and belongings are safe.
- **YOU HAVE A FOCUS ON WELLNESS IN DAILY LIFE.** Life Plan Communities have a strong focus on providing opportunities for wellness – in body, mind and spirit. Wellness programs are interconnected with everything – active and staffed fitness centers and nutritious, chef-prepared meals to lifelong learning, cultural events and spiritual opportunities. Life Plan Communities provide wellness for the whole person.

For more information about how to achieve the retirement lifestyle you deserve or to hear more reasons why you shouldn't delay, contact The Estates at Carpenters today! We will be happy to talk to you about everything we offer, how our prime location in Lakeland can put you at the center of everything you desire and more. Contact us today to learn more at 863-274-1576. With the security and peace of mind of Lifecare, it's no surprise why The Estates at Carpenters is the right choice for a perfectly planned retirement lifestyle. Schedule a tour and discover the uncompromised retirement lifestyle you deserve. ■

## Lifecare 101: *Peace of Mind for a Lifetime*

When searching for a retirement lifestyle, there are many things older adults should keep in mind. From what programs a retirement community offers and the dining options they provide to wellness opportunities and the privacy of the apartment homes, there's truly no shortage of things to think about when considering retirement living options. One thing older adults absolutely shouldn't worry about, however, is the future. While care may not be at the top of your mind at this moment, no one wants to have a health scare that requires them to leave the community and lifestyle they love. Instead, when thinking about retirement lifestyles, consider a community that offers Lifecare to give you absolute peace of mind – no matter how needs may change.

Life Plan Communities provide peace of mind for residents every day. Residents absolutely love how the lifestyle revolves entirely around them, from the experiences and activities to the flexibility and convenience of Lifecare. Residents can enjoy their days as they choose and be reassured that care will be available if and whenever they need it – right on site from the community they know and trust.

### LIFECARE 101: THE BASICS

- **What is Lifecare?** Lifecare, according to AARP®, usually offers unlimited assisted living, medical treatment and skilled nursing services without the fear of additional charges or needing to move from the community you love. Health care costs tend to rise drastically as care needs change in assisted living and skilled nursing communities. Lifecare communities give the security of knowing rates won't change even as care needs begin to rise. Residents who are part of our Lifecare program pay the same monthly rates for those services as they've always been paying for independent living. This helps with both financial planning and easing the everyday anxiety residents face, freeing up their time and allowing them to enjoy each day as it comes.
- **What services does Lifecare at a Life Plan Community provide?** Residents can rest assured that their care needs will always be met. Offering independent living, assisted living and skilled nursing, as well as short- and long-term rehabilitation, with dedicated care from highly trained professionals available 24 hours a day, a medical director, rehabilitation therapist, wellness and social director and nutritionist on site, all your needs can be met. A location near a local hospital is also ideal as it provides additional peace of mind.
- **How much does Lifecare cost?** Many Lifecare communities have a one-time entrance fee plus a monthly fee, which guarantees a lifetime of care at a predictable cost.
- **How does Lifecare protect my financial assets?** With other senior living communities, the cost of future health care may cause savings to deplete quickly; but with a Type A contract, residents are guaranteed unlimited, lifetime access to care with rates that never significantly increase. This translates to substantial savings compared to pay-as-you-go health care options.

### EXPERIENCE WHAT IT MEANS TO HAVE TRUE PEACE OF MIND

With the security and peace of mind of Lifecare, it's no surprise why a Life Plan Community is the right choice for a perfectly planned retirement lifestyle. ■



# Are You Overpaying for Your Piece of the Retirement Pie?



Many people think that staying in their homes is the best option when it comes to retirement planning, but this isn't always the case. The costs that eat into your retirement pie when you stay in your home may include:

- MORTGAGE/RENT
- UTILITIES
- INSURANCE & REAL ESTATE TAX
- HOME/APPLIANCE REPAIRS
- YARD MAINTENANCE
- HOUSEKEEPING
- SECURITY
- TRANSPORTATION COSTS
- GYM MEMBERSHIP
- ENTERTAINMENT
- DINING
- RISING COSTS OF HEALTH CARE

At a Life Plan Community, all of this – and so much more – is included in one predictable monthly fee. It's a smart retirement plan offering security – in all areas of life – for the years ahead.



**In fact, residents often ask themselves why they waited so long to make a move!**



## WHEN THINKING ABOUT HEALTH AND WELLNESS, DON'T FORGET BRAIN HEALTH.

When it comes to health and wellness, it's important to focus on the entire body and do what you can to ensure you are fit and in your best shape possible. This not only helps you to continue living a fun, engaging and active lifestyle, but ensures you are as healthy as possible for years to come. While many people are eager to jump right into their new fitness routine, it's important to note that when most create their wellness plans, there's often one glaring piece that's mistakenly omitted – brain health.

A healthy brain matters for a number of reasons, and unfortunately, many forget to add ways to exercise their mind. Maintaining brain health and finding ways to keep your brain active allows it to reach peak performance, helping you to live a long and full life, pay closer attention and even ward off cognitive decline. This means that adding ways to enhance your brain health will benefit you both now and in the long run.

So, what can you do to show your brain some love and help it reach its full potential? There are plenty of things! Here are just a few of the ways older adults can exercise their mind, maintain their brain health and live a healthy lifestyle every day.



Residents love the variety of opportunities they have to stay healthy and fit with the Elevage program at The Estates!



### ENJOYING A HEALTHY DIET

A healthy and nutritious diet is important for the health of both your body and mind. Be sure to eat foods rich in nutrients like fruits and vegetables and try to lessen the amount of fat you consume. At a Life Plan Community, they take care of the meal planning, prep and more for you so you can simply savor the benefits.

### MAINTAINING PHYSICAL FITNESS

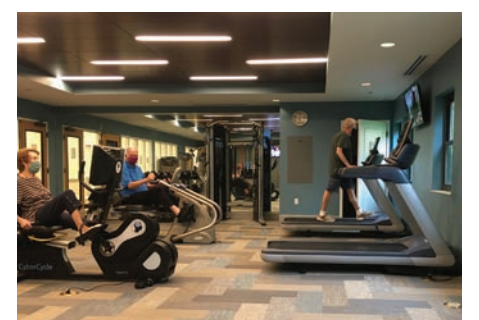
Physical activity is shown to increase heart rate and blood flow, helping to promote the growth of brain cells, improve circulation and stimulate the mind. Life Plan Communities offer an array of ways to ensure you can maintain physical fitness and brain health. Most communities will have personal trainers that can help you come up with a plan that's right for you. From a variety of fitness classes, programs and more, there are plenty of opportunities to enhance your health.

### FINDING FUN WAYS TO IMPROVE COGNITIVE FUNCTION

From an array of programs and activities to educational opportunities and lifelong learning, brain health can easily be enhanced simply by having fun! Each day, we provide opportunities to play, learn and grow through activities that engage the mind, programs that aim to enhance learning and a variety of puzzles.

### SOCIALIZING WITH FAMILY, FRIENDS AND NEIGHBORS

Connection and socialization are important for a healthy mind. At a Life Plan Community, you can socialize with others who share your interests, meet new neighbors, make new friends and expand your social circle, helping your brain stay stimulated, engaged and active. ■



# WHY WE CHOSE THE ESTATES

## Where You Can Be As Active as You Wish, and *Customize* How You Want

Before moving to The Estates at Carpenters, Bill and Phyllis led very active and involved lifestyles. “We did everything,” Phyllis said. “We traveled all over the world, we went on vacations with our family, went boating and did a lot of volunteering with Give Kids the World Village and Meals on Wheels.” At The Estates, they found even more opportunities!

“We toured many local communities and some all over the east coast,” said Bill. “Everywhere was the same price, but here, you get so much more. The difference between The Estates and other communities is amazing – there is so much more to do here to keep you occupied.” He said that, at the Estates, it’s easy to stay home if you want, but that you can be involved in anything that goes on – whether it’s a trip, club or volunteer opportunity.



*Bill & Phyllis Gabler*



This was appealing to The Gablers as they are ticketholders at four of the area theaters and The Estates made it easy to not only attend shows by taking them and picking them up but also by making it an all-day affair with dinner afterwards. The staff also plans overnight trips to the beach, makes reservations for them, provides an array of volunteer opportunities and so much more.

It’s hard to believe that at first, Phyllis did not want to make a move. “After a month here and seeing all of the activities, programs and possibilities, I would never think about leaving The Estates!” she stated.

However, they are making one more move – but it’s not far! They are currently working with The Estates to move into a different apartment home that they are customizing and making their own – complete with its own outdoor lanai. ■



“

We chose The Estates at Carpenters after doing extensive research of CCRCs and found that due to great financial stability, The Estates has thrived for 34 years. We are especially pleased with The Estates’ Life Plan Program and, since we have enjoyed over 30 years of camping and traveling, we are very impressed with the variety and quality of the daily activities and events provided at The Estates. During the last few months of uncertainty, everyone has been fantastic! There has been a very thorough screening process to get through the gate, great food and menu selections, groceries delivered to our door and constant updates from the amazing staff. We feel as safe as possible!

*- Dean & Jacy Sarbaugh*

”

## When the Journey Leads to the *Ultimate* Destination

For Jen and Greg Spencer, life is all about the journey. With a home in Lakeland, one in Arizona and their own RV, it’s clear that travel is a very large part of that journey. However, when their family, including their five grandchildren, moved away from Arizona and their favorite floor plan became limited, they knew they were about to add another destination: The Estates at Carpenters.

When they began looking for communities, they found that the communities they toured didn’t include health care or an independent lifestyle – they knew this simply wouldn’t work for them. When they found The Estates at Carpenters, they knew they had to take a closer look. “We were familiar with The Estates and had seen some of their ads,” said Greg. “We went by, took tours, participated in lunches and every time we were there, we loved it. We didn’t have to look any further – we put our deposit down. We always knew our ultimate goal was to move there, but we didn’t know when.”

According to Greg, once he saw that the Signature Palm floor plan was running out – and that they only had one left – they knew it was now or never! “It was a corner unit with a window in the kitchen, one that faced the lake. We had to have it!”

They began working with Organized Haven, a moving service that The Estates



*Jen & Greg Spencer*



Look for photos in the next issue of the Spencers’ newly renovated apartment home at The Estates!

has partnered with, to make their move easy and worry-free. “It was wonderful, we worked directly with them,” said Jen. “I packed a lot myself, but it was so nice they had everything under control. We really appreciated Nicole and her team!” What they didn’t work with Organized Haven on, The Estates did, she added. “They took care of all the details, we told them where we would like our furniture if possible and we can’t wait to see it again!”

Why did they choose The Estates aside from being more impressed with each visit? According to Jen, it wasn’t just that they had everything all in one place, but that it would be able to be their last move because they offer everything they could ever need. “We love Lakeland and wanted to remain in this area, but we also wanted to continue traveling,” she said. “We are still able to pick up and go while enjoying everything that’s offered here.” They are looking forward to meeting new people, finding other couples who love to play word games, going on some of the many trips The Estates offers and taking advantage of the wellness center and gym. In particular, Jen is excited to join book clubs and hopes that Greg will join a singing group – as she stated she thinks he is a wonderful singer!

“We are so excited to be finally moving to The Estates,” said Jen. “It’s a blessing that they are located in Lakeland. We are so happy and we can’t wait!” ■

## Everything We Want, *Customized* to Our Desires

**D**ona and Chuck Nash have lived very active, engaging lives throughout their last 15 years in Florida. If there is one thing they knew for certain, it's that they wanted to continue living life this way. "We've lived in Clermont for the past five years, right on the lake," said Chuck. "We love boating with our grandchildren and playing golf. I am a woodworking enthusiast and my wife likes to play cards and board games," he adds. When they were looking at senior living communities, they wanted something that would match and exceed their current lifestyle, without giving up anything they love.



*Dona & Chuck Nash*

Making plans and custom selections with the contractor and design team.

met other residents. I knew it would be tough to give up my woodworking shop – and then I heard they were in the process of expanding their current woodworking environment." Now, not only would his space to work be larger, but it would also allow him to donate his plethora of tools while still being able to use them and expand on his abilities.

"When a lot of people leave a single-family residence, you often give up your special spaces. The availability of this was a big deal to us," he stated. "Everyone here was willing to listen to current and prospective residents on what their lifestyle and more should look like." This sealed the deal.

### DOING THEIR RESEARCH

"We did a lot of homework," said Chuck. "We looked at several different locations in Florida and were looking for a couple of things." First and foremost, they wanted to remain in Central Florida, but there were also a number of items their future home needed to check off their list, like:

- Being a not-for-profit community – where they would continuously reinvest in their programming, lifestyle and support.
- Offer all three stages of care – from independent and assisted living to skilled nursing.
- A variety of programming and activities that they could enjoy, including all the things they love.
- They could be as active as they wanted, when they wanted.
- A friendly and warm atmosphere.
- The ability to remodel and personalize units.

*They found all of this and more at The Estates.*

### MAKING THE DECISION

"We knew that our home in Clermont would take time to sell," he said, and that it would come down to the right family to fit it. Because of this, they have been involved at The Estates for about a year prior to making their move. "We continued to come after we made the decision to move here – we attended marketing lunches, heard speakers and



The Nashes meeting their new neighbors.

### NEW BEGINNINGS AND A NEW LOOK

This past month, they moved into their new, personalized apartment at The Estates! Their floor plan, The Grand Cypress was hand-picked for a variety of reasons. "Because of the size and extra spaces it offers, our grandchildren and children have a bedroom to stay in and we don't have to give up our office," he said. He added that "We can maintain a lot of things that are important to us even though we have downsized, and it doesn't leave us needing to make a big change to our lifestyle."

"There are so many fun decisions to make," he said. "From floor coverings and cabinetry to wall colors and appliances, it takes a lot of time to choose the perfect design."

"We love that The Estates allows us to choose our own idea of what we like, not basing their designs on someone else's vision." He added that everyone at The Estates is easy to work with and they are very excited for the move. "The marketing staff is so friendly and helpful. We can't wait to start this new and exciting period in our lives!" ■

## A LIFE PLAN FROM A RESIDENT'S PERSPECTIVE

Just right for two thorough, retired engineers



“

The Estates' Move-In Coordinator and the contractors worked closely with us to extensively renovate and customize our apartment home to make it just right for us. We enjoy our low-maintenance lifestyle and having more time and energy since The Estates provides so many services: move-in concierge, meals, transportation, housekeeping, maintenance. Best of all, should one of us need health care in the future, we won't have to be separated.

*- The Callahans*

”

Why did the Callahans choose The Estates? This bright, active couple enjoyed a well-planned life – and that didn't stop with retirement. Here were some of the deciding factors in their choice to move:

#### Why Choose a CCRC?

- Home maintenance and housekeeping
- All meals are taken care of
- We don't want to be separated if/when one or both of us needs assisted living or skilled nursing care

#### Why The Estates at Carpenters?

- Choice of CCRC-A or CCRC-B (rental) – pay same(A)/more(B) when more care is needed
- Excellent reputation and amenities
- Large enough to find other people who share our interests but still has a small-town feel
- Many apartment home floor plans were available with custom options

#### Why Now?

- Moving and downsizing is a BIG job – we wanted to do it now before someone else has to
- We wanted to make this adjustment when it's easy to do so
- We wanted to make it our home – and enjoy it – BEFORE life circumstances forced us to move

# If Social Distancing Has Taught Us Anything ... It's That Connection & Community Matter!

**W**e may never know what the future holds, but if one thing is for certain, we can learn from the past. In light of social distancing, time away from family and friends and discovering new ways to connect, it's more important than ever to spend your time and energy on what matters most. While embracing a socially connected, active and healthy lifestyle may come naturally for some older adults, many do not know where to start. Consider some of the following benefits and try some of our practical tips for taking steps toward the lifestyle you've always dreamed of.

## SOCIAL CONNECTION AND A HEALTHY LIFESTYLE CAN IMPROVE YOUR MOOD

The healthier and more connected you are, the more likely it is you're happier, feel like you have a purpose to fulfill and enjoy connecting with others. Make plans to do things with friends that bring you joy.

## GOOD PHYSICAL AND EMOTIONAL HEALTH CAN IMPROVE COGNITIVE FUNCTION

If we are socially connected, we are happier and more likely to be healthier. This includes brain health. Getting involved can improve your emotional health, while joining clubs, learning new things and enjoying new hobbies can help improve your cognitive function, decreasing the risk of dementia and strengthening your brain health.

## IT CAN BOOST YOUR IMMUNE SYSTEM

A healthy lifestyle often means a healthy body. When we are health-conscious, we are more likely to choose foods that are better for us, take care of our bodies and stay active. This not only keeps you well but also helps to boost your immune system. Try to exercise a little each day and eat lots of fruits and vegetables. It can also help to talk to your doctor about multivitamins.



## IT CAN DECREASE THE RISK OF FALLS

The more you exercise, the more you strengthen your body, improve your stability and enhance your balance. This not only makes trip hazards less dangerous and debilitating, but it can also decrease your risk of harmful falls. Try starting an exercise class, practice yoga or try out tai chi.

## INDEPENDENCE CAN BE MAINTAINED BETTER OVER TIME

The healthier you are, the less likely you'll need someone to provide care for you before you are ready. Try to focus on your health as well as improving your physical and mental abilities so you can remain independent for as long as possible.

## YOU MAY EVEN LIVE LONGER

While this may seem obvious, it's important to note that the healthier you are, the less likely it is you'll be plagued by chronic diseases, depression, harmful falls and so much more. Spend time each day connecting with others, getting active and focusing on your health and wellness. ■

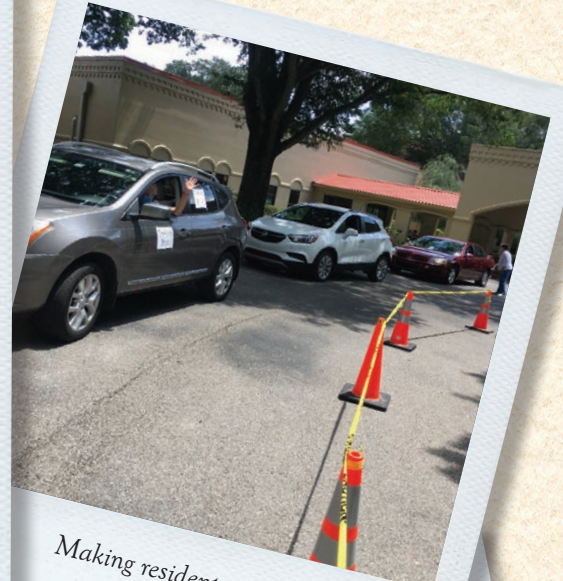
*Here are just a few of the many fun ways our residents have been spending their newfound free time!*



Enjoying socially distanced gatherings!



Dennis and Mary Drury have enjoyed putting together a variety of complex puzzles during their quarantine.



Making residents smile with our first CarBQ.



Staying active in our heated swimming pool.



Enjoying games with friends.



Ice Cream deliveries from our Resident Lifestyles department.



Resident Arleen enjoys one of our socially distanced food options.

# STORMPROOF YOUR RETIREMENT PLAN

When it comes to any storm or uncertainty in life, it's important to be as prepared as possible to deal with whatever comes your way. During a hurricane, you ensure you have the supplies you will need to weather the storm, can easily tend to your home if damage occurs and are prepared for any short- or long-term impacts. As many Floridians know, this is an essential practice for hurricane and storm season, but what about for other aspects of your life?

Many retirees tend to not think about their futures and their plan for retirement because it is often uncertain, overwhelming or even slightly scary. They put retirement and care plans off until it's something they need to think about; however, if they wait until the last minute to plan for the unexpected changes that come their way, they can end up with a bigger mess than they started with.

Older adults should plan for retirement just as they would a storm, because this ensures they aren't making rash decisions based on desperate needs, uncertainties and fear, and instead allows them to relax, live worry-free and make all decisions based on their personal wants, needs and desires. Not only is this less hectic but it also helps provide security, value and complete peace of mind for the future – no matter what comes their way!

## HOW TO ENSURE YOU HAVE A STORMPROOF RETIREMENT PLAN

To begin making your stormproof retirement plan and experience security for the future, keep some of the following tips in mind. These can help lead you to the community that offers the perfect lifestyle, services and carefree future for you.

Plan ahead. It's never too early to start planning for your retirement; in fact, planning far in advance can help you find the perfect space for you while allowing you time to downsize, pack, evaluate your finances, move and begin enjoying your retirement lifestyle even sooner. Begin by researching communities, touring in-person or virtually if possible, learning more about their offerings and getting a feel for how you fit into the lifestyle. Life Plan Communities have access to future health care right on site if you ever need it.



Make sure the community offers everything you desire. From social opportunities and lifelong learning to clubs and activities within a prime location, ensure that the community you choose has access to everything you want. After all, who wants to move just to discover that there's nothing to do, see or enjoy? An added bonus is being close in proximity to beaches, theme parks, and a lively atmosphere.

Ensure there's access to future care. Life Plan Communities can help ease the minds of older adults by providing access to future care, without the fear of rising health care costs or being left to figure out how they will receive care following a health scare or emergency. Talk to the team at the communities you are considering to see what care options they have available, including Lifecare contracts, and choose the best plan for you or your loved one. It's also important to know how fees change; ask what isn't included in the fees and learn more about how this will impact your finances.

Choose a community that makes finances simple. One of the best things about Life Plan Communities is how it can simplify your finances. With one entrance fee and one monthly fee, you can enjoy everything the community has to offer. This not only takes away the worries of monthly bills and wondering which you have paid, what you may have missed or how your utilities have gone up, but it also allows for financial security, often costs less than owning a home, lets you save money and makes sure your assets are maintained.

Even better, if you retire to Florida, you can also enjoy an array of tax benefits!

Find out how they make life worry-free. Make sure the community you choose will allow you to live life on your terms while enjoying your days as you choose. Communities like this take care of maintenance, yardwork, housekeeping and so much more to ensure you can spend your days as carefree as possible.

## EXPERIENCE WHAT IT MEANS TO HAVE TRUE PEACE OF MIND

With the security and peace of mind of Lifecare, it's no surprise why a Life Plan Community is the right choice for a perfectly planned retirement lifestyle! ■



Older adults should plan for retirement just as they would a storm, because this ensures they aren't making rash decisions based on desperate needs, uncertainties and fear.

## THE ADVANTAGES OF DOWNSIZING AND DECLUTTERING WHILE AT HOME



### THE ADVANTAGES OF DOWNSIZING AND DECLUTTERING AT HOME

If you or a loved one are beginning to think about downsizing and decluttering to prepare for a move to retirement living in the future, consider some of these tips that outline why now is the perfect time to start!

- **You have more time to go from room to room.** The sooner you begin downsizing and decluttering your home, the more time you'll have to do it. This allows you to take it slow, do one drawer, one closet, one room at a time. This prevents it from being overwhelming and stressful. When people are forced to downsize and declutter quickly, it can be a painstaking experience, and this prevents that.
- **It'll be easier to determine what you want to keep in the future.** When you begin downsizing and decluttering earlier, you are able to take a better note of what you truly need. For example, take a few days and write down what items you use most – these are items you need to take. As time goes on, if you notice you don't use certain items, you can easily live without them or you know you'll never use them, you can donate or give them to someone who will need, use and appreciate them.
- **It provides an opportunity to get a little more help from family.** When you make a solid plan and goal to downsize while you still live at home, it allows you to have family come and help as they are able while not overwhelming everyone as well as yourself! Even better, while family is in you can reminisce, pass down items and enjoy the company of your loved ones more so than if you need to downsize quickly.

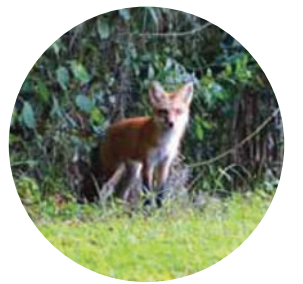
- **You are less likely to be impacted by a health scare that requires a quick move.** When a health scare or need for care hits, it's a lot harder to downsize and declutter easily. This is often why many people decide they are going to downsize and declutter early.
- **You won't have to decide at the drop of a hat what happens with good family heirlooms.** Did your granddaughter absolutely love your jewelry while she helped you declutter? Has your son always treasured that old photo album he used to flip through as a child? When you downsize and declutter early, it gives you more time to really consider what items mean the most to those you love most.
- **Once it's done, you'll have more free time to look into the lifestyle you deserve.** Once you finish downsizing and decluttering, and can enjoy the freedom of having everything accomplished, it will leave you with free time to enjoy each day, look into your retirement options and ponder the lifestyle you'd love to live.

If you're looking for a Life Plan Community that will offer you peace of mind all while enjoying an engaging lifestyle, freedom and more, contact us today! ■

WHETHER YOU START WITH ONE ROOM, A CLOSET OR EVEN YOUR KITCHEN CABINETS, IT CAN MAKE THE PROCESS SO MUCH EASIER IN THE LONG RUN. AFTER ALL, A LITTLE AT A TIME GOES A LONG WAY!



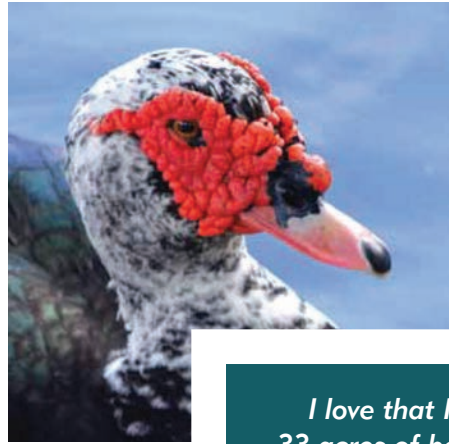
33



# Beautiful 33 Acres: The Natural Wonders of The Estates

The Estates at Carpenters is situated on 33 beautiful acres, making it a quiet and peaceful retreat for you ... and home to diverse wildlife. Take in our mature trees while on a winding walking path or relax on one of our benches while you do some nature spotting!

Check out some of the photos of the natural beauty within our community, taken by the talented photographer Randy Johnson. ■



*I love that I can safely enjoy 33 acres of beauty and wildlife more than I ever have before. It's like my own personal park!*



## A Man's Paradise: THE ESTATES' CARPENTER'S SHOP



Hate to give up your hobbies? No need! The Estates at Carpenters has a 1,200 sq. ft. hobby and woodworking shop, complete with extensive stationary and portable tools. It's a carpenter's dream! ■

"While planning my move to The Estates, I knew there was a carpenter's shop expansion project in the works, and I realized that now that my home was sold and I had more free time, I could entertain my desire to pursue not only working with wood, but learning from wiser woodworkers in the newly designed carpenter's shop."

- MICHAEL BRINK, RESIDENT

"I had difficulty with the idea of giving up my tools and the enjoyment of creating. The carpenter's shop provides the best possible answer."

- CHUCK NASH, RESIDENT

"My shop at home was well equipped with tools needed for many kinds of projects including woodworking. Those tools were left behind because the carpenter's shop at The Estates was so well equipped. I am looking forward to the newly renovated carpenter's shop that is in the works!"

- JC POWELL, RESIDENT



# 13 FLOOR PLAN OPTIONS

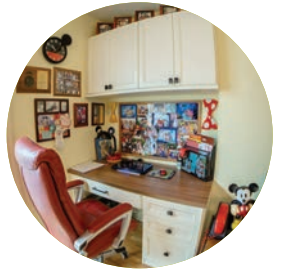
## *to Upsize Your Lifestyle*

### *The Signature Magnolia*

*"The Signature Magnolia is the ideal place for us to share and create new memories!"*  
 – The Kozaks



**DEN**  
 A perfect home office or additional space to entertain in your new home.



**LIVING ROOM**  
 The perfect setting for entertaining your friends or just kicking back and relaxing!

**KITCHEN**  
 Complete with the decorator finishes you select!

**WALK-IN CLOSET**  
 A spacious storage area to keep your holiday decorations, linens and more.

*"The Signature Cypress is the perfect retreat after a full day spent pursuing our interests and socializing with friends!"*  
 – Louise



**Signature Cypress**

*Signature Series, Grand and Royale (2+ bedroom) floor plans include Design Center selections, such as granite, upgraded cabinetry and plank floors, plus our **VIP Move-In Package – a \$2,500 value** – to make your move a breeze!*

**Ranging from 475 to 2,500 square feet!**



**Grand Aspen**



**Signature Banyan**

# A Word from the Board of Directors

WHEN LIFE IS UNPREDICTABLE, YOU CAN COUNT ON THE ESTATES. BUT DON'T TAKE OUR WORD FOR IT.

“

During trying times, heroes often emerge and move to the front of the line. This has certainly been the case at The Estates. We watch with amazement as each of you rise to the challenge of serving tirelessly, and with a smile, those who call The Estates home. This COVID-19 pandemic has proven to be an Achilles' heel to many retirement communities, but ours seems to just keep on rising to new heights as the waters of the pandemic flood the landscape.

- *Leo Gillman, Chairman of the Board*

Every day I hear horror stories of the conditions at various health care facilities. I am so thankful to hear that your staff has taken necessary precautions and instituted procedures to assure the safety of residents at The Estates at Carpenters. The additional workload certainly requires each member of your team to step forward and perform duties out of the realm of their job description. Please pass my sincere thanks and appreciation for all they are doing to protect the most vulnerable among us. God bless you for all you do.

- *Patsy Feucht*

As a resident and Board member, I would like to give a special thanks to the staff for the outstanding job they are doing during this very difficult time. The food is wonderful and delivered to our door right on time. If we need additional groceries, we may order those and have them delivered right to our door.

The nurse comes around daily to take our temperature and make sure we are OK. I'm so blessed to be living in such a wonderful place!

- *Lou McCraney*

Thank you and all the staff working so faithfully and effectively with you. You are all to be commended for rising to the challenge. You will be in our prayers for continued success in this fight.

- *Dwight Edwards, Resident*

Thank you for your extraordinary service to the residents and to those who have devoted their vocation to serving those residents.

- *Dennis Ross*

I wanted to let your team know how much I appreciate all of your hard work during this difficult time. I know a lot of time and energy has been put in to ensure the safety of the residents. With my mom being a resident at The Estates, she has expressed her appreciation for all that the team is doing for her and other residents.

- *David Vespa*

I commend the entire staff; they are a blessing. God bless you for all you do.

- *Walter Laidler*

I personally want to express my thanks for all the hard work you guys have endured during this COVID-19 crisis. I will be praying for the health and safety of the staff at this time. I especially want to thank those who have worked extra shifts and pitched in when needed. You are greatly appreciated!

- *Harvey Mabe*

Read More Testimonials Online: [EstatesAtCarpenters.com](https://www.EstatesAtCarpenters.com)

”



## CARPENTERS CARES: *Our Dedication to the Community*

**A**t The Estates at Carpenters, giving back and helping others is part of our everyday mission, and it extends far beyond our residents. Through our Carpenters Cares program, we allocate time, expense, capital and compassion to make a difference in the lives of everyone we meet, whether a resident, family member, employee or our surrounding community.

“This commitment has been part of our tradition and values for the past 34 years,” says Jeanie Tini, Marketing Director at The Estates at Carpenters, a Life Plan Community in Lakeland, Florida. “It’s something so deeply ingrained in our culture and spirit and we truly enjoy making a difference in the local community. We do this through a number of philanthropic efforts, services and more right here at home to ensure those around us have their spiritual, social, emotional, physical and health needs met and are well cared for.”

### CARPENTERS CARES: SEE HOW WE MAKE A DIFFERENCE IN THE LIVES OF THOSE WE SERVE

Whether through our own programming, reaching out to the community, providing financial support or any other acts of service and giving, these are just a few of the ways we give back to the community.

- **Providing financial support for employees.** We believe that those who spend their time serving and caring for others should always be cared for by our community. This is why even during the hard times, we care for our employees who are facing financial, health or personal crises.
- **Supporting the Lakeland Regional Cancer Center and the Watson Clinic Foundation.** The support we provide to these organizations ensures that cancer research, education for patients and families and the ability to improve the wellness of the local community continues.
- **Supporting our local K9s for Cops.** We recognize the value of law enforcement to the greater community, and this is why we partner with the Polk County Sheriff’s Office’s K9s for Cops. This program helps raise money to purchase and support the K9s that the Sheriff’s Office employs throughout their law enforcement careers.
- **Getting residents involved.** Not only do residents volunteer throughout The Estates, but they work hard for our local community as well. Each year, our residents provide Thanksgiving meals, gifts for children, pancake breakfasts, Secret Santa programs and more.
- **Providing for the future of the area.** Our residents and team work hard to ensure the future here is better for all. Whether we participate in breast cancer walks, memory walks, toy, clothing and blood drives, scholarship programs or so much more, we are striving to make a difference.

We are continuously growing and expanding our program as we find new ways to serve our entire community. To learn more or to see how you can help, contact a member of our team today! ■

## A LETTER FROM THE CEO

# *Throughout the Uncertain, We Remain Constant*

**A**t The Estates at Carpenters, we know the significance of dedicated support, connection and peace of mind. As we have navigated our way through social distancing and all the uncertainties we have faced, we are proud to say that we have stood steadfast and ready to meet the needs of our residents, team and our local community. During everything we’ve been faced with, we have maintained confidence as well as strengthened it, helping provide peace of mind to our entire community.



Because of our long-term experience, financial stability and the longevity of The Estates, we were prepared and ready with plans if something such as this were to occur. This experience has ensured that we maintained regular safety protocols and implemented additional procedures to keep our residents and team members healthy, well and safe in their day-to-day routines. Our residents have felt secure and assured, maintained

a worry-free lifestyle and had peace of mind knowing we had everything they need to continue living life as close to normal as possible. Our team has stood strong and become even more like family because they knew we had their safety at heart and appreciated them for the heroes they are.

We are maintaining safety measures and adapting procedures to best meet the needs of our residents and team. We follow all guidelines set forth by the Department of Health and Human Services, Centers for Medicare & Medicaid, the Centers for Disease Control and Prevention and the Florida Department of Health. We work diligently on increased cleaning and sanitization procedures throughout our entire facility. Our team members wear the appropriate PPE while securing what is necessary for our community. Residents in our community are practicing social distancing and wear masks in all common areas and everyone who enters our community is screened at our main gate upon entry. This is just a short list of precautions we are taking to keep everyone at The Estates healthy and well.

### Discover one of the best places to be ... During the time you need it most.



**WHERE HEROES LIVE,  
WORK & PLAY!**

We are proud of our team, community and residents and are blessed that our residents can continue living the retirement dream with renewed faith, continued happiness and even more trust. We look forward to safely welcoming you to our community!

*Brian Robare,*  
CEO & Executive Director

## JOIN US FOR A VIRTUAL TOUR!



Our team is available to help you get to know everything that The Estates offers – and we are excited to offer virtual tours. Contact our team to set up a Skype or FaceTime session and we can show you all that awaits – from the comfort of home!

### Stay Connected with Us.

Check our website or sign up for our emails to see all that’s happening at The Estates at Carpenters – and stay tuned for future events! You can also read more testimonials online or get financial resources to help in your retirement search.

Visit our website to learn more:  
**Financial.EstatesAtCarpenters.com**

**PASS THE TIME**  
*With Some Fun!*

To bring some fun to your day, we're sending you a Lakeland-themed crossword puzzle. Send us your completed puzzle via mail (ATTN: Marketing; contact info/address listed below), and we will send the first 10 people that respond a **GIFT CARD** to a local restaurant or grocery store.

*Stay Tuned & Sign Up*  
**TO BE INVITED TO FUTURE ONLINE EVENTS**

Check out the blog on our website for more educational articles! And call us for information on how to join upcoming online classes and events.




**CROSSWORD:**  
*Lakeland*  
**Fun Facts**

**Need help or want to check on an answer?**  
Contact us at **863-274-1576** or [Marketing@EstatesAtCarpenters.com](mailto:Marketing@EstatesAtCarpenters.com) and we will help you out!

**ACROSS**

3. Lifecare helps to protect these important resources.
4. Enjoy peace of mind of future health care with this distinct advantage offered at The Estates.
7. Make your choice of apartment home your own with personalized \_\_\_\_\_ from our Move-In Coordinator in our Design Studio.
13. One of the largest lakes in Polk County is Lake \_\_\_\_\_.
15. These tranquil gardens feature a "singing" tower.
16. The Estates has been voted Best of Central Florida by The \_\_\_\_\_.
17. Lakeland was almost called \_\_\_\_\_.
18. These advantages are just some of the reasons why retirees move to Florida.
19. Cars are pushed upwards, seemingly defying gravity at this hill.
20. The Estates is situated on \_\_\_\_\_ acres of serene, natural beauty.

**DOWN**

1. This theme park and water park located in Polk County is fun for kids and kids at heart.
2. On the campus of Florida Southern College, you can see Frank Lloyd Wright's 13 structures of \_\_\_\_\_.
5. On August 6, 1956, this musical legend performed at the Polk Theatre.
6. This professional basketball team is based in Lakeland.
8. Polk County was named after James Knox Polk, president number \_\_\_\_\_.
9. This grocery store was first established in Winter Haven in 1930.
10. The largest city in Polk County.
11. Polk County has 554 of these.
12. National Geographic's *Traveler* magazine named Lakeland the friendliest small city in America for \_\_\_\_\_.
14. The Polk County Historical Museum and Historical and Genealogical Library once served as this.

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_