




LUTHER OAKS
NEVER STOP GROWING.

Planning Your Life

A reference for active, older adults



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AM I READY?

Making a life change is a difficult decision. At this stage you are investigating your options and may not be ready to leave your home. Thinking about moving out of your home that has been a part of you and your identity for 30 to 50 plus years is overwhelming. We understand the emotions that go into making a decision to move from a familiar place to a community setting.

Take a moment to look realistically at your current situation and consider what would move you from “not ready” to “ready”.

- | YES | NO | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Has it become a struggle to do yard and house work? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is your home no longer as neat and clean as it once was? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would regularly scheduled cleaning and maintenance be helpful? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you find yourself struggling to make home repairs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is driving becoming more difficult? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you hesitant to drive at night? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would the availability of personal transportation make things easier? |
| <input type="checkbox"/> | <input type="checkbox"/> | Has preparing three meals a day become too much to handle? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is it difficult to eat well-balanced and nutritious meals three times a day? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would you enjoy the opportunity to choose from an array of nutritious and appetizing meals, prepared for you? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you often feel bored or anxious? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you often feel lonely? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would you feel happier if you had more friends with whom you share common interests? |

If you answered “yes” to four or more of these questions, you may be closer to “ready” than you realized.

Fear holds many people back from making a move. You need to give yourself permission to make a move.

DISCOVER THE VALUE

You may be surprised by the cost of living in a retirement community. But have you considered the possible costs and effort of maintaining your home? Home ownership can be expensive. The key question is this – is your attachment and desire to remain in your home outweigh the effort and cost of maintaining it? Or does a better quality of life offered in a community worth the extra cost. Consider the value.

CURRENT MONTHLY EXPENSES	CURRENT HOME	SENIOR LIVING
HOUSING		
Mortgage or Rental Payment	\$	<i>Included</i>
Property Tax	\$	<i>Included</i>
Property Insurance	\$	<i>Included</i>
UTILITIES/SERVICES		
Gas	\$	<i>Included</i>
Electric	\$	<i>Included</i>
Sewer and Water	\$	<i>Included</i>
Trash Removal	\$	<i>Included</i>
Satellite Television	\$	<i>Included</i>
Internet	\$	<i>Included</i>
Lawn Care/Landscaping <i>Supplies, equipment, repair, mowing, shrub/tree care, hired help, etc.</i>	\$	<i>Included</i>
Snow Removal <i>Hired snow plow/shoveling services, snow blower maintenance, etc.</i>	\$	<i>Included</i>
MISCELLANEOUS REPAIRS AND UPKEEP		
Appliances - Services/Replacement <i>Stove/oven, refrigerator, microwave, dishwasher, washer/dryer, etc.</i>	\$	<i>Included</i>
Building Repairs/Replacement <i>Furnace, roof, hot water heater, driveway, windows, doors, mailbox, etc.</i>	\$	<i>Included</i>
Additional Home Upkeep Costs <i>Painting, carpeting, linoleum, counter tops, etc.</i>	\$	<i>Included</i>
LIVING EXPENSES		
Housekeeping	\$	<i>Included</i>
Linen Service	\$	<i>Included</i>
Transportation	\$	<i>Included</i>
Meals	\$	<i>Included</i>
Emergency Response System	\$	<i>Included</i>
Entertainment	\$	<i>Included</i>
Wellness and Social Activities	\$	<i>Included</i>
TOTAL	\$	

WAITING TOO LONG

Over and over again, we see people waiting too long to move into Independent Living. When they finally decide to move-in, they are older and not able to enjoy to the fullest what the community has to provide to them.

The time to move is when you are still active and on the go, not when a health condition arises. Why not move when you can make the decision when you still feel good and can enjoy life without the hassles of home maintenance worries? And if you have a change in health, you know there is already a plan in place if or when you need assistance.

	SENIOR LIVING	WITHOUT SENIOR LIVING
SOCIAL INTERACTION	<i>Offers daily activities to encourage social interaction with people who share similar interests.</i>	<i>People who live alone or with busy family members may feel isolated.</i>
TRANSPORTATION	<i>Arranges transportation for social activities, errands, and doctors appointments.</i>	<i>Arranging transportation to necessary appointments may be challenging.</i>
NUTRITION	<i>Employs a full culinary staff to ensure delicious, restaurant-style meals with a variety of options.</i>	<i>Rely on easily prepared meals rather than healthier alternatives.</i>
HOUSEKEEPING	<i>Offers housekeeping services, including linen and laundry services as requested.</i>	<i>Maintaining a home may become a greater burden.</i>
EMERGENCY ASSISTANCE	<i>Usually provides 24-hour assistance with an emergency call system located in each apartment.</i>	<i>Immediate help is often not available to people who live alone.</i>
EXERCISE	<i>Offers exercise programs that maximize mobility, strength, and overall health.</i>	<i>May not have access to adequate exercise equipment and programs.</i>





TELLING YOUR FAMILY AND FRIENDS

Reactions may be mixed from your children and friends. You may hear the following comments.

- “You don’t need that!”
- “Why would you want to live with a bunch of old people?”
- “Won’t you lose your privacy?”
- “Do you really want to eat the food there every day?”
- “Well, it might be a good idea for you. We’ll give it some thought in a few years.”

Some children have difficulty thinking of their parents as getting older. Other children may see struggles with the obvious daily chores of life which include what is required to live in their home independently or health conditions that have suddenly appeared.

Involve your children in the process so they have a full understanding of what a significant gift you are giving them by making this decision now and not leaving it up to them when a crisis could occur.

QUESTIONS TO ASK WHEN RESEARCHING A COMMUNITY

Finding a community

- Scout ahead of time – 1 year or more
- Schedule an appointment and don't rush the appointment
- Don't be shy, ask plenty of questions
- Speak with other residents/family members
- Write down pros/cons
- Visit at least three times or more

First Impressions

- Were you greeted immediately upon arrival?
- Was the community seem clean, comfortable, welcoming, and maintained?
- Were residents socializing, gathering, participating?
- Is the community manageable in size?
- Did the community smell pleasing?

Apartment Homes

- How many floor plans are available?
- Are apartments equipped with up-to-date appliances or appliances that are important to me, such as a dishwasher, washer/dryer
- Are there emergency response systems in each apartment?
- Do the apartments have sound proofing?
- Is extra storage space provided?
- Are pets allowed? If so, what are the rules for pets?

Amenities and Services

- Is there an on-site Beauty/Barber Shop?
- Is there an on-site store for necessities?
- Is transportation complimentary or is there a fee?
- Is Housekeeping provided? How often and what is included?
- Are common areas comfortable for socializing?
- What other conveniences are available?
(Pharmacy, Dry Cleaning, Postage, Notary, Photocopies, Fax, Valet services)

Life Enrichment

- What variety of activities are planned for residents? Ask for a copy to review.
- Are religious services offered on-site or transportation provided to area churches?
- What fitness opportunities are offered?
- Is there a Resident Association that meets regularly?

Culinary Services or Dining Services

- How many meals are included each month and do I have a choice when to use them?
- Are meals served restaurant-style?
- Are there assigned seats in the Dining Room?
- Are meals prepared fresh each day?
- Are there menu options for each meal? How often does the menu rotate?
- What is the policy on alcohol?

Safety and Security

- How are the weather alerts provided? Are there procedures for inclement weather or fire?
- Are smoke detectors, carbon monoxide, and sprinkler systems in each apartment?
- What type of security is in place at night? Are exterior doors locked? If so, at what time?
- What response is provided in an emergency situation and what staff member responds?
- How many keys are given to residents? Do family members receive a key if requested?
- What options are available if I need additional help in my apartment for safety reasons?

Staffing

- Are the staff members friendly and helpful?
- Were you introduced to any members of the management team when you visited?
- Does the community and/or its parent company have a mission statement?
- Does the community do background checks on their new hires?

Friends and Neighbors

- Do residents interact with one another in friendly manner?
- Does the community promote a vibrant and fulfilling lifestyle?
- Is the location convenient for my family and friends to visit?
- What do current residents or their family members say about their experience living at the community?
- What is the reputation of the community?

Future Options for Care

- What other levels of care are available in the community, if my health should change?
- What are my options if I should need assistance?
- Are additional services such as home health, physical therapy, or hospice available to me while living in my apartment?
- Would a couple have to split their living arrangements if one is in need of assistance?

Contracts

- What are the different costs for each level of care?
- Does the community provide a moving package?
- Do residents in Independent Living have priority to future levels of care?
- Ask for a copy of the contract to review.
- What if I would need to terminate my contract, can I do that?
- What are the policies regarding refunds?
- How often are fees increased?



[MOVING A LIFETIME]

Take the Stress Out of Your Move

If you've lived in the same home for 20, 30, or more years, you might be thinking: "Where do I begin?" Downsizing and right-sizing your belongings may seem like a difficult and challenging task, but MySolutions moving specialists, we know exactly what to do and how to help. Sometimes, the best way to be in control of your move is to ask for help.

We Help Pack, Unpack, and Set Up

When you choose a professional move manager like MySolutions, things like **packing, unpacking, and setting up a new home** can be "offloaded" to the professionals. With industry know-how, paired with a caring and compassionate staff of seasoned professionals, we enable a successful and satisfying relocation experience every time.

Ask a Luther Oaks Marketing Services Counselor about our services!



MySolutions is a long-standing member of LeadingAge and State affiliates, and is a Founding Member of the National Association of Senior Move Managers. We are also members of the Home Care Association of America, The National Aging in Place Council, and the National Association of Home Builders (CAPS) and are Certified Relocation Transition Specialists (CRTS).

THE JOURNEY

You won't make the decision to move to a senior living community overnight. It is a process that can take months, sometimes a few years. No matter what step of the journey you are on, you are heading in the right direction with making a plan for your life! Keep engaging and learning with your Marketing Services Counselor until you are satisfied with all of your questions and ready to make the commitment with a Waiting List deposit or the move to a community!

Don't wait too long to move in or wait for a health condition to force the decision to move – do it while you are able to handle the major life change physically, emotionally, and mentally. Do it while you can enjoy the company of new neighbors and friends and all of the programs and activities available to you.

There is a whole new life waiting for you and people waiting to welcome you! Do it sooner, rather than later.

Don't wait until you are "ready"....work on getting to "ready"!



WHAT TO EXPECT WHEN YOU SAY “READY”

1. **Choose an Apartment.** Select one or two types of apartments if you are on a waiting list. Your preferred floor plan or view may be difficult to get. Be flexible.
2. **Expect paperwork.** Many communities require financial documents, emergency medical forms, authorization forms, proof of renter’s insurance, Power of Attorney, and insurance cards.
3. **Expect to place a deposit.** Depending on the type of the community, a security deposit or a percentage of an Entry Fee may be required to reserve an apartment and eliminate the community’s ability to offer it to someone else.
4. **Move-in Date.** Some communities will require the move be completed within a certain time frame or for you to begin paying the monthly service fee to retain the apartment.
5. **Utilities.** Find out if you are responsible for establishing service for certain utilities at your community, such as Cable and Phone.
6. **Closing Appointment.** Expect to meet with the Marketing Services Counselor to sign the contract, provide a final payment, if required, obtain keys, and receive an orientation to the community close to your move-in date.
7. **Move In Day.** This will be an overwhelming day for you. Expect to take about 60-90 days to acclimate to your new community. Know that every resident has been in your same place and are willing to help you with any questions as well as staff. In no time, you will be among the others who declare moving to a community was one of the best decision you ever made!

