

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
UNCOMPROMISED RETIREMENT LIVING



THE COST OF A CCRC VS. THE VALUE TO RESIDENTS

BY BRAD BREEDING

A few weeks ago, I shared a blog post, which discussed some of the reasons why it is wise to make a move to a continuing care retirement community (CCRC or Life Plan Community) sooner rather than later. Among the advantages of moving to a CCRC sooner, it can be easier to get acclimated and settled in to a CCRC at a younger age, you can begin taking advantage of the many wellness programs that can improve your long-term health, and you can form relationships that will serve as a support system should health issues arise.

In the post, I also shared some of the common reasons that people give for putting off their move: feeling like they are too young, concerns about downsizing and getting rid of all of their “stuff,” and worries about long-term affordability and running out of money.

A REAL-WORLD EXPERIENCE

In response to my blog post, I got an insightful email from a current resident of University Retirement Community-Davis (URC), a CCRC in California, who I’ll refer to as Sarah. In her email, Sarah agrees that many people put off their CCRC move based on the concerns I noted in my blog post, but she adds one more to the list: concerns because the “fixed costs” start, including the often sizable CCRC entry fee.

And she’s right. Depending upon which CCRC contract type you choose, when you make the move from your current home to a CCRC, you must not only pay the entry fee, which can be a six-figure amount, your monthly expenses do become somewhat fixed. And for some people that monthly dollar amount looks daunting. This is likely why I often hear people say that, while they would like to move to a CCRC, they believe staying in their home will be less expensive on a month-to-month basis.

But as Sarah notes in her email to me, she and her husband have found that, in actuality, many of their monthly expenses have gone down since they moved to their CCRC. Of course, this is just one person’s experience, and your situation could be different.

For one, Sarah says, her property insurance has decreased dramatically, going from a costly homeowner’s policy to a much more economical renter’s policy. Although she didn’t mention it, CCRC residents also no longer pay personal property taxes, which can be quite hefty in some states. Sarah also remarks that their monthly CCRC bill includes things like home maintenance and lawn care, which can either be expensive for a homeowner or can take up a lot of their leisure time (not to mention the sore muscles!).

As for their monthly entertainment expense, that’s gone down too. “There’s a shop and a crafts/sewing room,” says Sarah. “Free movies are shown, free concerts happen downstairs more often than we used to go in New Jersey, and URC celebrates holidays with glee, special decorations and great brunches.”



ANOTHER COST SAVINGS

Another big expense that has virtually disappeared is Sarah and her husband’s transportation costs “We haven’t bought a car, and may not. Why? Because the facility actually has a shared car,” she explains. She goes on to say that the community van takes them to church on Sundays, and the community also provides transportation at a reasonable price (less than a Lyft or Uber) to go to doctor’s appointments, thus eliminating the cost of parking and the headaches of traffic. URC also arranges group trips to places like Yosemite and San Francisco.

In addition to using the Davis city buses, which are free for seniors, Sarah shares that URC has communal bicycles and adult trikes equipped with baskets, which they take to do most of their grocery shopping and are able to enjoy on the area’s many bike paths and greenways.

Sarah sums up that their “cost of a new car, maintenance, gas and insurance are currently zero.”

A PRICE WORTH PAYING

So, while the monthly expense of a CCRC may seem a bit pricey at a glance, as Sarah says in her email, when you take into account what you get for your money, “the TOTAL monthly cost isn’t that bad, and the convenience makes it very worthwhile.”

Again, this is just one person’s experience, and monthly costs can vary based on your CCRC contract type, your personal expenses and the various offerings at your particular retirement community. This also doesn’t include the entry fee that is applicable at most CCRCs, which is typically covered by the proceeds from selling a home.

It’s also important to keep in mind that some expenses do not go away regardless of where you live, such as doctor visits, Medicare, certain other insurance premiums, etc.

But when you look at the cost of a CCRC versus the value you get for your money – the services and amenities, on top of the availability of a continuum of care services if needed – many people come to the same conclusion as Sarah that the benefits that come with living in a CCRC make the cost seem much more reasonable.

CRUNCH YOUR NUMBERS

If you would like to calculate the monthly cost of remaining in your home as compared to moving to a CCRC, we have created a simple “Monthly Cost Impact of Moving to a Retirement Community” downloadable worksheet (PDF), which lists the typical things that homeowners pay for each month, so you can fill in those values for your particular home situation. (It’s worth mentioning that some of the benefits that Sarah described might not be fully reflected in this worksheet.)

Then, go through this worksheet with the senior living communities you are considering to get a full picture of what the side-by-side cost difference really is. Quite often people find that the monthly difference is much less than they thought. In fact, some actually find that they will save money each month.

It’s important to note that the cost of assisted living or health care services would be in addition to the expenses listed within this worksheet, but this is true of staying in your home or living in a retirement community. However, as it relates to CCRCs, the cost of such care services may be included in your monthly fee, depending upon which type of contract you choose.

In addition to the downloadable worksheet above, myLifeSite has an interactive financial tool that projects the long-term financial impact of moving to a CCRC or other retirement community. It incorporates not only your month-to-month expenses, but also the impact on your savings and assets over a lifetime.

If you plan to use this tool, it will be helpful to have on hand the community’s pricing, as well as other basic information such as your approximate level of savings, investments and income. Create your myLifeSite profile to get started. ■

Source: <https://www.mylifesite.net/blog/post/ccrc-cost-vs-value/>



THE IDEAL RETIREMENT DESTINATION:

Living in Lakeland, Florida

When older adults are looking for a retirement community that fits their needs and preferences, it's likely they'll find just what they're looking for in a prime location in Florida. Lakeland is home to some of the most exciting things to do, and more than that, Lakeland has also been voted one of the top ten best places to retire in the south according to *U.S. News & World Report!* Why is that? There is no shortage of reasons!

According to Jeanie Tini, Director of Marketing and Sales at The Estates at Carpenters, Lakeland provides the ideal retirement lifestyle for seniors. "Our community is full of the amenities our residents desire, a worry-free lifestyle, full social calendars and a multitude of services that make life easier, all while being located in an area with close access to anything they could ever want or need," she says.

What makes Lakeland, Florida the prime place for seniors to retire? There's so much to love about living in Lakeland. Consider some of the reasons our residents love living here:



VARIOUS SHOPPING AND DINING LOCATIONS.

Want to spend the day shopping with your friends or trying one of the many delicious restaurants around town? You're in luck. There's never a shortage of choices and there are plenty of restaurants to meet different tastes and cravings!



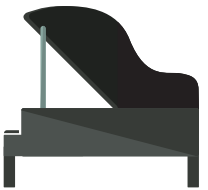
MUSEUMS, SPORTING EVENTS, UNIVERSITIES AND COLLEGES.

With an array of museums, like the Polk Museum of Art, colleges and universities offering continuing education and even the Bok Tower Gardens, there's something for everyone to enjoy.



CLOSE PROXIMITY TO ATLANTIC AND GULF COASTS.

Spend a day in the sun and the sand at one of many coastal towns and beaches. Each one is rich, full of history and provides opportunities to have fun.



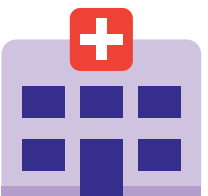
ENTERTAINMENT IS ENDLESS.

With theme parks nearby, the historic Polk Theatre and the Imperial Symphony Orchestra, you can enjoy the thrills and the arts whenever you please. Simply consider what you want to enjoy and go have fun!



IT'S COMPLETELY DOG FRIENDLY.

National Geographic's *Traveler* magazine has named Lakeland the most dog-friendly small city in America. This is good news for older adults whose pets are their babies! There are dog parks, multiple pet stores and even dog-friendly shopping such as the Red Door Wine Market! Even better, The Estates at Carpenters is also pet-friendly, so if you are looking for a retirement lifestyle, an array of services and amenities, and the ability to keep living alongside your beloved friend, you're able to!



ACCESS TO HEALTH CARE NEARBY.

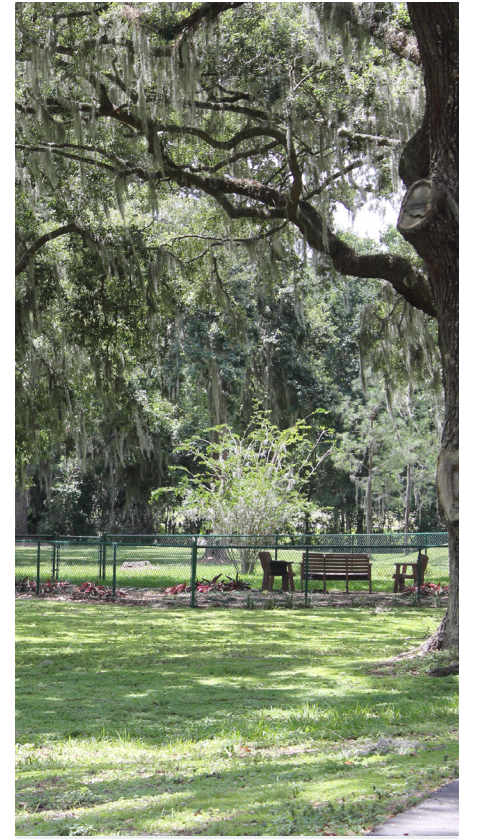
The Estates at Carpenters is a Life Plan Community, offering assisted living, short-term rehabilitation and skilled nursing on site, but we're also located near the Lakeland Regional Health Medical Center, allowing for additional peace of mind.



FLORIDA IS ONE OF THE MOST TAX-FRIENDLY STATES FOR RETIREES.

According to a Kiplinger article, there is no state income tax and social security benefits and retirement income are not taxed. Permanent residents are entitled to a homestead exemption of up to \$50,000 and seniors can also get a tax break. According to the article, there are also no inheritance and estate taxes.

There is so much that's possible here in Lakeland – and specifically at The Estates. Relax within your own private apartment home and enjoy the programs we offer or go out on the town, enjoy some shopping and try a new spot for dinner! Plus, for those who like adventure, we're centrally located in Polk County, less than 40 minutes from both Tampa and Orlando. No matter your lifestyle preference, you'll find exactly what you're looking for at The Estates at Carpenters. ■



Your dog or cat will appreciate our setting as much as you do.

Perfect romping ground for your furry friend and you! Cats and dogs are welcome at The Estates at Carpenters. We've even designed exclusive areas for dogs. With our own off-leash dog park, the Bark Park at The Estates at Carpenters is a popular gathering place for dogs and their owners. You can catch up with neighbors on a Bark Park bench, while your dog gets to securely exercise in a private, fenced-in area.



5 Expert Tips for Selling Your Home in Lakeland's Hot Real Estate Market

While we're in the midst of winter, spring will be right around the corner, bringing along with it an even hotter and larger buying pool. Now is the perfect time to start preparations for selling your home in the Lakeland market, so that you can downsize to an ideal retirement lifestyle.

In a Realtor.com® article entitled "The 10 Surprising Housing Markets Poised to Rule in 2019," Lakeland, Florida was listed as the "hottest real estate market." To determine this, they looked at the number of sales and selling prices along with the local economy, including population trends, unemployment rates, household incomes and other factors. Lakeland's biggest draw is its location for commuters who want to work in Tampa and Orlando – but with home prices lower than that of the big cities. Students also move to the area for schools such as Southeastern University and Florida Southern College.

According to Jeanie Tini, Director of Marketing and Sales at The Estates at Carpenters, if you or a loved one are thinking of selling your home, the time is now. "Fall can be a great time for older adults to downsize and simplify with a move to a Life Plan Community, making the winter – and all of life's seasons to come – more enjoyable! Enjoy a vibrant retirement lifestyle instead of tackling home maintenance, dealing with increasing home repairs, worrying about heating or cooling a home, fretting over hurricane season or worrying about rising costs – including those for health care! Not only can this give older adults peace of mind for the future, but it can also allow for financial security and freedom."

5 EXPERT TIPS TO MAKE YOUR HOME SELL LIKE HOTCAKES

Just because it's a hot market doesn't mean that selling your home is completely simple, though. Selling your home may come with a few challenges, but these expert tips from Realtor.com® can help make it easier.

1. **Schedule open houses wisely.** According to the article, because summers are so busy, it can make it difficult to schedule open houses and showings on weekends. Try to increase flexibility by hosting open houses or showings during rush hour to help increase the likelihood of selling quickly.
2. **Consider a unique open house theme.** If you must host an open house during the weekend, the article states it might be smart to label it as a party or barbecue. Not only can this help to bring people out, but it feels a little less salesy. Serve refreshments, lower the pressure and schedule it for the late afternoon when the weather cools off a little for the best results.
3. **Make your outdoor space shine.** Rake the leaves, clean the gutters and fix up the front porch to enhance your curb appeal! The article states that spending a little extra time highlighting your outdoor space by keeping it clean, making some light upgrades and incorporating some colorful pieces to really make it pop can help your prospective buyers picture hosting get-togethers.
4. **Hold a block party.** Getting your neighbors in on the action and hosting a block party can help potential buyers to really scope out the neighborhood, meet future friends and neighbors and truly highlight

the house. Some people may be more interested in touring the property and could be more likely to share it with friends and family, according to the article.

5. **Don't underestimate the power of advertisement.** Spread the word early and often about open houses. Post on social media sites, but also make sure you're posting flyers and yard signs to attract those who are less plugged into their devices, as many people are busy with family and friends, traveling and enjoying the weather.

By understanding what home buyers are looking for and desire, you can help ensure your home sells quickly so you can begin enjoying a carefree retirement lifestyle with security and financial peace of mind for the future. ■



LETTERS FROM OUR RESIDENTS



"My wife of 33 years and I have been enjoying retired life in our home since I retired from the post office in 2017. Once retired, I 'finally' had the time to pursue those dreams I had dreamed during my working years but was prevented from doing so because of a structured work schedule. The only problem was that, once retired, many of those dreams took a backseat to the everyday chores and responsibilities of maintaining a residential home and property!

Among the many gifts and blessings I have received from God, my wife is second only to Christ, my

Savior! Dorene received a marketing mailer from The Estates and kept it, thinking that The Estates would be a great place for my mother who lives alone. With that in mind, Dorene and I reserved seats. We came, we loved and we shared with my mother that we believed this might be a place she might enjoy. We brought Mom to the next marketing opportunity, looked at the floor plans available, and she left after taking advantage of the Elevage Priority Depositor Program.

Not two months later, and after visiting The Estates again and again, we took advantage of the Elevage Priority Depositor Program ourselves. With each visit, we were welcomed with open arms, smiling faces and loving hearts! Every aspect of our decision to pursue a life at The Estates was blessed by God!

Dorene and I look forward to less responsibility and more time to share with each other. We look forward to availing ourselves of the many amenities offered to its residents, especially the travel opportunities! Travel was always difficult with a stringent work schedule; now the opportunities are endless with a life at The Estates! I am looking forward to spending more time with my lovely bride, and wherever that takes us, may God be praised! I truly look forward to becoming a useful gift to the many residents that call The Estates at Carpenters home."

Mike & Dorene Brink

"Our journey to The Estates at Carpenters began when we realized that our retirement plans were not complete until we had a plan in place for when we could no longer manage our daily routines – and for our future care. Maintaining the grounds and upkeep of a 47-year-old house grew to be too much for me to tackle. When we did the math, we realized that for essentially the same as what we were spending each month, we could enjoy the lifetime of security that The Estates offers.

Since our move, we have gained a whole new circle of friends that support us, and the staff makes the residents their number-one priority. We can honestly say that we have never been as worry-free in our life! We are provided daily opportunities for our physical, social and spiritual well-being in a safe and welcoming environment. What more could you ask?"

Dennis & Mary Drury



MAKING CONNECTIONS: HOW WELLNESS PROGRAMS ENHANCE LIFE AT THE ESTATES

At The Estates, wellness programs are interconnected with everything – from fitness and nutrition to outings and cultural opportunities. With a focus on body, mind and spirit, it's easy to see why residents are so excited about the possibilities of each day.

According to Sharon Larson, Director of Resident Lifestyles, "When people come here, they want to redefine the next stage of life. No matter what their ability or level of expertise, they want to feel like they belong and fit in, like there are things they can do."

"Because wellness at The Estates is customized based on resident interests and their personal abilities, we are able to create the programs they desire," says Sharon. "We ask, 'What's on your bucket list?' and then go and do it."

WELLNESS FOR THE BODY

At The Estates, we have a full-time personal trainer on site who creates, coordinates and ensures residents have access to all the activities, programs and training they need. Marco Silveira, The Estates' Wellness Coordinator, has a strong passion for older adults thanks to a strong relationship with his grandparents and says he feels his work is a way to honor his grandparents even though they are now gone.

Marco trains residents in The Estates' state-of-the-art fitness center, which he had a hands-on approach in developing during recent renovations. The design, equipment and programming were chosen specifically for multiple levels of health and physical abilities – from 'easy' to 'moving mountains.'

Taking strengths and weaknesses, interests and goals into account, Marco trains residents one-on-one or in groups, and ensures that each resident understands the equipment to get them more comfortable with exercising.

With a special program called Cyber Cycle, residents can choose the scenery in which they'd like to cycle – all digitally. Desire beach views? There's a path for that. Want to travel the world? You can do that, too. To make things even more interesting, residents take part in nationwide fitness competitions. They participate in around four to six each year and have even been up to 10th in the nation against other senior living communities.



Marco also created a Drum Fit program, where residents can drum, move, stand, bend and lift, all while being on-beat with music and dancing. "It's a fun, well-attended class," says Sharon, "and it really is a workout!"

WELLNESS FOR MIND

"Forward-thinking lifestyles are all about wellness activities," says Sharon. "You think about all the things in a person's lifestyle and then try to keep it innovative and creative, not just blasé. We consider how we will get people passionate about this new adventure in their life."

We know how important lifelong learning and a healthy mind are. We also know that many seniors never want to stop learning or exploring. This is why we have an array of wellness opportunities for the mind.

From our ongoing education program named "Beyond the Tassel" and Cranium Crunches – offering personalized brain games customized to resident interests, allowing for friendly competition and fun – to cooking shows and tastings and more, each day is a chance to learn something new and challenge yourself.



WELLNESS FOR SPIRIT

Through cultural experiences, multiple social events and religious programs, The Estates cultivates wellness for the spirit. With a chaplain and chapel on site, Thursday night service with guest and resident speakers, previous pastors who are part of the community and musicians who come to sing, weekly ladies' Bible study and a weekly group Bible study, our residents can enjoy spiritual well-being. With a weekly prayer meeting and grief support, residents and their families can also find the support they need.

All of these things and more contribute to making The Estates a wonderful place to live well – and age even better. ■

Beat Online Scammers at Their Own Game



The Internet of Things (IoT) has made life quicker and easier than ever before. With the touch of a button, we can now bank, shop and even look for love, all from the comfort of our couch.

The problem: with so much ease and accessibility, we have become vulnerable to online scammers looking to gain access to our personal information.

According to a 2017 report from Herjavec Group, a cybersecurity solutions company, cyber crime is on the rise and could cost "the world \$6 trillion annually by 2021, up from \$3 trillion in

2015."

Similarly, a report by Wombat Security states that the number of scam emails sent in 2017 was up 155% over 2016. These "phishing" scams are sent to your email or social media and mirror legitimate businesses or financial institutions.

Don't despair. You don't have to disconnect and go off the grid. There are ways to outsmart the scammers and keep yourself and your bank account safe.

Do your homework. If you receive notifications requesting that you need to update an account or provide any personal

information, utilize the Google search formula "<company name> scam." Don't hesitate to call the phone number and Google the address for these companies, too.

Be wary of downloading attachments. This is another trick used to infect your hard drive with malware and steal information. Always protect your device with antivirus and malware software.

Trust your gut! If some promise or promotion sounds too good to be true, chances are, it is. ■

A Truly Carefree Life



Vivian Pemberton, Emeritus Professor of English at Kent State University in Ohio, is a current resident at The Estates at Carpenters. She enjoys a full, active and carefree lifestyle ... without the worries of home maintenance or future care. Vivian is actively involved in life at The Estates, including the Dining Committee, Chairman of the Scholarship Committee and the Library Committee. The community's three libraries and computer lab were important considerations to Vivian when she was planning her move, because she says it reflected well on the intellectual awareness of The Estates. Vivian is also a Resident Ambassador, helping to welcome new residents and get them involved in daily life at The Estates.

Vivian recently shared the reasoning behind her move to The Estates at Carpenters and how it has changed her life:

"At various times in our lives, my husband and I were the caregivers, fully or partially, for FOUR older relatives: our two mothers, a grandmother and an aunt. We made a place in our home for my husband's mother; the most challenging was an aunt more than a thousand miles away. As a result of our experience, we determined that

our three children would never have such caregiving thrust upon them. We wanted them to be CAREFREE - free of our care. As a result, we chose The Estates at Carpenters for our final retirement home. Although my husband did not live to move here with me, I was less stressed about my future following his sudden illness and death knowing that after selling our home, I had a spacious apartment waiting for me at The Estates.

Although our decision was based on freeing our children of our care, I discovered at The Estates a more carefree life for myself. No worry about house and yard care, no worry about leaving a vacant house to travel, no worry about being alone through sickness and health. Moreover, I found many opportunities here I would never have found otherwise: opportunities to travel near and far; opportunities to attend special events here and elsewhere; opportunities to find new friends. And I found a beautiful, caring and SAFE community skillfully and compassionately managed with the residents' well-being always in mind. For example, when Hurricane Irma struck Lakeland, we residents were safe and secure with generator power to provide the electricity needed to maintain our regular routine of hot meals and the many services. In short, although my husband and I planned for our children to be free of our care, I discovered a new, carefree life for myself at The Estates at Carpenters." ■

DAILY STEPS TO KEEP YOUR HEART HEALTHY

Heart disease is a formidable foe. According to the Centers for Disease Control and Prevention, heart disease accounts for nearly 25 percent of all deaths in the United States each year.

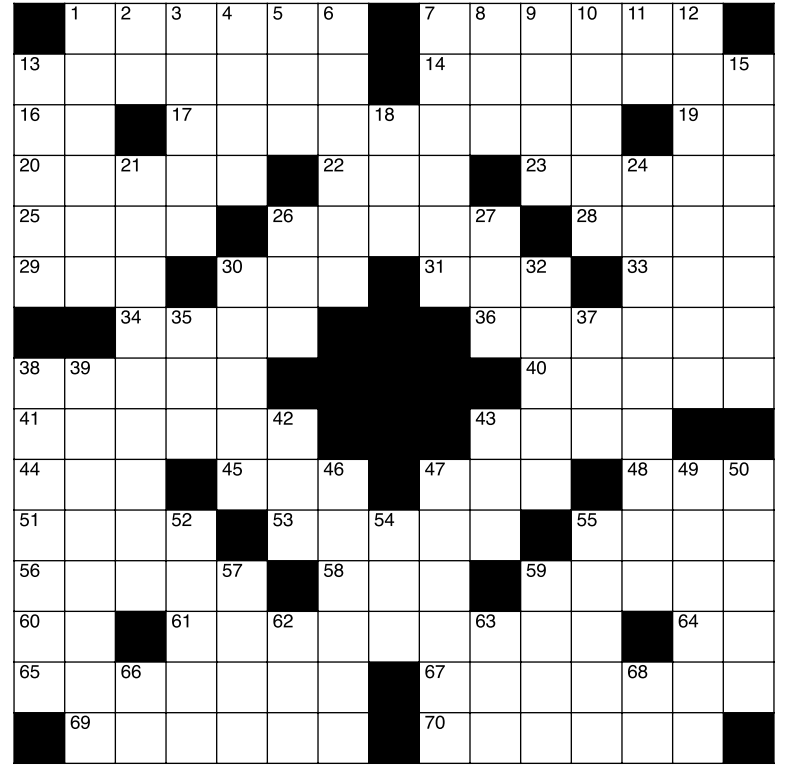
Issues relating to the heart affect both men and women, and an estimated 15 million adults in the U.S. have coronary heart disease, the most common type of heart disease. And heart disease is not exclusive to the United States, as the Heart Research Institute says that every seven minutes in Canada someone dies from heart disease or stroke. Such statistics are disconcerting, but they can serve as a wake-up call that compels people to prioritize heart health. Fortunately, heart disease is often preventable and people can employ various strategies to reduce their risk.

- **Stop smoking right now.** One of the best things to do to protect the heart is to stop smoking. The Heart Foundation indicates that smoking reduces oxygen in the blood and damages blood vessel walls. It also contributes to atherosclerosis, or a narrowing and clogging of the arteries.
- **Eat healthy fats.** When eating, choose polyunsaturated and unsaturated fats and avoid trans fats as much as possible. Trans fats increase one's risk of developing heart disease by clogging arteries and raising LDL (bad) cholesterol levels. Read food labels before buying anything at the store.

- **Keep your mouth clean.** Studies show that bacteria in the mouth involved in the development of gum disease can travel to the bloodstream and cause an elevation in C-reactive protein, a marker for blood vessel inflammation. Brush and floss twice daily, and be sure to schedule routine dental cleanings.
- **Get adequate shut-eye.** Ensuring adequate sleep can improve heart health. One study found that young and middle-aged adults who regularly slept seven hours a night had less calcium in their arteries (a sign of early heart disease) compared to those who slept five hours or less or those who slept nine hours or more.
- **Adopt healthy eating habits.** Changes to diet, including eating more fruits, vegetables, whole grains and lean protein can help you lose and maintain a healthy weight, improve cholesterol levels and reduce blood pressure - leading to a healthier heart.
- **Embrace physical activity.** Regular moderate exercise is great for the heart. It can occur at the gym, playing with the kids or even taking the stairs at work.

A healthy heart begins with daily habits that promote long-term heart health. ■

Crossword Puzzle



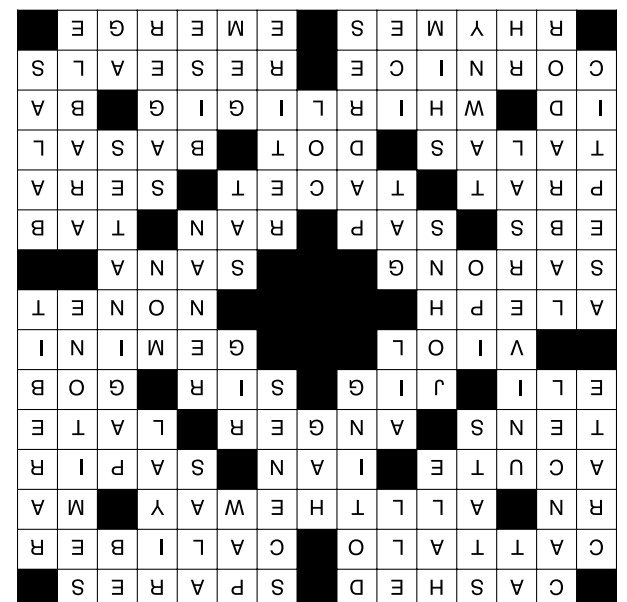
ACROSS

- Got paid
- Sets free
- Domestic hybrid cattle
- Quality of one's character
- Doctor's helper
- Not holding back
- Type of degree
- Short but severe
- 007's creator
- Linguistics icon
- Large integers
- Upset
- Former
- Peyton's younger brother
- An Irish dance
- Title of respect
- Small lump
- Baroque musical instrument
- The third sign of the zodiac
- The 1st letter of the Hebrew alphabet
- A group of nine
- Garment
- Capital of Yemen
- One point south of due east
- Drain
- Moved quickly
- Bar bill
- An idiot
- Indicates silence
- Protein-rich liquids
- Samoan monetary units
- "__ your i's, cross your t's"
- Forms the bottom
- Potato state
- Toy that spins around
- Barium
- Type of molding
- Closes again
- Sounds the same
- Come into view

DOWN

- Nix
- Indicates position
- Quantitative facts
- Strong and healthy
- Former measure of length
- Dads tend to be this
- Parts of a movie
- An animal's foot
- Expression of sorrow or pity
- Saudi Arabian money
- One billion gigabytes
- Smallest musical interval
- A rugged box (usually made of wood)
- Cheese dish
- An ugly, evil-looking old woman
- Widely used
- Makes into pages
- Afflict in mind or body
- Set up
- Toilets
- "Life of Jesus" theologian
- A big deal on Wall St.
- Western Thai people
- Free from contamination
- Type of dog
- Revolver
- High schoolers' exam
- San Diego ballplayers
- Hit the sack
- Suitable for crops
- Red mineral
- Yellowish-brown
- Lowest point between two peaks
- Late TNT broadcaster
- Thin strip to align parts
- Swiss wind
- A way to chill
- Jewel
- Rhodium
- The top lawyer in the land

Solution



LIFE IS A WORK OF *Art* AT THE ESTATES

At The Estates, residents are constantly learning new things and expanding on old passions. One of the biggest ways this is accomplished is through the arts. Our residents enjoy exploring their creativity, whether it be through painting and sewing or building and woodworking.

The Estates' current art studio is open at any time inspiration strikes residents. It overlooks the pool area to help inspire all forms of artwork. No matter what our residents desire, we can make it happen – from painting and craft classes and events to card making, needlework and music lessons.

Many avid craftsmen utilize our woodworking shop, and we are excited for the opening of our newly renovated, larger shop as part of our upcoming renovations. Our residents are incredibly talented. One has made each of his grandchildren a unique treasure or toy chest; another has just finished an original art desk for a 10-year-old aspiring artist.

“ I had difficulty with the idea of giving up my tools and the enjoyment of creating. The woodworking shop provides the best possible answer.
– Chuck Nash, Resident

My shop was well-equipped with the tools needed for many kinds of projects, including woodworking. Those tools were left behind because the hobby shop at The Estates was so well-equipped. I am looking forward to the new and larger hobby shop with an independent paint room.”
– JC Powell, Resident

Worried that a move to The Estates at Carpenters would force you to give up your hobbies? No need! The community offers not only the space – but the tools and programs – to allow you to not only continue – but enrich the time you spend on your hobbies and passions. At The Estates, we inspire residents to make their life a work of art – each and every day. ■



THE ESTATES AT CARPENTERS AUDITORIUM TRANSFORMS INTO AN ELEGANT ART GALLERY SO OUR RESIDENTS CAN SHOW OFF THEIR INNOVATION AND CREATIVITY – FROM PAINTINGS AND STAINED GLASS TO A 1958 WEDDING GOWN MADE WITHOUT A PATTERN AND VARIOUS WOODWORKING PROJECTS.

Not a Connoisseur? Learn to Love Art Anyway

While research indicates that visits to art galleries cause pleasure, many people find the idea of stepping into a gallery or art museum intimidating. Art can seem elitist and is often perceived as an activity one must be specially trained in before enjoying it.

Many museum staff and art experts dispute this notion, though. The goal is to appreciate art, not just revere it. The key to doing that is to make art personal.

First, this means understanding your limits. You cannot analyze every work of art in a gallery or a museum in one visit. Give yourself permission to walk past some pieces without looking back.

Second, pay attention to your emotional reactions. When you stop and look at a work, notice how it makes you feel.

Do you like the piece? Do you feel an urge to completely destroy it? Does it remind you of someone or someplace?

Recognize your feelings and then inspect the art to find clues for why it causes the reaction it does. This approach to art appreciation levels the playing field. Not everyone has an art degree, but everyone has feelings.

Third, make your time with art social. Travel to museums and galleries with others. Ask your companions how they're responding to the art. They'll likely notice things you missed. Create photo challenges and games that will help you explore and learn without intimidating you. Then prepare to come again. You never look at anything the same way twice. ■



The Signature Magnolia

1,115 Sq. Ft.



"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.

13 FLOOR PLAN OPTIONS TO SUIT YOUR LIFESTYLE

Ranging from 475 to 2,500 square feet!



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.

LIFECARE 101:

Offering 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.

"Our residents absolutely love how our lifestyle revolves entirely around them, from the experiences and activities to the flexibility and convenience of Lifecare," says Jeanie Tini, Director of Marketing and Sales at The Estates at Carpenters. "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 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," says Jeanie. "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," she adds. 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 The Estates 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. Our location is also near the acclaimed Lakeland Regional Health Medical Center, providing additional peace of mind.
- **How much does Lifecare cost?** Many Lifecare communities, such as The Estates at Carpenters, 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 regular 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.

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 talk to our residents and team about why Lifecare at The Estates at Carpenters just makes good financial sense.

You can also utilize the Financial Tools on our website to help you compare the cost of living at home to what's covered with a Life Plan Community like The Estates. Visit Financial.EstatesAtCarpenters.com to try it out. ■

LIFECARE FROM A RESIDENT'S PERSPECTIVE: JUST RIGHT FOR TWO THOROUGH, RETIRED ENGINEERS



"The Estates' Move-In Coordinator, Patti, and the contractors worked closely with us to extensively renovate and customize our apartment to make it just right for two thorough, retired engineers. 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 A CCRC?

- You don't enjoy doing lawn and house maintenance
- The house is too large to maintain easily
- The idea of a housekeeper sounds good
- Meals are becoming a chore that you don't look forward to
- You don't think you will still be driving on the day before you leave the earth
- You don't want to be separated from your spouse if/when one or both of you need 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
- More amenities than smaller CCRCs
- Large enough to find other people who share your interests but still has a small-town feel
- Everything is under "one roof" – you don't have to worry about the weather report
- Many apartment sizes available
- Customization of apartments is invited

WHY NOW?

- Moving and downsizing is a BIG job. Do you want to make your own decisions or leave it to someone else to decide?
- Do you want to make big life adjustments when it's easier or much more difficult?
- Make it your home – and enjoy it – BEFORE life circumstances force you to move
- Do you REALLY think that you're in control of your health, auto accidents, etc.?
- It's better to be 5 – 15 years early than one day too late (e.g., after a stroke, auto accident) ■



Join Us for Upcoming Events!

Keep an eye out for upcoming mailings, call us at 863-266-4491 or visit EstatesAtCarpenters.com for event details!

At The Estates at Carpenters, we've always got something going on ... and that includes educational events to help you create a smart plan for the future!

OUR UPCOMING SESSIONS:

WEDNESDAYS | 11 A.M.

JANUARY 8 & 22

FEBRUARY 5 & 19

MARCH 4 & 18

YOU'LL SEE TOPICS SUCH AS:

- **STORMPROOF YOUR RETIREMENT WITH A SMART PLAN FOR THE FUTURE**
- **UPSIZE YOUR RETIREMENT LIFESTYLE BY RIGHTSIZING: LET US HANDLE THE MOVE!**
- **RETIREMENT OPTIONS AND THE TRUE COST OF STAYING IN YOUR HOME**
- **IT WASN'T RAINING WHEN NOAH BUILT THE ARK – FLORIDA ASSET PROTECTION & PLANNING**
- **EVERYTHING YOU EVER WANTED TO KNOW ABOUT THE ESTATES – BUT WERE AFRAID TO ASK!**
- **IF 80 IS THE NEW 60, DO I HAVE THE RIGHT RETIREMENT PLAN IN PLACE?**

CENTRAL FLORIDA HAS SPOKEN:

THE ESTATES AT CARPENTERS

HONORED TO BE NAMED

"Best of the Best"

IN RETIREMENT LIVING



OUR RESIDENTS SAY IT BEST:

"We can honestly say that we have never been as worry-free in our lives!"

Dennis & Mary Drury

"We love our spacious apartment, the abundance of activities, the exceptional selection of food, the friendly residents and the availability of transportation offered for our convenience."

Paul & Marge Kozak

The Estates at Carpenters has been consistently named to *The Ledger's* Best of Central Florida competition – and is first place for independent living. Not only do we have the BEST residents who can enjoy the best time of their lives, but our community offers the best amenities, in the best location – at the best value!

WHY WERE WE VOTED BEST OF THE BEST?

- **We're a Life Plan Community.** The Estates at Carpenters is a not-for-profit, Life Plan Community with 33 years of history, offering services that focus on providing opportunities for wellness in all aspects of daily life – emotional, physical, spiritual and social. We offer vibrant independent living with supportive assisted living, short-term rehabilitation and skilled nursing care right on site.
- **Unmatched Lifestyle.** Each day at The Estates, residents can enjoy a wide array of programs, activities and amenities designed to match any interest. Not only is our community lively and inspiring, but our location puts residents in the center of everything they love.
- **Financial Benefits.** Residents who live at The Estates at Carpenters not only enjoy several tax benefits from retiring in Florida, but a Lifecare contract can protect a resident's assets from the escalating costs of future health care because residents are guaranteed lifetime access to care with rates that never significantly increase. It's unmatched peace of mind and security to go along with an unmatched retirement lifestyle!
- **Exceptional Residents & Team Members.** Our residents are truly the heart of our community! Not only are they actively involved in our community programs and events, but they're also dedicated to helping other older adults in our area discover what makes The Estates the best retirement community in Polk County and beyond! We are grateful for the support and involvement of our residents.
We are also blessed to have a tremendous staff at The Estates, whose dedication allows us to continue delivering the highest level of service to all those we serve.
- **Reinvesting into the Community.** While we place a strong emphasis on sound financial stewardship, we are always investing money whenever possible back into our community to make The Estates at Carpenters a wonderful place for our residents to call home. Last year, our state-of-the-art fitness center became a reality and our lobby was completely renovated to become the "showcase" of our community. Many more improvements and upgrades to common areas are planned that will enhance the lifestyle we offer and make our residents' home even more beautiful!