

Ask the EXPERTS

New Hampshire Magazine's Guide to Retirement Living and Continuing Care



According to recent studies, the fastest-growing age group in New Hampshire over the next 20 years will be those aged 70-74, and there will be significant growth in the number of people aged 75 and older. As parents, loved ones and partners begin to age, it becomes increasingly important to have a plan in place to provide for their medical, social and cultural needs.

The time to investigate senior living options is now. We spoke with a number of senior living executives from around the state to learn more about how to approach the topic, what to look for, what to expect and how best to prepare.

Here is our panel of experts:

- Lynda Brislin is executive director of the **Terrace Communities**, which has two locations: Windham Terrace, in Windham, and Wheelock Terrace, in Hanover. terracecommunities.com
- Paul Charlton, vice president of marketing at **Taylor Community**, in Wolfeboro. taylorcommunity.org
- Cathleen Toomey, vice president of marketing for **The RiverWoods Group**, which includes RiverWoods Exeter, a three-campus (CCRC) in Exeter; Birch Hill, a CCRC based in Manchester; and RiverWoods Durham, a new CCRC that is anticipated to open in early 2020 in Durham. riverwoodsgroup.org
- Karen Johnson, marketing and development director at **Webster at Rye** in Rye. websteratrye.com
- Jan Daly Eaton, director of marketing and residents ser-

vices at **RiverMead** in Peterborough. rivermead.org

- Joanne Rizzo, director of community relations and marketing at **Bedford Falls**, a Benchmark Senior Living Community, in Bedford.

HOW DO WE BEGIN?

What is the timeline for planning a move to a senior living community?

Cathleen Toomey, The RiverWoods Group: "As with many major decisions, the earlier you start thinking and planning for a move to a senior living community, the better. One reason for that is because the earlier you start planning, the more choices you have. The second reason is because there are more seniors than ever before, now that the baby boomers are starting to age into retirement. Therefore, people are starting to plan earlier, and wait lists in some communities are getting longer – so you may not be able to walk right into the community of your choice – it may be a multi-year wait."

Karen Johnson, Webster at Rye: "It's never

too soon to start thinking about your preferences and imagining the possibilities. Senior living offers so many choices for lifestyle, care needs, locations and, of course, cost structures. Planning should include both financial and medical considerations. Ideally, you would begin planning by building solid financial resources decades before you need care. Don't assume that living at home for as long as possible will provide you with the best care and lifestyle. In-home care can be less cost-effective than assisted living communities. Communities providing assisted living or memory care also provide an essential ingredient for well-being: socialization!"

How can you start the conversation with a loved one who may benefit from transitioning to a senior community?

Cathleen Toomey, The RiverWoods Group: "If you're asking that question, congratulations - you are already halfway there! Starting the conversation is not easy and I actually encourage the parents to take the first step and bring it up with your family. For adult children of

seniors, a good conversation starter can be a sharing a relatable story about another person's situation when it came to long-term care. Perhaps they had slip and fall and the decision rested solely on the adult child. Stories like that can lead into, 'so, Mom, what would you want us to do in that situation?' The most important factor is to start the conversation as early as possible. If you wait until a crisis, then your options are much more limited. It is also easier to contemplate a move when you can outline all the reasons why life is easier, and you have more time to enjoy and meet people, as compared to making a need-based decision."

How do you begin to address senior care with someone who may have been diagnosed with Alzheimer's disease or dementia?

Karen Johnson, Webster at Rye: "By talking openly and compassionately while addressing concerns of safety. Here at Webster at Rye, our tours include meeting and talking with our residents. When families of potential residents meet our current residents, they begin to see that their parent or loved one would fit right in because they see so many similarities."

Joanne Rizzo, Bedford Falls: "There is such a huge stigma that surrounds Alzheimer's disease and/or dementia. I find most folks are afraid to even visit a memory care neighborhood in fear of what they will see or hear. Benchmark does such a nice job with that. Our programs are designed specifically with the Six Dimensions of Wellness in mind. Bottom line: We meet their needs in assisting to live fulfilling lives by incorporating physical, intellectual, social, emotional, spiritual and renewed sense of purpose to our activity programs. First of all, based on what you see, there is no difference between assisted living and memory care except that memory care is a secured environment for one's own safety. Both neighborhoods offer socialization, engagement and independence utilizing 'Live Now, Live Well.' With that said, we are able to focus on the individual, the person, who they are, still. Quality of life and meeting one's needs is front and center for each one of us. Quite often I have someone I am sitting with that will ask me, "when will I know when it's time to come here?" Unfortunately, we sympathize. There is no magic answer. It takes time to come to terms with planning for the rest of your life when receiving such a diagnosis. We get it. We understand and we are right there beside you every step of the way for as long as it takes for you to feel comfortable with your decision. That's right, it's your decision. Whether we are meeting with a prospect or a family member, it comes down to helping folks connect with what is best for him or her as an individual and as a family. It's important that everyone gets what they need and that they feel at home here at Bedford Falls. We are proud and honored to be considered by families as home for their loved ones – no matter what level care is necessary. We rise to the occasion and consider it a privilege. After all, we have a lot of experience. At Benchmark, we are a family taking care of families!"

Lynda Brislin, Terrace Communities: "Millstone Inn is a smaller, personal wing – within the same overall community – separated by a keypad code that prevents



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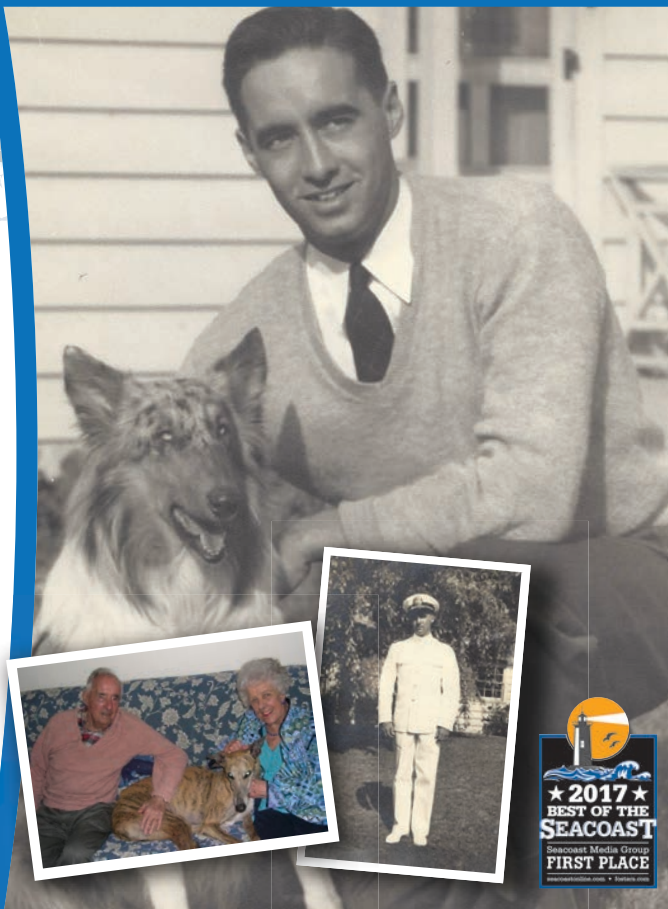
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wandering of those who may have this symptom as part of their dementia. It is a specially designed, lovely and secure unit with an outdoor enclosed courtyard as well as a large, bright three-season sunroom. The goal of our Millstone Inn is twofold – to provide a sense of security and belonging through specially trained staff, within surroundings that look and feel like home; and to add quality-of-life through a daily routine which incorporates music, laughter, smiles and exercise along with conversation, creativity and reflection.”

WHAT CAN I EXPECT?

Aren't most of the senior communities the same?

Cathleen Toomey, The RiverWoods Group:

“This is one of the most important considerations. No, all senior living communities are not the same. Some are age restricted 55-plus communities that offer socialization and condo-like living but no access to health care; some are assisted living or memory care facilities that provide care for a specific illness. Others, like CCRCs (there are about seven in New Hampshire, including RiverWoods Exeter, Birch Hill and RiverWoods Durham) are organizations where you come in as an independent resident, enjoy your life on your own terms, and when and if you need health care, it is provided to you right within the community at no additional cost, or significantly reduced cost. You will want to know if the community is for-profit, or not-for-profit, and understand very clearly what the contract provides to you – many communities can look very similar, but the costs and details of the contract vary greatly.”

How does the reality of the moving process compare with common misconceptions?

Lynda Brislin, Terrace Communities: “Seniors are sometimes under the impression that all communities are the same and that they offer the same levels of care, the same standards or the same accommodations. This is most definitely untrue. They're sometimes afraid that they will lose their freedom or independence and that remaining in their home is the best place to live as you age. In actuality, it is the environment that provides safety, more freedom and convenience along with more care and certainly less stress or worry than perhaps staying alone in your home can provide. Another misconception is that you will lose connections with family or friends. The reality is that families and friends visit more frequently, and those visits are more enjoyable as they're not providing care that was needed before moving into a community.”

How does someone decide what type of senior living arrangement is best for them or a family member?

Paul Charlton, Taylor Community: “A lot of research, exploration and time. Think of it a bit like deciding where to go to college. You probably have some idea of what you're looking for in terms of location – do you want an urban or rural setting, New England or the Southwest? Are you looking for a huge community with five golf courses or something smaller and quieter but

still with a lot going on? Then there's the culture and environment. Do you want formal dining and dress, or a more down-to-earth social environment? As with everything else these days, most start online searching for things like retirement communities or continuing care retirement communities (CCRCs). That will yield a ton of results that you can begin to sort through all that's available and start to get a feel for the things that are most important to you. Then the most important thing is to get out and visit those that seem most appealing.”

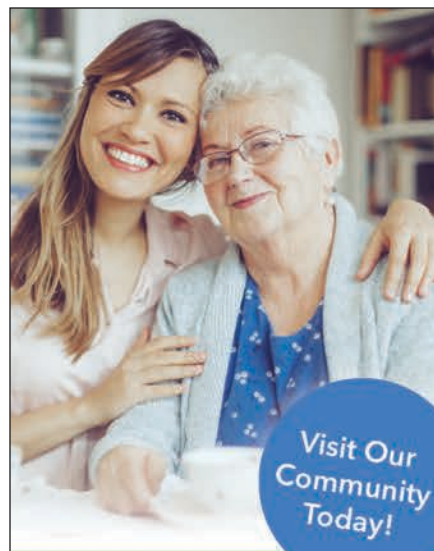
Cathleen Toomey, The RiverWoods Group:

“For New Englanders, who are generally very self-reliant, moving to a community is usually a hard idea to embrace. However, in a very real sense, moving to a senior community can help a senior be more independent and less reliant on family and friends. When you move to a Continuing Care Retirement Community, for example, much of the work of living is taken care of – you generally benefit from one meal a day, housekeeping and inside and outside maintenance (no shoveling snow or raking leaves.) Additionally, you have the benefit of increased social interaction and easy access to fitness and educational programs. Most importantly, you have the benefit of knowing that if your future health care needs change, you can transition to assisted living, memory care or nursing care, right within the community.”

What would someone be surprised to learn about the day to day life in a retirement community or life plan community?

Jan Daly Eaton, RiverMead: “People would be surprised to learn of the high demand for fitness opportunities amongst seniors. As we conducted our market research for our master planning project, we found that seniors have a strong desire to continue and be involved in their personal fitness. Among the priorities are an increased emphasis on overall wellness and social opportunities and state-of-the-art facilities and equipment. This information, along with our resident feedback and expert input, guided us as we embark on the addition of a two-story dedicated fitness center on our Mead campus. This will include our existing 50-foot by 20-foot heated swimming pool. RiverMead currently has four to six different trainer-led fitness classes daily. Residents often work out independently or with a trainer in our fitness room. The new fitness center will house a large variety of fitness equipment and will offer studio space for classes, locker and showering rooms. We are looking forward to increasing our already robust class schedule to meet the needs of our residents. Recently we have added a men's endurance and strength class. Day to day life at RiverMead can be as active as one wishes. Resident feedback confirms that having a diverse fitness program, on campus and at no additional cost, motivates them to continue their pursuit of health and wellness. For many, fitness has become an integral part of everyday life.”

Joanne Rizzo, Bedford Falls: “Surprisingly enough, you really get to come and go as you please. Most folks still have their own cars, go out and do errands and even vacation in Florida or visit their families from time to time. Even family members get to come



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WHAT ELSE SHOULD WE CONSIDER?

How important is a retirement community's financial health and how can you assess that when deciding on a location?

Cathleen Toomey, The RiverWoods Group:

"Before deciding to move into a community, you should understand if they are strong enough to fulfill their commitment to you. You are making a commitment to spend the rest of your life there – are they financially stable enough to fulfill that commitment? First, you should be able to talk directly to the chief financial officer of the organization to understand the community's history and what its current position is. Is the organization a standalone community, or part of a system? Second, you should be able to review the community's audited financials. Third, you should be able to understand their occupancy level and history of monthly service fee increases over the past five years. Fourth, is the community reinvesting in their physical plant? It is critical that the community continue to maintain their property every year, which means that 10, 15, 20 years from now, the community will still look as good as it does today. You can find a more detailed list of what financial measures are helpful to track, by downloading our Insider's Guide workbook."

What questions should families ask/what should someone look for when visiting a senior living community?

Paul Charlton, Taylor Community: "Again, I always come back to find out all you can from the people who live there. There are countless lists of questions to ask that you can find online that can be helpful. Things like financial strength, governance, fees, census, levels of care available, what is guaranteed under the resident contract, what rules or regulations are in place – again, all the factual stuff that is critically important. But what you really want to determine is whether you will be happy in your new home and enjoy living there for, quite frankly, what will likely be for the rest of your life."

Cathleen Toomey, The RiverWoods Group:

"Ask about everything. This is one of the biggest decisions of your life and you have the right to ask about every detail. Marketing materials for communities can look similar, but the offerings can differ greatly. There are hundreds of possible questions, and to make it easier, we've created a workbook titled, "The Insider's Guide to Choosing a Continuing Care Retirement Community" as a way to help people assess different communities. It can be found at RiverWoodsRC.org/RESOURCES."

WHAT ADVICE DO EXPERTS HAVE?

What's your no. 1 tip about the moving process?

Lynda Brislin, Terrace Communities: "Seniors are sometimes under the impression that all communities are the same and that they offer the same levels of care, the same standards or the same accommodations. This is most definitely untrue. They're sometimes afraid that they will lose their freedom or independence and that remaining in their home is the best place to live as you age. In actuality, it is the environment which provides safety, more freedom and convenience along with more care and certainly less stress or worry than perhaps staying alone in your home can provide. Another misconception is that you will lose connections with family or friends. The reality is that families and friends visit more frequently, and those visits are more enjoyable as they're not providing care that was needed before moving into a community."

Karen Johnson, Webster at Rye: "Be supportive and encouraging, patient and loving. Once they've made the move, visit often and enjoy simply being together."

Joanne Rizzo, Bedford Falls: "We all collect so much over a lifetime, don't we? Allow us to connect you with our professional organizers and movers. They not only have the experience, but they have the sensitivity to help make packing and organizing a whole lot less stressful. Downsizing and moving is a life changing event. We are here for you every step of the way."

What are most people concerned about when they first move to a senior living community, and how do you address that concern?

Paul Charlton, Taylor Community: "Interesting enough, even after they've decided where they want to live and move in, they have doubts as to whether they will like living in a retirement community and whether they will fit in. It's important that communities provide a comprehensive orientation and to make it as easy as possible for people to make friends and become acquainted with all the community has to offer. For us, that means a combination of staff and residents going out of their way to introduce themselves to their new neighbors and invite them to join them – maybe it's a meal, a trip, an exercise class, a concert, speaker presentation or other kinds of activities. We pay a lot of attention to making new residents feel very welcomed without being pushy. It's important to realize that these people just made a major move that can be both physically and emotionally draining. You want a good balance between allowing space and privacy while settling in, but also making sure that they are truly welcome in their new community."

Cathleen Toomey, The RiverWoods Group: "Initially, people are concerned about downsizing – how do they go through a lifetime of accumulated possessions to move? Unfortunately, some people never manage to make a desired move, because they don't have the energy to face the challenge of downsizing. At Birch Hill, we currently have a limited-time offer of free downsizing service to our incoming residents to help them make the move. We work with professional downsizers, who meet

with our incoming residents, and help them through what is a very emotional as well as physical chore. Invariably, it is a really helpful and energizing experience for our residents and their families. Once they move in, the next concern is how to meet others. At Birch Hill and RiverWoods Exeter, we have an extensive welcoming process, where new residents are welcomed in a variety of ways: by other residents to join them for dinner or come to a lecture with them. In most cases, after a month or two, new residents will say to us, 'my only regret is that I didn't make this move sooner!'"

Karen Johnson, Webster at Rye: "Many people are reluctant to 'spend their children's inheritance' on themselves, but they've spent years working and now

deserve the comfort and support that senior living communities provide. For some, letting go of a home full of memories is difficult. Most people find that the comfort and security, along with social opportunities and great food tip the balance in favor of making the move. Many residents feel better knowing that their children no longer have to worry about their care."

What's new at your community?

Paul Charlton, Taylor Community: "New programs and amenities are usually driven by the residents since it's not as much important what the administration thinks we should be offering as it is knowing what the residents want. We are finding that more and more they

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want to add social and recreational facilities and activities – and not necessarily the kinds of things some might associate with a retirement community. Pub Nights, which were started by a handful of residents last year, have become increasingly popular with close to 100 residents getting together for food, drinks and conversation. We also built a fire pit and patio area that’s a great gathering spot that typically includes residents playing music and enjoying a sing-a-long. New indoor and outdoor recreation activities are also a big hit, including yoga on the lawn, the sunrise stretch and exercise classes and a new bocci court to be built this spring. The overarching theme seems to be that the people here want to be active and to have fun.”

Cathleen Toomey, The RiverWoods Group:
“At Birch Hill, we are nearing completion on a \$10 million capital investment program, and today we have

a brand new fitness center that is three times the size of our former center. In July we will be reopening our brand new dining room and menu program for our residents. Additionally, we have completely renovated all our available apartment homes, tearing down walls, replacing flooring, lighting, cabinets and countertops, so interested prospects can move into a brand new place this summer.

At RiverWoods Exeter, we were recognized this year as being the largest level 1 accredited arboretum in New Hampshire, featuring more than 100 species of unique trees and woody shrubs. This was a project completed by residents and staff working together, and residents are volunteer docents. Also, this spring we just installed our first beehive, and are together are working on maintaining our first set of bees, which we hope will enable us to craft our own local honey for use in dining.

At RiverWoods Durham, our most exciting news is that we broke a national record, and pre-sold the community completely out in six weeks, starting in January. The good news is that we still have an opportunity for interested residents to join our wait list, and we are accepting people onto the wait list now. The community is expected to break ground this June, and anticipate opening by early 2020.”

Karen Johnson, Webster at Rye: “Our activities provide an array of seasonal outings and programs – from Art in Bloom to our Handcrafted Holiday Fair, along with cook-outs, shopping trips, pottery and painting classes, entertainers and celebrations of every holiday, large or small. We offer personalized gardening along with utilizing local foods for a great dining experience at every meal. Our nursing care provides highly personalized care throughout our Nursing, Rehabilitation, Memory Care and Assisted Living communities.”

Featured Retirement Communities in NH

Community

ENTRANCE FEE	MONTHLY FEE RANGE	REFUNDABLE OPTIONS	SKILLED NURSING UNITS	INDEPENDENT LIVING UNITS	PERSONAL CARE UNITS	MEMORY CARE UNITS	ASSISTED LIVING	RESPIRE CARE	ORGANIZED DAY TRIPS	SCHEDULED TRANSPORTATION	BEAUTY/BARBER SERVICE	LAUNDRY SERVICE	HOUSEKEEPING SERVICE	ON-SITE DINING SERVICE	ON-SITE MEDICAL SERVICE	WORKSHOP SERVICE
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Amenities

CONTINUING CARE RETIREMENT COMMUNITIES

Community	Entrance Fee	Monthly Fee Range	Refundable Options	Skilled Nursing Units	Independent Living Units	Personal Care Units	Memory Care Units	Assisted Living	Respite Care	Organized Day Trips	Scheduled Transportation	Beauty/Barber Service	Laundry Service	Housekeeping Service	On-Site Dining Service	On-Site Medical Service	Workshop Service	Amenities
Birch Hill Manchester; birchhillrc.org	\$161,000	Starting at \$2,975	Y	0	130	0	12	•	•	•	•	•	•	•	•	•	•	Serene wooded setting, gardening, wood shop, fitness facility, wellness center.
RiverMead Peterborough; rivermead.org	\$180,000- \$428,000	\$3,469- \$6,879	Y	33	181	49	17	•	•	•	•	•	•	•	•	•	•	Full-service life care retirement community, award-winning cuisine and hospitality, beautiful residences, top-notch services and staff.
RiverWoods Durham Durham; riverwoodsduham.org	Starting at \$299,900	Starting at \$3,295	Y	72	150	0	24	•	•	•	•	•	•	•	•	•	•	Anticipated to open in late 2019. Brand new Type A CCRC.
RiverWoods Exeter Exeter; riverwoodsrx.org	Starting at \$193,000	Starting at \$2,424	Y	78	393	0	78	•	•	•	•	•	•	•	•	•	•	Nationally accredited CCRC. Type A. Independent, Assisted Living, Memory Care, Certified ALZ Care.
Taylor Community Laconia; taylorcommunity.org	Starting at \$139,000	Starting at \$1,195	Y	0	180	103	10	•	•	•	•	•	•	•	•	•	•	Activities, special events, concerts, lectures, seminars, pool, gym, movie theater, maintenance free.

RETIREMENT COMMUNITIES

The Arbors at Bedford Bedford; arborsofbedford.com	\$7,600- \$9,000	N	0	0	0	89	•	•	•	•	•	•	•	•	•	•	•	The Arbors of Bedford is a leading provider of expert memory care here in NH.
Bedford Falls Rye; websteratrye.com	\$6,000	\$6,000 - \$8,000	Y	0	0	60	24	•	•	•	•	•	•	•	•	•	•	Restaurant style dining, theatre, library and pub, all in the spirit of elevating human connections.
Peabody Home Franklin; peabodyhome.org	\$1,850 - \$11,000	Y	29	4	10	16	•	•	•	•	•	•	•	•	•	•	•	The Peabody Home in Franklin understands senior living transition does not have to be overwhelming.
Webster at Rye Rye; websteratrye.com	\$4,000	\$6,450- \$9,330	Y	55	0	55	25	•	•	•	•	•	•	•	•	•	•	Highly individualized care meeting your evolving needs and lifestyle in a gracious living environment.
Wheelock Terrace Hanover; wheelockterrace.com	\$7,000- \$10,000	Y	0	0	0	21	•	•	•	•	•	•	•	•	•	•	•	Our beautiful, well-appointed community offers a wide range of services in assisted living and memory care.
Windham Terrace Windham; windhamterrace.com	Starting at \$5,000	Y	0	Y	Y	18	•	•	•	•	•	•	•	•	•	•	•	Enriching social, cultural and educational activities, comfortable restaurant-style dining, serene library, holistic wellness/integrated therapy room.