

Caring Leading Visioning

CCRC Living at Its Best...
at Carroll Lutheran Village

Reprints of Articles from the 2011
and 2012 *Link*, the Village Newsletter

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George and Betty Thomas

Decisions for those Golden Years

(Editor's Note: The following selection was written and submitted, unsolicited, by George and Betty Thomas, residents of the Village since 2010. With a Ph.D. in biochemistry, George was a geneticist at Johns Hopkins who oversaw the Human Genetics lab at Kennedy-Krieger Institute for 45 years. Betty is a retired elementary school teacher from Howard County Public Schools, having taught for 29 years. Since moving to the Village, both volunteer at Carroll County Food Sunday and on committees of RAC. We thank them for sharing their thoughts and observations about moving to Carroll Lutheran Village.)

OBSERVATIONS:

We watched our grandparents, parents and long time neighbors move into the golden years and slowly realized that, as is often the case with things of gold, there are not only many rewards but also numerous associated costs – often quite considerable. Some of these costs often included the following:

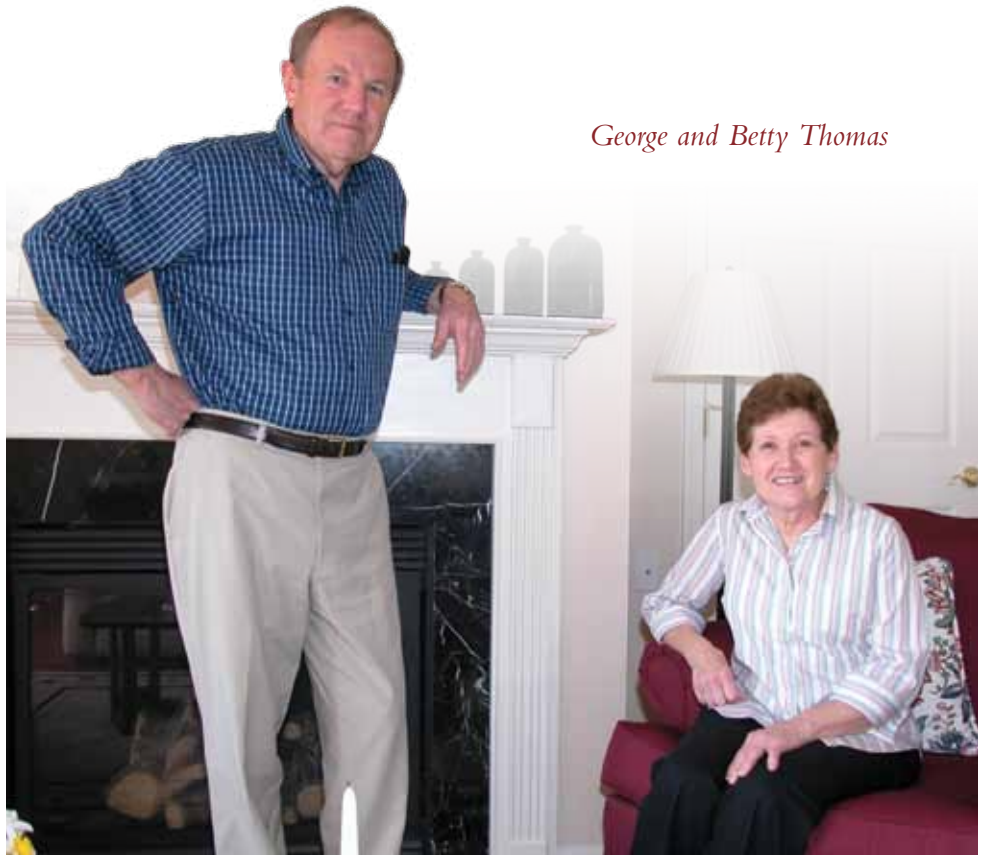
1. Retirement with few plans in place for a meaningful life style resulting in a rather boring existence.
2. Slow (chronic) or rapid (usually unexpected) changes in health and/or physical or mental abilities.
3. Associated increasing loss of ability to cope with the “day to day” problems of living.
4. Increasing inability to make and carry out either small or large decisions.
5. The loss of a life-long spouse.
6. Increasing isolation as old neighbors and friends moved away, died, or faced similar problems.
7. Increasing reliance on family, friends and other support systems for help.
8. Loss of driving skills in an “auto-based society” often ending in having the keys “taken away.”
9. Living arrangements (homes, land, steps, locations, etc.) not compatible with the above changes.
10. The continuing desire to live an independent life while in fact becoming very dependent on others.

CONCLUSIONS:

While it was hard for us to accept—we are currently in reasonably good health—it was an absolute fact that we too would continue to age. While we cannot know (or want to know) which or in what order the above occurrences will happen, it was for certain that if we did nothing, many or perhaps all of the above would occur sooner or later, perhaps tomorrow. Thus we came (were forced) to the conclusion that there must be a better way than to “just stay the course and pray for the best.”

RESPONSE:

Having made the above observations and coming to the resulting conclusions, which we felt were both correct and depressing, we still had no clear solution(s) that would address our concerns. While having some awareness of continuing care retirement communities (CCRCs), it was very limited, basically background noise with few concrete facts. It was quite by chance—conversation with neighbors looking at detailed information—that we learned more about CCRCs in general and Carroll Lutheran Village in particular.



George and Betty Thomas



Betty and George volunteer to help others at Carroll County Food Sunday.



Gardening



Keeping Fit

Following several months of investigations, comparisons, visits, etc., we came to the conclusion that while there were no absolute perfect solutions for dealing with the problems associated with aging, CCRCs were about as close as we would come in this imperfect life. We also concluded that once the decision was made we should act

immediately, i.e., “the sooner the better,” to develop a plan of action. Thus we put our home of 45 years up for sale, we both prepared to retire after 29 and 45 years of work, and we signed a contract with Carroll Lutheran Village. With good fortune we sold our house, retired and moved into the Village within a five-month period.

While we are still not happy about the fact that we will continue to age, it gives us great “peace of mind” knowing that we have already addressed many of the concerns listed above about our future life. Having made our decisions and taken the necessary actions while we still had the required will-power, energy and mental capacity, we now look forward to enjoying the golden years. We have already paid, we think, many of the associated costs in advance at the lowest possible price, in terms of dollars, time, worry, emotions, and concerns for both ourselves and our children. Finally, our experiences, to date, indicate that we have made a very wise investment that is already paying the best of all dividends—exciting new life experiences, new friendships with very interesting people and a new life style in a “carefree home” in a beautiful location. NOW – we are ready for our GOLDEN YEARS!



Zumba Dancing

Stop Procrastinating!

C. Robert Nicoll

(Editor's Note: This is the second in a series of articles written by residents of the Village that address issues facing seniors as they age. A resident of the Village since 2005, Bob Nicoll spent 28 years in management positions with IBM Corporation, having earned an Engineering degree from Johns Hopkins University and done graduate studies at Syracuse University. Bob spent six years on the Village's Board of Trustees, six years on the Board of Carroll Lutheran School – President of that Board in 2008-2009 – and three years as President of the Carroll County Chapter of Thrivent Financial for Lutherans. Bob is also very active in his church, Immanuel Lutheran in Manchester. Two photos show residents engaged in life at CLV.)



In psychology, procrastination refers to the act of putting off a needed decision or action. Edward Young (1683-1765) said it poignantly, "Procrastination is the thief of time." Researchers have proposed three criteria for a behavior to be classified as procrastination: it must be needless, counterproductive, and delaying. While it is normal for people to procrastinate to some degree, it becomes a problem when it impedes normal functioning. For many in our senior population today, it is a mechanism to avoid dealing with

- the reality of their current situation,
- the need to have a realistic plan for the future,
- the important decisions that need to be addressed.

For those of us who are now residents of Carroll Lutheran Village, we successfully confronted those tough issues of moving, downsizing, separation, and financial stress in a timely fashion and have found our new home here. But there are so many of our peers who have not dealt with the reality of their current situation; they are still procrastinating.

Let's illustrate this phenomenon by listening in on an all too familiar family conversation between a daughter and her mother:

Daughter: Mom, I know we've had this conversation a number of times over the past year, but I'm getting more and more concerned about you and Dad living here

by yourselves. I don't believe staying here is any longer a safe or wise choice. This house is too big, the upkeep is too much to handle, and you are not able to negotiate the stairs safely anymore. You and Dad have to get serious about selling it and moving into some kind of senior housing!

Mother: That might be fine for some people, but I can't leave my home. I've lived here too long to change now, and I'm not ready to give up my independence. Besides, it would be so hard to say goodbye to my friends here in our neighborhood.

Daughter: Mom, you would be in a "community," with new friends and socialization at whatever level is comfortable for you. And remaining independent? Let's be realistic, you and Dad are not going to be able to drive much longer.

Mother: New friends? I like my old friends! I'm not ready for change. Besides, look at the housing market today. I doubt that we would get anything near what the house is worth, and even if we could sell it, it probably wouldn't be enough for us to afford a place in one of those "old folks homes!" To make matters worse, our little nest egg of a retirement fund has dwindled with the current economy. And just think about how difficult it would be for us to downsize...it would be overwhelming!

Daughter: I understand your apprehension, but you are not the only

person to consider. Dad has all of the maintenance and yard work, and he won't let it go or it will just get out of hand. To make matters worse, I know he is dealing with a number of health issues. You and I know they will continue to get worse.

Mother: I think your Dad's still comfortable here, and if things do get worse I believe I can take care of him.

Daughter: Frankly, I am concerned that you will have the capacity to be an effective caregiver much longer. You can't just wait until he has a serious problem to deal with. My brother and I don't live close enough to help you in an emergency, and it would give us such "peace of mind" to know that you were safe and cared for in an established senior community!

If you were to make the move now, you could have all the benefits of a continuum of care, as you and Dad need it. And it's my understanding that these communities won't accept you if you have debilitating health issues.

Mom, you can't continue to procrastinate - you know what has to be done!



Bob and Carol Nicoll enjoy staying fit in the Friends of the Village gym.

Our story illustrates many of the issues facing our senior population today. Seniors are often reluctant to make a move. This is human nature. Most of us prefer the familiar to the unfamiliar. It's easier to do nothing, to maintain the status quo. We will remain where we are even if we know it may be to the detriment of our happiness and well being! Seniors often procrastinate until they suffer an unexpected hardship, such as serious illness or a financial setback that forces them to move.

Well, what can be done? How can the procrastinating senior begin to "take charge"? The seven steps that follow can help.

1. Be honest with yourself - What are the obstacles that I (we) will have in maintaining our home, our health, and our finances where we are now. Make a list of positive and negative outcomes of a move from your home to senior housing and review it periodically.

2. Make it a Family Affair - First, talk to your spouse or significant other to make sure that each other's feelings and desires are understood. Get the family together to discuss the concerns of both parents and children; it can be a great opportunity for families to grow closer together. Everyone can help, whether it's doing research, making phone calls, or going along on visits to potential senior facilities.

3. Talk to Trusted Advisors - These include pastor, attorney, relatives, family physician, best friend. Share with them your true feelings and describe how your current situation is affecting your way of life. Talk to your friends and family who have already made "the move." Find out how they are doing and what tools they used in making their decision.

4. Do your homework - Gather information about your senior housing options - You, or a friend

or family member, can go "on-line" to peruse the many housing options available where you would like to live. You might be interested in a different area of the country, perhaps nearer to your children or other family members. Compile information on services, pricing, and locations. Organizations such as AARP, local senior centers, and the public library frequently have publications that will explain the different options available. If possible, start the process early and take your time researching the options and deciding what to do.

5. Understand your financial position - Get an updated report of your assets, investment accounts, 401k's, insurance cash values, etc. Obtain a market estimate of your real estate holdings, so you know the equity you have to work with. Almost half of seniors find their home to be their greatest asset. A Senior Real Estate Specialist (SRES) can give you a free market analysis of your home. Talk with a senior planner or financial consultant to determine what you can afford in your new quarters.

6. Begin the downsizing process now - Even if you don't anticipate making a move for several years, you can always benefit from reducing the size of your accumulated "stuff." You can contact senior move specialists, go to web sites, and find numerous publications available that address this subject.

7. Assess your future needs - Look at your health and mobility needs and how they affect your choice of housing. Will



Enjoying the runway is resident model Jane Nupp.

you want/need fitness and medical facilities on premises? Transportation services may be important if you can't drive and you need to see doctors or get out on a regular basis. Understand what your monthly expenses will be, and what you can afford. Evaluate what kind of activities and socialization you would like to take part in. Consider all of your needs and desires for a comfortable lifestyle. Above all, be honest!

The key to beating procrastination is taking one step at a time. Break down what often seems to be an overwhelming task into bite-size, digestible chunks. Before you know it, you will be well on your way to a happy and comfortable lifestyle in your new senior quarters.

Many residents here at Carroll Lutheran Village have said, "I Wish I Had Come Here Sooner." So, stop procrastinating!



Enjoying the rewards of the fairway at the Village golf tournament is Dana Rice.

Not to Worry: No Big Deal

(Editor's Note: This article is the third in a series by residents living at Carroll Lutheran Village. George Thomas and his wife Betty were responsible for an earlier article in this reprint. George wrote a second article about downsizing and moving to the Village just after their first anniversary in their Village home. They have now been here for almost two years. Photos demonstrate their neighbors enjoying life at CLV.)

George Thomas



Here's George NOT worrying after he and Betty moved to CLV!

“Here Lies George – Worrying” I share this epitaph, suggested for my gravestone marker by one of my coworkers at least 35 years ago as proof that I have spent a lifetime developing the fine art of worrying. I refer to this personality trait at this time as I review the first year of our new life at Carroll Lutheran Village. How can it be that we have already been here a year! Indeed, I now spend a great deal of time worrying about where the time has gone.

I reflect on worry after receiving e-mails from friends who are worrying about the difficulties of moving after many years in the same home. As I read their mail, I recognize the same list of concerns that I had also agonized over prior to our move to this continuing care retirement community.

Why didn't we sell three to four years ago “at the top” of the housing market? What if we sell now and the market goes back up in two years? Maybe we will not be able to find a buyer at any price! In fact, how does one sell a house in this age of the internet? There was not such a thing when we purchased our home in 1965—just a friendly agent in a local, one-person real estate office located in a converted barn.

How would we ever be able to “downsize” and get rid of all the things that we had accumulated over 45 years in the same house? How could we walk away from what was a newly-built house that turned into a home for a family of five? How could we give up the garden that we had just mastered, the annual neighborhood 4th of July party, etc? Perhaps even more worrisome—how could we tell the kids that we were thinking of selling “their home”—in spite of the fact that they had moved out (several times) many years ago?

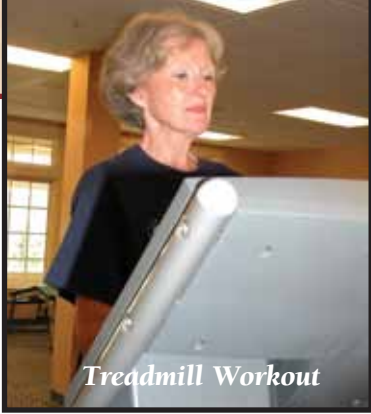
After 45 years at the same location in this complicated and complex world, how does one go about disconnecting and reconnecting? It has, after all, been difficult enough dealing with the various service providers when we were at a static location. One could just imagine the difficulties with a different ZIP code, a different IP address, a different GPS location. Thus the list goes on and on—and it is not even yet midnight. Still many more hours to worry about such things as how would our Social Security payments get to us, how do we notify the DMV and IRS of our change of address? Perhaps the AARP would lose

track of us and we would miss all those little inserts that fall out of their quarterly magazine!

Well—how did it turn out? Of course we should have sold three or four years ago; however, we all knew that the prices at that time were silly, and the truth is that our home still sold for many times what we paid for it in 1965. Moreover, almost all of the actual “work of selling” was done by a team of specialists from a large real estate company utilizing all the modern tools of the trade; i.e., computer experts with spreadsheets full of prices/assessments/sale data, “staging consultants,” marketing photographers, sales-script writers and young internet experts utilizing websites complete with virtual tours, Twitter, Facebook, etc. Once sold (via the internet without even an open house) our agent worked with the buyer's agent to arrange for various inspections, payment of taxes, transfer of various responsibilities, *ad infinitum*. Following final settlement, the total payment from the buyers was electronically transferred to our bank account by the time we returned home from signing the papers. Thus, in spite of



Halloween at the Pool



Treadmill Workout



Kids at Heart!



Not for Sissies Shuffleboard

my worries, for the most part, my wife and I just stayed out of the way and followed the progress via e-mail.

As for downsizing, we employed the “3M Post-it Notes” method of distribution. Under this system any items going to our new home were identified by a yellow Post-it Note. Any item lacking a yellow note was available for the kids—red Post-it Note for items desired by daughter, blue Post-it Note for items selected by son. Any orphan items lacking a colored note were donated to Goodwill. Following the distribution decisions, we boxed most of the small things, using the “one room at a time approach” spread out over several weeks to reduce the sense of work and pain.

Thus, on the first anniversary of our move to Carroll Lutheran Village, we must acknowledge once again that mother was correct when she advised, regarding all matters of the world, “not to worry—things will turn out just fine,” or as the kids would say, “No big deal.” While we must admit that a few things can (and did) go wrong, it is also true that moving was not nearly as bad as we had imagined and worried that it would be. In fact, all in all, it was a most rewarding experience because here we are enjoying our new life among so many new friends!

A most surprising aspect of the actual move was that the accumulations of 45 years were transferred from house to truck in three hours, and from truck to new house in three hours, making it a true “nine to five” operation. So far as we can tell neither we nor the kids suffered any emotional trauma from the move. And, in regards to disconnecting and reconnecting to the world, it has been no more difficult dealing with governmental agencies and phone/internet/cable companies after moving than it was prior to moving.



Volleyball Winners



Meeting at the Library



Resident Trip



Winter Games



Keeping Fit



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www.clvillage.org

Mission Statement:

Carroll Lutheran Village is a Continuing Care Retirement Community dedicated to the ministry of caring in a Christian atmosphere fostering quality life and services for the whole person.

Carroll Lutheran Village is a fee-for-service continuing care retirement community in Westminster, MD, licensed by the Maryland Department of Aging. It is nationally accredited by the Commission on Accreditation of Rehabilitation Facilities (CARF) – Continuing Care Accreditation Commission (CCAC). As a member of LeadingAge, the Village is also rated a Quality First facility.

The residential living community of the Village consists of 100 homes and 298 apartments with many services and amenities that appeal to discerning consumers looking to “live” their retirement years. Diven House for assisted living features 50 suites of various sizes to accommodate individuals and couples in a residential atmosphere. The 103-bed Health Care Center, providing long-term care, also specializes in Alzheimer’s/dementia care and in rehabilitation therapies designed to return residents to their homes. All levels of care promote health and wellness in all its dimensions including physical, social, intellectual, emotional, vocational, and spiritual.

