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Living
in a *Day
of Uncertainty*

pages 6-8



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In This Issue...

We are certainly living in historic times and have so many messages in front of us daily that our heads are spinning. Now more than ever, I find myself wanting to quiet down all the "noise" and regroup. Yearning to be outside in the fresh air, spending time tinkering in the garden, or sitting on the porch with my husband while watching the boats go by helps me to regroup and balance my life. The extra time being at home is allowing me time to think. I am not getting any younger and before you know it, it will be time to retire. Am I taking the needed steps to reach my goals? Only time will tell.

One question that I do hear a lot lately, is what does the future look like for Retirement Communities? In this issue, we hear from Steve Fleming, CEO of the Well Spring Group and and Derrick Moore, Executive Director, Searstone, in our cover story. Also refer to "A Parting Word" on page 65 on how communities are responding to COVID-19.

As always, we have columns for your reading pleasure. The contributors are local experts who share with you everything from how to improve your health to planning for the future. While our print guide is packed full of helpful information to assist you in your search, you'll find *RetirementResourceGuide.com* to be an even deeper resource for researching communities and services.

A big thank you to all the frontline heroes helping to keep us safe!

Stephanie Franklin

Stephanie



Check us out on:



Facebook – Retirement Resource Guide

www.facebook.com/RetirementResourceGuide

Visit our website:

www.RetirementResourceGuide.com

on the cover

Steve Fleming with the Well • Spring Group and past chairman of the national board of LeadingAge advocating at the Save HUD 202 Rally on Capitol Hill in Washington DC in 2017.

communities & care

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How to Plan Your Future in a

Day of Uncertainty



“We are living in a day of uncertainty” says Steve Fleming, of Well•Spring, a Life Plan Community, in Greensboro, “...but we have to live our lives.”

Navigating the senior housing landscape during the Covid-19 pandemic is challenging. *Retirement Resource Guide* recently had a conversation with senior industry expert Steve Fleming about what we can expect now and in the immediate future.

“We are living in a day of uncertainty” says Steve Fleming, of Well•Spring, a Life Plan Community, in Greensboro, “...but we have to live our lives.”

Fleming’s assessment is not an invitation to toss caution to the wind. To the contrary, it comes with a great deal of hands-on experience and expertise in the senior housing industry.

With Covid -19 taking...and holding...center stage in everyone’s lives

these days the burning question for many early retirees is “what is my next best move” when it comes to planning for the next 10, 20 or 30 years and beyond. Many in this set have parents for whom they are trying to navigate these same issues. For those with parents currently living in a senior community, be it in an Independent Living or an assisted living situation, the issue becomes even more complex. “One of our chief initiatives during the Covid pandemic has been to reunite families” says Fleming. “Connection to family is extremely important to the mental as well as the physical well-being of our parents. During this pandemic everyone aged 25 to 95 has found out that isolation is not a good thing.”

Isolation is especially “not good” for seniors. Regular social interaction is a key contributor to a general feeling of well-being and the good mental and physical health that results from that. “The importance of social connectedness has really come to the forefront with the pandemic.” Says Fleming.

So, just what is going on these days at places like Well-Spring, Springmoor, Searstone and other Life-Plan communities? As this issue goes to press, North Carolina remains in Stage 2 of the Reopening Plan and many retirement communities have limited-visitation or no-visitation policies in place. That doesn’t mean communities are closed to the public for tours. Most communities will schedule private tours although,

for some communities, you must already be on their waiting list. The Department of Health and Human Services (DHHS) controls policy for the State's Life Plan and Independent Living communities, however, their oversight is more "healthcare-centric" so it's up to each individual community to design specific policy for their community. Most all communities have devised virtual tour opportunities that allow a good look at life inside the community. These vary by community but some of these virtual tours are quite elaborate and offer an immersive look at everything from the homes and apartments to the dining room and other amenities...all from the comfort of your easy chair. When Gov. Cooper further relaxes restrictions with Phase 3 of the Reopening Plan then most retirement communities will relax their tour policy as well. Fleming cites his Well-Spring Retirement Community as an example. They have designed a standard tour that they will implement with Stage 3 that will allow the public to tour the community yet maintain a safe environment for all. For higher care options, like Assisted Living, tighter controls will likely remain into Phase 3, however, on a positive note, Fleming believes that as anti-body testing evolves these communities will be able to return to much more standard operating procedures.

What is life like inside of these communities during the pandemic?

As Fleming notes "95 % of us want to remain in our own homes as we get older ...but things have changed." Regarding life at Well-Spring Retirement Community, "I would want to be no other place" is a refrain Fleming



Steve Fleming

Steve Fleming is currently president and CEO of The Well-Spring Group and his degrees from UNC-CH, ASU and Harvard helped prepare him for his numerous roles in the senior industry. He is an active member of numerous aging services and healthcare focused organizations including NC Board of Examiners for Nursing Home Administrators and he serves in advisory capacities to Appalachian State University and UNC-Greensboro in their health science and nursing programs. Additionally, Fleming is the immediate past chair of the national LeadingAge organization which advocates for the interests of the senior community.

has heard repeatedly from his residents over the past few months. He attributes this reaction to the emotional security residents feel in addition to the physical security they experience at a Life-Plan community. According to Fleming, individuals who chose the lifestyle of a Life-Plan community expect and demand a high level of independence so such communities walk a fine line between providing a safe environment and preserving complete independence for the residents. The reality is that the Life-Plan structure puts in place the safe-guards that keep the community and its residents safe and change their operational procedures to provide the many services that serve to provide for their residents in new and unique ways to limit potential exposure. Fleming again cites Well-Spring as an example; "we initiated a grocery-buying service at Well-Spring and other communities have implemented similar services to serve their residents. Another is the in-house food service which converted to a take-out/delivery service when the dining rooms were closed by State mandate. Additionally, virtually all com-

munities conduct screening of visitors and some communities like Well-Spring go a step further and provide a number of checks and balances that include logging the movements of staff members, providing some structure to the environment and providing extra services, such as the grocery buying service, all of which translates into a feeling of security for residents that realize the world right now is a very chaotic place."

One of the big advantages to living in a Life-Plan community is that while life within these communities largely is a reflection of life across America (and around the world) and the same risks exist within the community as without there is a palpable feeling of security and sense of safety among the residents.

"Older adults, like younger adults, need two things to thrive: social interaction and proper nutrition," according to Fleming. For older adults especially, the two are closely linked. "That, I think, is one of the key advantages to life in a Life-Plan or Independent Living community... both elements are at the core of our mission."

Since the state-wide restrictions went into place in mid-March social interaction at many communities has simply adapted to the new reality. Searstone is one of the newer and decidedly fabulous Life-Plan communities in the Triangle and their residents have reacted to the changes largely the same as Well-Spring's residents. According to Searstone Executive Director Derrick Moore, "residents who have typically been busy with clubs, committees, activities around wellness and dining are now participating in Zoom calls and taking lots of walks around Lake Searstone. We've been hosting groups of 10 for small exercise classes and we've been pleasantly surprised how many residents are using Zoom for daily exercise classes if they aren't comfortable in a group of 10. We're hosting weekly Zoom Happy Hours, travelogues and medical expert advice talks" keeping the residents engaged and active.

What is Moore's advice to retirees looking at options for themselves or their parents? "It's completely understandable to take a pause and consider all options during a pandemic. Residents at Searstone have told me they still feel they are living in a community that makes them feel safe and secure. You could certainly argue that living in a CCRC during a pandemic is actually preferable to living at home on your own. Those living on their own without support may be feeling more fearful and isolated."

What does the future hold? According to Moore, "I think most of the anxiety from COVID-19 comes from all of the questions we don't have answers to yet, as we continue to receive the answers from research, I think the anxiety will subside. I do see some aspects staying around longer- like masks, more frequent hand washing and less handshakes."

The quote "And this too shall pass" never seemed more appropriate than with all the life changes required by Covid 19 but it is important to realize that the restrictions of today will ease. In the meantime, we are fortunate to have professionals in the retirement industry here in North Carolina that take the safety of not only their employees and residents very, very seriously but also that of the general public who wants to explore a senior community for themselves or their parents. Great care and many hours are spent each day by these individuals and communities to make sure that "life goes on" and that senior communities are the safest and healthiest of places to enjoy life.



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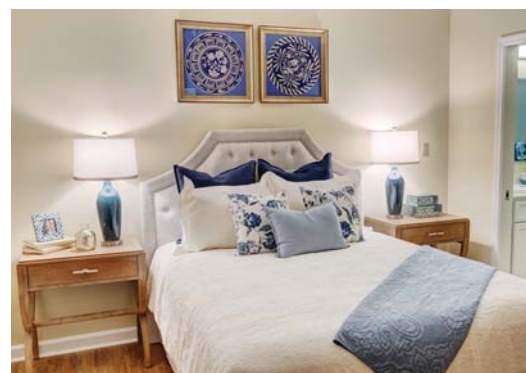
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how to use this guide

Orientation Map

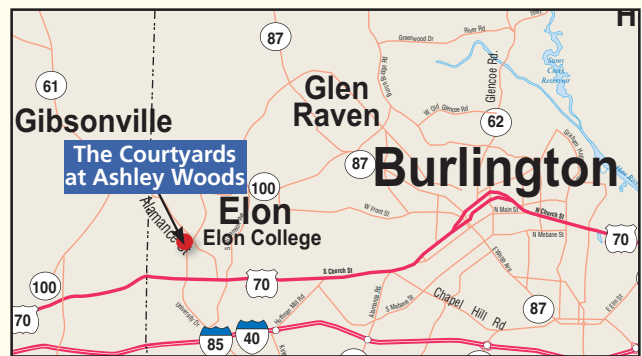
Retirement Resource Guide covers Central North Carolina including Raleigh Durham/Chapel Hill metro area as well as the Greensboro, High Point and Winston-Salem metro. New to the area? You'll want to study housing and lifestyle options for each area as you consider where you want to live. (Our lifestyle articles can help.) As you narrow your search, you'll want to begin your focus on housing communities which are organized by area in our Cross Reference Listings.



Maps with Featured Communities

Once you've studied the Cross Reference Community listings and advertisements you can refer to our map pages 13 through 17 to get an idea of where each advertised community is located. Interactive Google Maps are available from your desktop and cell phone on RetirementResourceGuide.com.

The maps highlight featured communities that we think you'll find to be the best in the market. The color of the box indicates the type of community that most aligns with that property. In the example at the right, Courtyards at Ashley Woods would be considered an Active Adult Lifestyle community.



Listings

Retirement Resource Guide makes every effort to comprehensively list every housing community available in central North Carolina...whether they advertise or not.

This provides the "big picture" of all that's available to you in the marketplace. These communities are listed alphabetically, by area, in the Cross Reference charts within each section. Communities that advertise in *Retirement Resource Guide* are highlighted and we believe you'll find them to be the best communities in the market.

The INDEX Community Cross Reference									
Active Adult Lifestyle									
Community	Ad Pgc.	Area	Priced From	HOA Dues	Age Restricted	Pool	Club	Condo, TH, Villa, Apartment	Phone
Greater Raleigh									
12 Oaks		Holly Springs	\$280's						
Bridgeberry		Holly Springs	\$300's						919-607-1317
Cup Villas at Wakefield Plantation		Raleigh	\$400's	\$248/mo					919-525-3952
Courtyards at Heritage Grove, The		Wake Forest	Low \$300's	\$220/mo					919-422-0475
Courtyards at O'Kelly Chapel, The		Carry	Upper \$300's	\$220/mo					919-263-2977
Del Webb at Traditions	2	Wake Forest	Mid \$300's	\$178/mo					919-621-0160
Flowers Plantation-Bedford		Clayton	\$240's	TBD					877-804-2349
Flowers Plantation-Chatham		Clayton	\$280's	\$167-180s					919-553-1984
Flowers Plantation-Flowers Crest		Clayton	\$150's	\$75/mo					919-553-1984
Flowers Plantation-Horizon Creek-How Open		Clayton	\$200's	TBD					919-553-1984
Flowers Plantation-Lancelot		Clayton	\$250's	\$222/mo					919-553-1984
Flowers Plantation-North Village		Clayton	\$300's	\$178/mo					919-553-1984
Flowers Plantation-River Dell East		Clayton	\$255's	\$75/mo					919-553-1984
Flowers Plantation-South Quarter		Clayton	\$300's	\$185/mo					919-553-1984
Flowers Plantation-Sweet Grass		Clayton	\$300's	\$250/mo					919-553-1984
Flowers Plantation-The Vine		Clayton	\$215/mo						919-553-1984

Go Online!



While the print guide is packed full of helpful information to help you in your search, you'll find *RetirementResourceGuide.com* to be an even deeper resource for researching communities and services. From our website you'll be able to view videos of advertised communities, extensive photo galleries, interactive maps and more. You can also request information directly from each advertised community. Happy shopping!



Jane in her sunroom.

Beauty Grows Here



AS A LONGTIME AND AVID GARDENER, Jane loves the picturesque natural splendor that helps make Arbor Acres alive with beauty. But you'll more likely find her planting and tending flowers than simply enjoying them. "I like getting my hands in the dirt. For me, working in a garden is as satisfying as the blooms." At Arbor Acres, *along with unparalleled comfort and security*, our residents celebrate the endless variations and possibilities of beauty. *What is beautiful to you?*

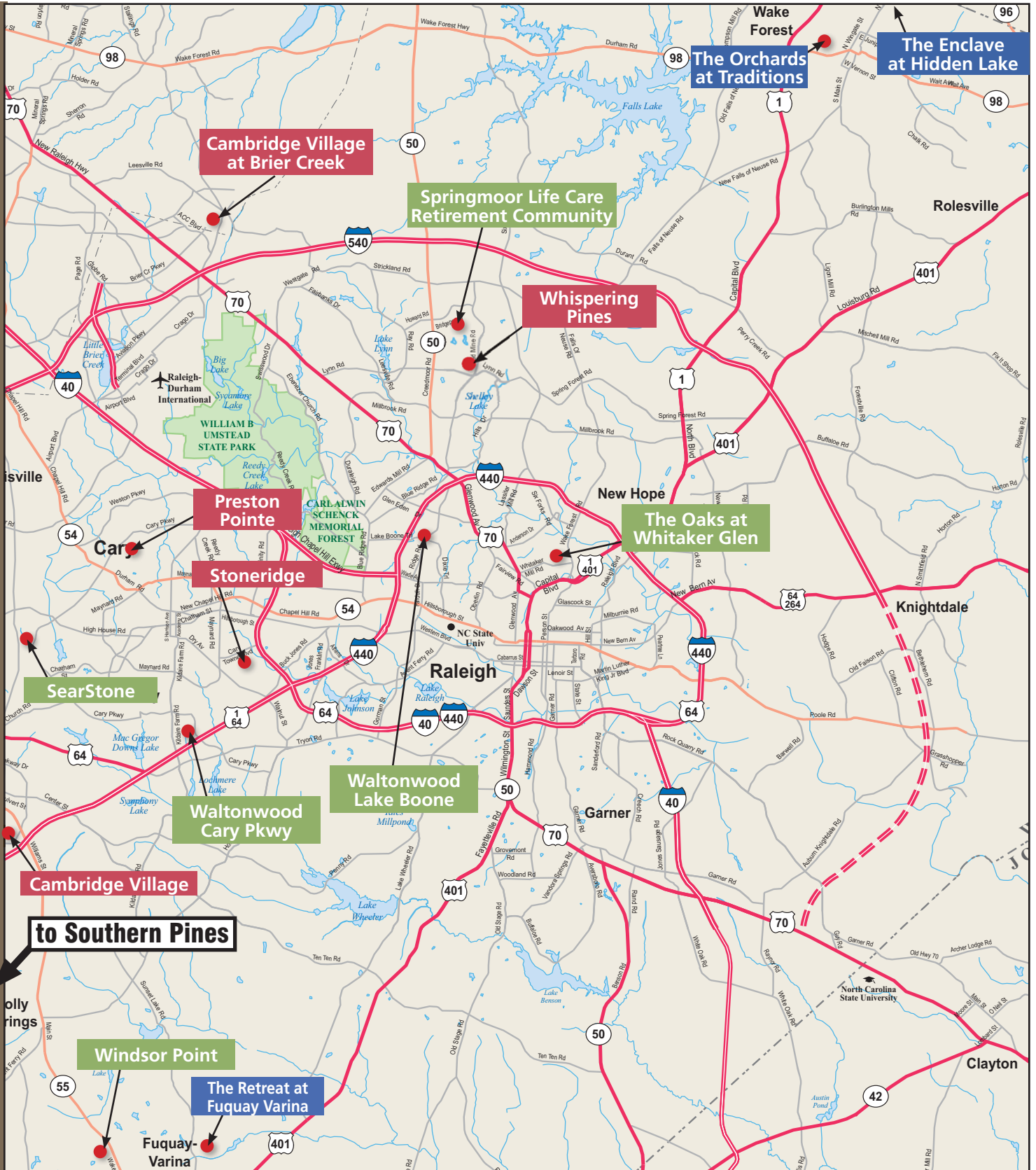
www.arboracres.org

1240 Arbor Road, Winston-Salem, NC 27104
336-724-7921

[illegible]

Category	Care Type
Housing	Active Adult Lifestyle
	Independent Living
Communities	Life Plan Communities
	Assisted Living
Healthcare	Rehab & Nursing
	Memory Care

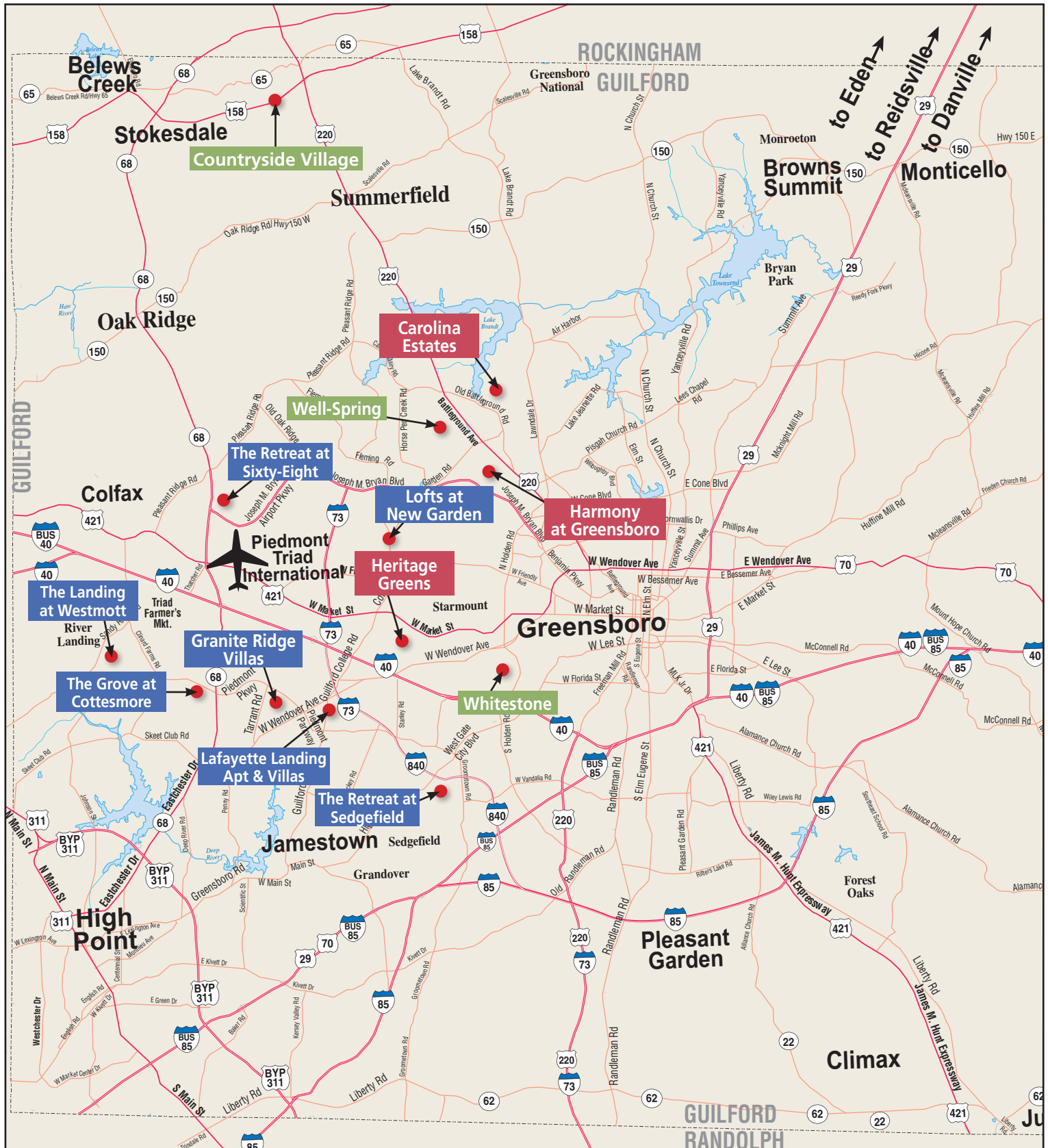
GREATER RALEIGH MAP & FEATURED COMMUNITIES



FEATURED COMMUNITIES

Housing	Communities	Healthcare
Active Adult Lifestyle	Independent Living	Life Plan Communities
		Assisted Living
		Rehab & Nursing
		Memory Care

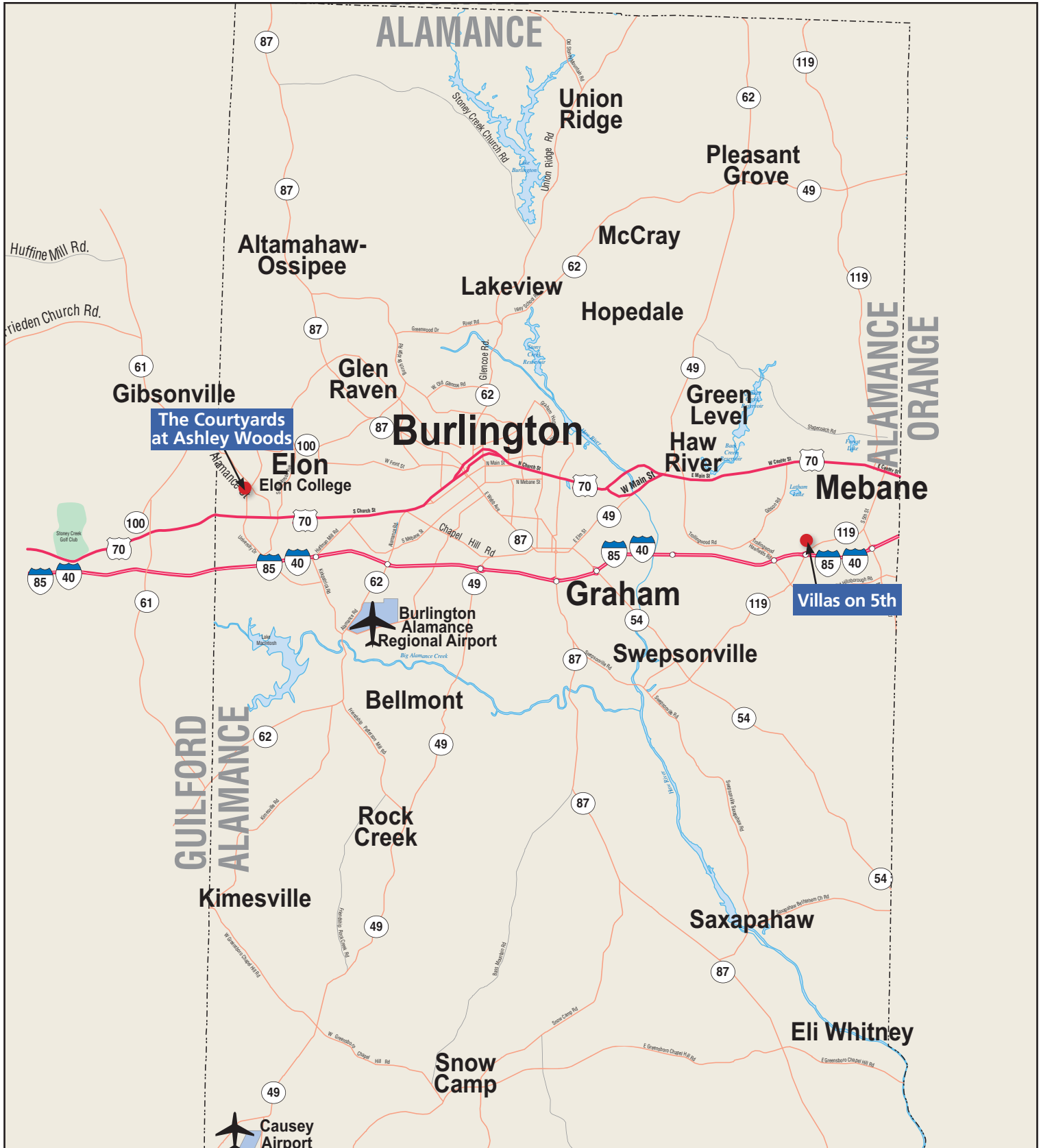
GREATER GREENSBORO MAP & FEATURED COMMUNITIES



FEATURED COMMUNITIES

Housing	Communities	Healthcare
Active Adult Lifestyle	Independent Living	Life Plan Communities
		Assisted Living
		Rehab & Nursing
		Memory Care

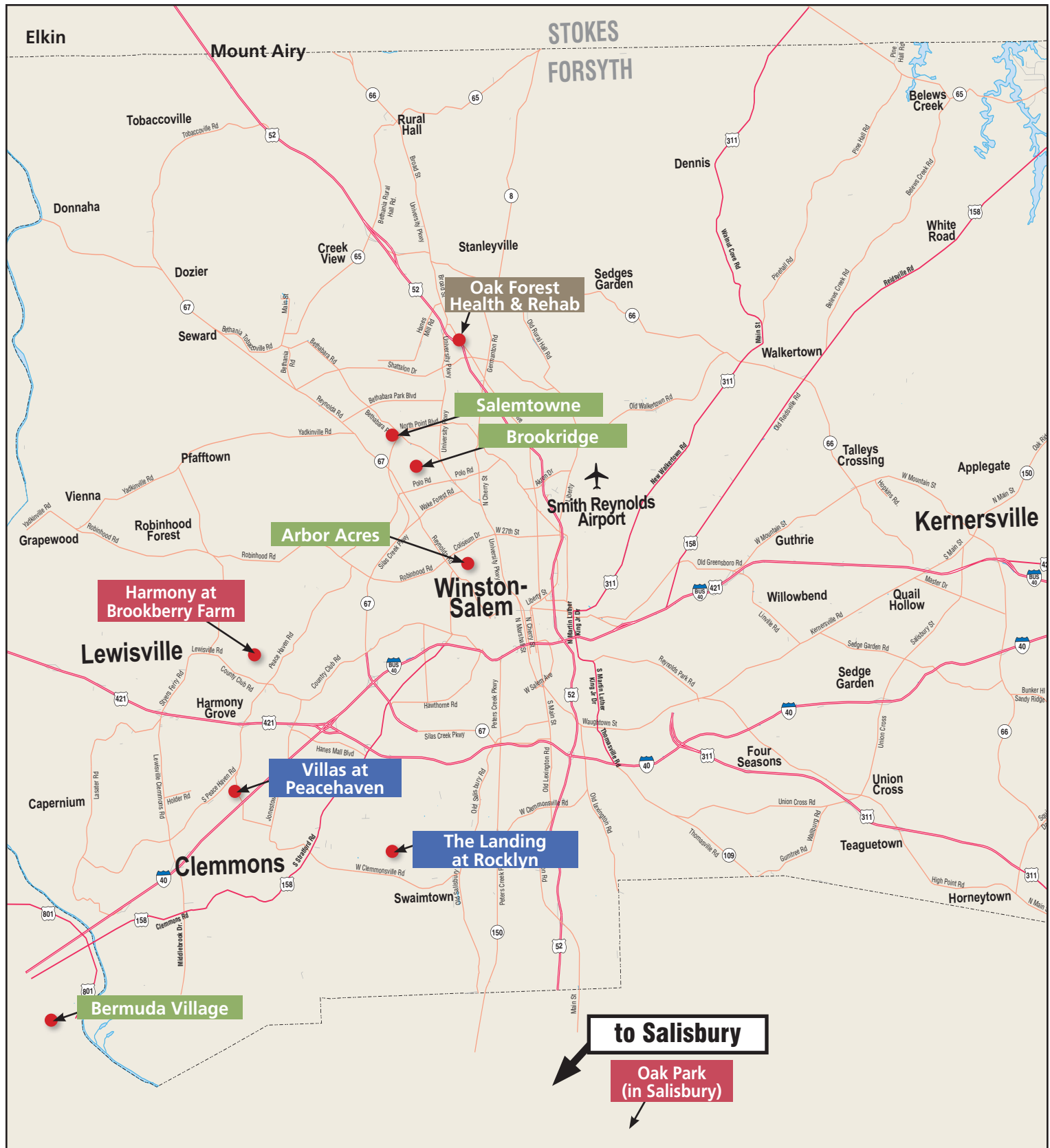
GREATER BURLINGTON MAP & FEATURED COMMUNITIES



FEATURED COMMUNITIES

Housing		Communities		Healthcare	
Active Adult Lifestyle	Independent Living	Life Plan Communities	Assisted Living	Rehab & Nursing	Memory Care

GREATER WINSTON-SALEM MAP & FEATURED COMMUNITIES



FEATURED COMMUNITIES

Housing	Communities	Healthcare
Active Adult Lifestyle	Independent Living	Life Plan Communities
		Assisted Living
		Rehab & Nursing
		Memory Care

Guide to *Active* Adult Lifestyle

If you want the benefits of home ownership, but the carefree convenience of a low-maintenance or maintenance-free lifestyle, an Active Adult community is for you.

Active Adult communities can cover just the basics or offer the most lavish set of amenities, allowing you to do the things you love without worrying about home maintenance. Exterior maintenance and yard care are covered by a home owners' association (HOA), so you'll have time to indulge in the pursuits you find most rewarding.

Love the excitement of travel? Want to sharpen your golf game? Enjoy spending relaxing evenings with friends? You're free to occupy your days with these and the other activities you enjoy. Create your own experience and take pleasure in all the joys life has to offer—the convenience of an active adult community allows you to live a worry-free way of life.



The INDEX

Community Cross Reference

Active Adult Lifestyle

Community	Ad Pgs.	Area	Priced From	HOA Dues	Age Restricted	Single Family Homes	Condo, TH, Villas, Apartment	Pool	Clubhouse	Garage	Fitness Center	Builder	Phone
Greater Raleigh													
12 Oaks		Holly Springs	\$522's		x		x	x		x		Lennar & MI Homes	919-607-1317
Bridgeberry		Holly Springs	\$300's		x		x	x					919-525-3952
Buckhorn Preserve		Apex	high \$400's	\$820/year	x		x	x	x			Ashton Woods	919-235-0980
Courtyards at Heritage Grove, The		Wake Forest	mid \$300's	\$220/mo	x		x	x	x	x		Epcon	919-263-2977
Courtyards at Kildalre Farms, The		Apex	low \$400's	call	x							Epcon	919-230-0714
Del Webb at Traditions		Wake Forest	mid \$300's	\$179/mo	x	x		x	x		x	Del Webb	877-804-2340
Enclave at Hidden Lake, The	9, 22	Youngsville	\$280's	\$200	x	x		x	x	x	x	Eastwood Homes	984-205-6356
Flowers Plantation-Cottages at Evergreen		Clayton	\$304's	\$121/mo	x			x	x		x	McKee Homes	919-553-1984
Flowers Plantation-Evergreen		Clayton	\$289's	\$121/mo	x	x		x	x	x	x	McKee Homes	919-553-1984
Flowers Plantation-Forge Creek		Clayton	mid \$250's	\$137/mo	x	x		x	x	x	x	Dan Ryan Builders	919-553-1984
Flowers Plantation-Sweet Grass		Clayton	\$350's	\$170/mo	x	x		x	x	x	x	Plantation Homes LLC	919-553-1984
GlenPark		Cary	mid \$400's	\$156/mo	x					x		Ashton Woods	919-232-0039
Hasentree-Golf Villa Collection		Wake Forest	\$403's	\$81/mo + tiers	x			x	x	x	x	Toll Brothers	919-562-9900
Lake Castleberry		Apex	high \$500's	\$325/qtr	x			x	x	x		Ashton Woods	919-235-0980
Muirfield by Pulte		Cary	\$500's	\$99/mo	x						x	Pulte	866-491-6188
Orchards at Traditions, The	21	Wake Forest	\$260's	\$175/mo			x	x	x	x		DR Horton	984-235-7030
Overture at Centennial		Raleigh	\$1,700/mo	\$0	x	x		x	x		x	Greystar	919-670-1000
Overture Crabtree 55+ Apartments		Raleigh	\$1,700/mo	\$0	x		x	x	x		x	Greystar	855-237-4029
Regency at White Oak Creek		Apex	\$433's	\$175/mo		x		x	x	x	x	Toll Brothers	919-466-9300
Retreat at Fuquay Varina, The	21	Fuquay Varina	\$1,340/mo				x	x	x	x	x	Berkley Hall Management	910-985-0880
Savaan		Cary	high \$300's	\$62+ /mo		x	x	x	x	x	x	Ashton Woods	919-235-0980
Tapestry by Fleming Homes, The		Garner	upper \$200's	\$160/mo	x		x		x	x	x	Fleming Homes	919-772-HOME
Traditions at Wake Forest – Single Family		Wake Forest	\$280's	\$130/mo		x		x	x			MI Homes	919-435-7473
Traditions at Wake Forest – Villas		Wake Forest	\$330's	\$205/qtr			x	x	x			MI Homes	919-205-2120
Walk at East Village, The		Clayton	\$265	\$163		x		x	x	x	x	Holden Barnett Properties	919-670-2581
Wendell Falls		Wendell	\$268's			x	x	x	x		x	David Weekley Homes	919-607-1317
Woodbury		Apex	\$251's			x	x	x	x	x	x	Pulte Homes	866-246-6989
Woodhall		Cary/Apex	\$415's	\$140/mo		x				x		Stanley Martin Homes	919-328-3098
Chapel Hill, Durham, Hillsborough													
Andrews Chapel – Townhomes		Durham	\$275's	\$160/mo			x	x				MI Homes	919-213-6544
Andrews Chapel – Single Family		Durham	\$330's	\$75/mo		x		x				MI Homes	919-213-6544
Carolina Arbors by Del Webb		Durham	\$270's	\$174/mo	x	x		x	x	x	x	Del Webb	919-598-3942
Corbinton		Hillsborough	low \$300's	\$150/mo	x	x	x		x	x		Elm Street Builders	800-651-4951
Courtyards at Andrews Chapel, The		Durham	mid \$300's	\$220/mo		x		x	x	x	x	Epcon	919-480-9479
Courtyards at Homestead Road, The		Chapel Hill	upper \$300's	\$225/mo		x		x	x	x	x	Epcon	919-381-4644
Creekside at Bethpage		Durham	\$249's	TBD	x	x		x	x		x	AV Homes	919-626-3500
Ellis Crossing		Durham	mid \$200's	\$156/mo			x	x	x	x	x	Ashton Woods	919-634-6397
Encore at Briar Chapel		Chapel Hill	\$320's	\$298/mo	x	x		x	x	x	x	David Weekley Homes	919-636-6806
Fendol Farms		Durham	\$285's									Lennar	919-337-9420
Grandin Trace		Durham	mid \$300's			x					x	Taylor Morrison	919-336-0785
Legacy at Jordan Lake		Chapel Hill	\$358's	\$175/mo		x		x	x		x	MI Homes	919-205-2101

Information and pricing subject to change without notice.

continued on page 20

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The INDEX

Community Cross Reference

Active Adult Lifestyle

Community	Ad Pgs.	Area	Priced From	HOA Dues	Age Restricted	Single Family Homes	Condo, TH, Villas, Apartment	Pool	Clubhouse	Garage	Fitness Center	Builder	Phone
Chapel Hill, Durham, Hillsborough, continued													
North Grove		Durham	low \$600's	\$413/qtr		x				x		Ashton Woods	919-235-0980
Sagewood	22	Durham	\$200's			x				x		Freedom Homes	919-335-9396
Villas at Culp Arbor, The		Chapel Hill	upper \$300's	\$247-259/mo	x		x	x	x		x	Epcon	919-381-4644
Greater Greensboro													
Blakeney at Old Irving Park		Greensboro	low \$500's	\$290			x			x		D. Stone Builder	336-215-1103
Grandover		Greensboro	\$450's	\$1,500/yr+		x		x	x	x	x	Multiple Builders	336-451-4923
Grove at Cottesmore, The	27	High Point	low \$300's									Royal Homes of NC	336-392-2202
Hawthorne at Friendly		Greensboro	\$1,385/mo			x	x	x	x	x		Hawthorne Res. Partners	336-294-6003
Lafayette Landing Apts & Villas	25	Jamestown	\$920/mo	none		x	x	x	x	x		BSC Holdings	336-283-8482
Landing at Westmott, The	26	Colfax	\$1,425/mo	none			x	x	x		x	BSC Holdings	336-763-3053
Lofts at New Garden, The	23	Greensboro	\$985/mo	none			x	x	x		x	BSC Holdings	336-285-5227
Plantation at Pleasant Ridge, The		Greensboro	\$1,045/mo +				x	x	x	x	x	Berkley Hall Management	336-763-7369
Retreat at Sedgefield, The	24	Greensboro	\$1,025/mo +				x	x	x	x	x	Berkley Hall Management	336-315-8500
Retreat at Sixty-Eight, The	23	Greensboro	\$1,025/mo +				x	x	x	x	x	Berkley Hall Management	336-315-8500
Village Lofts Apartments, The		Greensboro	\$1105/mo	none			x	x	x	x	x	Koury Corp.	336-286-4949
Villas at Granite Ridge	25	Greensboro	\$1,200/mo	none		x	x	x	x	x	x	BSC Holdings	336-814-8487
Whisper Creek at Waterbury		Whitsett	\$250's	\$216/mo			x	x	x	x	x	J&S Homes LLC	336-419-0828
Greater Winston-Salem													
Angus Ridge		Kernersville	\$340's	\$200			x			x		Trent Adams Properties, LLC	336-669-6268
Beeson Oaks Townhomes		Kernersville	\$225's				x			x		Shugart Homes	336-765-9661
Chamberlain Place Apartments		Winston-Salem	\$850/mo	N/A			x	x	x		x	BSC Holdings	336-770-2226
Friedberg Villages		Winston-Salem	\$190's	\$150			x	x	x	x	x	Keystone Homes	336-500-1638
Juniper Glen		Winston-Salem	\$300's				x			x			336-345-3449
Laurel Cliffs		Walnut Grove	\$135's	\$50			x			x			336-714-9740
Landing at Rocklyn, The	26	Winston-Salem	\$200's			x				x		Freedom Homes (Ext. 2075)	888-325-1978
Lofts at Little Creek		Winston-Salem	\$930/mo	none				x	x			BSC Holdings	336-602-1336
Meadowfield View		Clemmons	\$150's				x			x		Arden Communities	336-659-9503
Millhaven Landing		Winston-Salem	low \$300's	\$200			x	x	x	x	x	Epcon	336-202-9311
Owl's Trail at Caleb's Creek		Kernersville	\$200's			x		x	x	x		Freedom Homes (Ext. 7005)	888-325-1978
Robinhood Villas		Winston-Salem	\$1,070/mo	none		x	x	x	x	x	x	BSC Holdings	336-251-1177
Villas at Peacehaven, The	26	Winston-Salem	\$1,175/mo	none		x	x	x	x	x	x	BSC Holdings	336-777-7093
Whitehall Village		Winston-Salem	\$180's	\$93		x	x	x	x	x	x	Keystone Homes	336-500-1638
Wyngate Villages		Winston-Salem	\$190's	\$100			x	x	x	x		Keystone Homes	336-500-1638
Greater Burlington													
Cable Square Patio Homes & Twin Homes		Elon	mid \$200's				x			x		Windsor Homes	336-516-0118
Courtyards at Ashley Woods	24, 25	Gibsonville	mid \$200's	\$148		x	x	x	x	x	x	Epcon	336-382-0095
Mackintosh – Glenmoor Gables & Patio		Burlington	\$220's				x	x	x	x	x	Windsor Homes	336-382-1821
Mackintosh – The Cove		Burlington	\$200's			x		x	x	x	x	Freedom Homes (Ext. 953)	888-325-1978
Village at Lake Michael, The		Mebane	\$160's	\$150				x	x	x	x	Mebane Townhome	919-926-1006
Villas on 5th	24, 25	Mebane	\$249's	\$150		x	x	x	x	x	x	Epcon	336-382-0095
West Hill		Graham	\$230's	\$105	x		x			x		Keystone Homes	336-500-1638

Information and pricing subject to change without notice.

The Retreat at Fuquay-Varina

From \$1270 / month 919-762-0868



2700 Whakatane Lane
Fuquay-Varina, NC 27526

www.theretreatatfuquayvarina.com

Map pg. 13

Now Open

- Resort-style, Zero-entry Pool with Large Sundeck
- Pool Cabana with TV's & Outdoor Bar
- Door-to-door Valet Trash Pick Up
- Preferred Employer Program

- On-site Guest Suites
- 24-hour Game Room with Billiards and Foosball
- State of the Art Fitness Center with Yoga Studio
- Maid Service Available
- Personal Garages Available
- Location-Location-Location
- Pet Friendly



The Orchards at Traditions

Townhomes from \$260's 984-235-7030



1105 Treetop Lane
Wake Forest, NC 27587
www.drhorton.com

Map pg. 13

- 1st floor Owner's Suite Plan
- Clubhouse with Outdoor Stone Fireplace
- Tot Lot
- Resort Style Salt Water Pool
- Miles of Paved Trails
- Amphitheater

Sales Center Hours:
Mon-Tues 10 am - 6 pm
Wed 1-6 pm
Thur-Sat 10 am - 6 pm
Sun 1-6 pm

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Rehab & Nursing

Memory Care

Sagewood

Homes from \$200's 919-335-9396

1004 Doc Nichols Road
Durham, NC 27703

Map pg. 12

www.drhorton.com/Freedom-Homes

- Beautiful single-family home community
- Lawn maintenance
- Walk-in closets
- Large pantry
- 3-4 bedrooms with 2 car garages
- Spacious ranch style floor plans
- Low maintenance living at its best

To register for VIP information, visit www.DRHorton.com and click on "First to Know Program."



The Enclave at Hidden Lakes

From the \$280's 919-971-1745

1595 Hicks Road
Youngsville, NC 27596

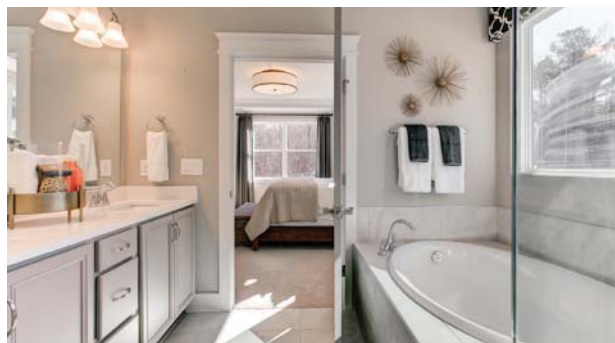
Map pg. 13

www.eastwoodhomes.com

55+ Community

- Gated community of homes
- 1/4 to 1/3 acre lots
- First floor living with options for sunrooms, flex spaces, offices, and more

- Ranch style with 2nd floor options
- Select homesites feature water views
- Planned 4,500 sq. ft. clubhouse coming soon!
 - Fitness Center
 - Warming Kitchen
 - Indoor Gathering Spaces
 - Pickleball Courts
 - Lake Activities
 - Outdoor Porch overlooking pool and lake



The Retreat at Sixty-Eight

From \$1025 / month 336-542-7088



NC Highway 68
Greensboro, NC 27409
www.bhcllc.net

Map pg. 14

Coming Winter 2020!

- Resort-style, Zero-entry Pool with Large Sundeck
- Pool Cabana with TV's & Outdoor Bar
- Door-to-door Valet Trash Pick Up
- Preferred Employer Program
- On-site Guest Suites
- On-site Dog Park & Pet Salon
- State of the Art Fitness Center
- Maid Service Available
- Personal Garages Available
- Modern LVT Flooring
- Outdoor Storage Space
- Pet Friendly



The Lofts at New Garden

From \$985 / month 336-285-5227



1301 New Garden Road
Greensboro, NC 27410
www.loftsatnewgarden.com

Map pg. 14

- Gourmet Kitchens w/ Real Wood Cabinetry & Granite Counters
- Luxurious Bathrooms w/ Tile Flooring and Granite Counter
- Gas Fireplaces and 9' ceilings
- Elevator access in building
- Controlled access throughout building
- Resort-Style Swimming Pool
- Poolside Hammock Station
- Gas Grills
- Pet Spa
- Putting Green/Corn Hole
- Aerobic Rooms/Fitness Center
- Entertainment Lobby
- On-site Climate-Controlled Storages
- Screened-in Patios
- Theater Room
- Fire Pit Area

BSC
HOLDINGS, INC.



The Retreat at Sedgefield

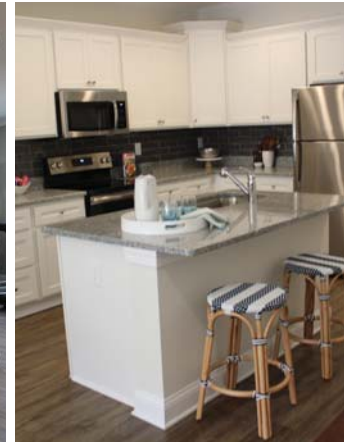
From \$1025 / month 336-542-7088

West Gate City Blvd.
Greensboro, NC 27403
www.bhcllc.net

Map pg. 14

Coming Fall 2020!

- Resort-style, Zero-entry Pool with Large Sundeck
- Pool Cabana with TV's & Outdoor Bar
- Door-to-door Valet Trash Pick Up
- Preferred Employer Program
- On-site Guest Suites
- Convenient Elevator Access
- State of the Art Fitness Center
- Maid Service Available
- Personal Garages Available
- Modern LVT Flooring
- Outdoor Storage Space
- Pet Friendly



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Our *community* offers everything else!

Our low-maintenance community offers the carefree lifestyle you seek. A neighborhood that invites you outdoors to walk, bike and commune with neighbors. A planned pool and clubhouse will soon be the vibrant heart of a community you'll never want to leave but when you do you'll find easy access to an endless array of cultural events, Elon University, fabulous shopping, dining and entertainment, great golf, tennis and much more! Call ahead for a tour today.

Model Homes at:
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612 Ashley Woods Drive, Gibsonville
Open Mon-Sat 10:30am-5:00pm
Sun 1:00pm-5:00pm • Wed Closed



Portico

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Call Tonia Grinstead 336-382-0095



Lafayette Landing Apartments and Villas

From \$920 / month 336-283-8482



5833 General Arthurs Ln. • Jamestown, NC 27282

www.lafayettelandingNC.com

Map pg. 14

- No HOA fees
- Maintenance free landscaping
- Resort style pool
- Pet park / washing station
- Billiard room
- State of the art fitness center
- Conference room
- Hammock station
- Grilling areas
- Vinyl plank flooring available (limited)
- Granite counters kitchen / vanity
- Beautiful wood cabinets
- Convenient to shopping and dining
- Tile flooring
- Vaulted ceilings
- Nine foot ceilings
- Large closets
- Gas fireplaces
- Black appliances
- Professional Staff
- 24 hour emergency maintenance

Villas on 5th

Villas pricing from \$249,900 336-382-0095



1214 Prospect Drive • Mebane, NC 27302

EpconCommunities.com

Map pg. 15

- Single-level living
 - Low-maintenance lifestyle community
 - Courtyard designs available
 - Award-winning design, open floor plan
 - Gourmet kitchens
 - Walk-in closets
 - Bonus suites available
 - Clubhouse, pool and fitness center planned
 - Minutes from premier shopping, health care and entertainment venues.
 - Basement lots available
- Model Home Hours:
Mon, Thur, Fri, Sat 10:30am-5:00pm,
Sun 1-5:00pm, Tues & Wed Closed
Tonia Grinstead 336-382-0095 (cell)
1214 Prospect Drive, Mebane

Courtyards at Ashley Woods

Townhomes from \$234,900 336-446-0021



612 Ashley Woods Drive • Gibsonville, NC 27249

EpconCommunities.com

Map pg. 15

- Single-level living
 - Low-maintenance lifestyle community
 - Courtyard designs available
 - Award-winning design, open floor plan
 - Gourmet kitchens
 - Walk-in closets
 - Bonus suites available
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Mon, Thur, Fri, Sat 10:30am-5:00pm,
Sun 1-5:00pm, Tues & Wed Closed
Tonia Grinstead 336-382-0095 (cell)
336-446-0021 (Model)
612 Ashley Woods Drive, Gibsonville

The Villas at Granite Ridge

From \$1200 / month 336-814-8487



4480 Platinum Dr. • Greensboro, NC 27409

www.graniteridgenc.com

Map pg. 14

- No HOA fees
 - Maintenance free landscaping
 - Gas fireplace
 - Granite counters kitchen / vanity
 - State-of-the-Art Fitness Center
 - Attached garages
 - Private patio
 - Professional, courteous staff
 - 24 hour emergency maintenance
 - Nine foot ceilings / vaulted
 - Spacious closets
 - Pool with grill and hammock station
 - Gated Community
 - Dog Park and Playground
 - Washer and dryer connections
 - Conveniently located close to Highways 40 and 73
- For more information, contact
Rachel Tamar: 336-315-3908**

The Landing at Rocklyn

Homes from \$200's 888-325-1978 Ext. 2075



5605 Phelps Farm Rd.
Clemmons, NC 27012

Map pg. 16

www.drhorton.com/Freedom-Homes

- Beautiful single-family home community
- Spacious ranch style floor plans
- 2-3 bedrooms with 2 car garages
- Low maintenance living at its best
- Quality and affordability for every stage of life
- Pickleball

To register for VIP information, visit www.DRHorton.com and click on "First to Know Program."



The Villas at Peacehaven

From \$1,285 / month 336-777-7093



5395 Villas Dr. • Winston-Salem, NC 27103
www.villasatpeacehaven.com

Map pg. 16

- No HOA fees
- Maintenance free lifestyle
- 24 hour fitness center
- 24 hour emergency maintenance
- Ceramic surround bath tubs
- Swimming pool w/ grill area
- Gazebo
- Gas fireplaces w/ ceramic tile hearths
- Private patios
- Gourmet kitchens
- Breakfast Bar
- On-site staff
- Plank flooring (optional)
- 1 & 2 story options available

The Landing at Westmott

From \$1,425 / month 336-763-3053



4736 Meadow Landing Drive • Colfax, NC 27235
www.thelandingatwestmott.com

Map pg. 14

- Maintenance Free Landscaping
- 24 Hour Maintenance
- Gas Log Fireplace
- Granite Counter tops
- Attached Garages
- Professional Courteous staff
- 9-Foot Ceilings/ Vaulted
- Spacious Closets
- Washer/ Dryer Connections
- Plank Vinyl Flooring
- Pet Friendly, accepting dogs and cats!
- Villas available!

Clubhouse, pool, and fitness center will be coming soon!

Now Leasing Villas!



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Navigation by Salemtowne enhances the way you live today and offers the security of a well-planned tomorrow. For those active seniors who don't see a retirement community in their future, **Navigation by Salemtowne** has a comprehensive alternative to give you the safety net you need all without moving from the place you love—your home.

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months simply by calling

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UNIT A

UNIT B

*The Grove
at Cottesmore*

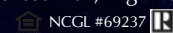
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- GE Stainless Steel Appliances
- Custom Cabinetry/Granite
- Wood Floors
- 9' Ceilings
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- Preferred Lender!
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- All Exterior Lawn Maintenance included in HOA dues
- Low Maintenance All Brick Exterior with Vinyl Trim

www.royalhomesofnc.com

Renee Harper • 336.392-2202

3765 Echo Forest Trail, High Point, NC 27265



Independent Living Communities

The INDEX

Community Cross Reference

Independent Living Communities

Community	Ad Pg.	Area	Total Residencies	Monthly Cost From	On-Site Physical Therapy	Scheduled Transportation	Public Transportation	Pets Allowed	Beauty / Barber Shop	Gardening Area	Fitness Center	Dining Facilities	Wellness Center	Pool	Phone
Greater Raleigh															
Abbotswood at Stonehenge		Raleigh	120	\$2,830	x	x	x	x	x	x	x	x	x		855-531-4208
Aspens at Bedford Falls, The		Raleigh	182	\$1,780				x	x		x	x	x	x	919-846-7216
Atria Oakridge		Raleigh	124	\$3,210	x	x	x	x	x	x	x	x	x		919-848-2088
Belle Meade		Southern Pines	212	\$3,500	x	x	x	x	x	x	x	x	x	x	910-246-1023
Brookdale North Raleigh		Raleigh	219	\$2,750	x	x	x	x	x	x	x	x	x	x	919-334-2222
Cambridge Village of Apex	32	Apex	165	\$3,025	x	x		x	x	x	x	x	x	x	919-355-6057
Cambridge Village at Brier Creek	31	Raleigh	205	\$4,395	x	x		x	x	x	x	x	x	x	919-612-1054
Capital Oaks		Raleigh	128	\$2,700	x	x	x	x	x	x	x	x	x		919-784-0099
Cardinal, North Hills		Raleigh	165	Call	x	x	x	x	x	x	x	x	x	x	888-226-9120
Cypress of Raleigh, The		Raleigh	262	\$2,484	x	x	x	x	x	x	x	x	x	x	919-518-8918
Gardens at Wakefield Plantation, The		Raleigh	121	\$3,049	x	x	x	x	x	x	x	x	x		919-562-5580
Glenaire Retirement Community		Cary	224	\$2,512	x	x		x	x	x	x	x	x	x	919-447-4492
Independence Village of Old Raleigh		Raleigh	Call	\$2,085	x	x	x	x	x	x	x	x	x		919-781-8226
Jordan Oaks		Cary	115	\$2,600	x	x	x	x	x	x	x	x			919-617-9463
Lodge at Wake Forest, The		Wake Forest	118	\$2,600	x	x	x	x	x	x	x	x			919-554-8768
Magnolia Glen		Raleigh	160	\$3,215	x	x	x	x	x	x	x	x	x	x	855-531-1940
Preston Pointe	31	Morrisville	168	\$4,115	x	x	x	x	x	x	x	x	x		888-308-8820
SearStone	39	Cary	169	\$3,270	x	x	x	x	x	x	x	x	x	x	877-591-9295
Southern Pines	29, 36	Southern Pines	124	\$2,195		x		x	x	x					910-692-3367
Springmoor Life Care	3, 32, 39	Raleigh	389	\$2,596	x	x	x	x	x	x	x	x	x	x	919-338-5192
StoneRidge	29, 32	Cary	144	\$2,545	x	x	x	x	x	x	x	x	x		919-460-0560
Researve at Mills Farm, The		Apex	100	Call	x	x	x	x	x	x	x	x			919-809-5310
Templeton of Cary, The		Cary	199	\$4,760	x	x	x	x	x	x	x	x	x	x	984-200-3688
Treco Senior Living		Raleigh	143	\$2,395	x	x	x	x		x	x	x	x		919-863-7770
Waltonwood Cary Parkway	40	Cary	134	\$4,595	x	x	x	x	x	x	x	x	x	x	919-444-2615
Waltonwood Lake Boone	40	Raleigh	119	\$4,695	x	x	x	x	x	x	x	x	x		984-235-3049
Whispering Pines	29, 32	Raleigh	118	\$2,465	x	x	x	x	x	x	x	x	x		919-870-0222
Whitaker Glen, The Oaks	33	Raleigh	96	\$3,031	x	x	x	x	x	x	x	x	x		919-839-5604
Windsor Point	33, 39, 40	Fuquay Varina	141	\$2,276	x	x		x	x	x	x	x	x	x	919-552-4580
Woodland Terrace		Cary	104	\$3,000	x	x	x	x	x	x	x	x	x	x	866-614-0217
Chapel Hill, Durham, Hillsborough															
Atria Southpoint Walk		Durham	115	\$4,200	x	x	x	x	x	x	x	x	x		919-401-0100
Bartlett Reserve		Durham	99	\$3,550	x	x	x	x	x	x	x	x	x	x	919-361-1234
Carol Woods		Chapel Hill	314	\$2,466	x	x	x	x	x	x	x	x	x	x	800-518-9333
Carolina Meadows		Chapel Hill	389	\$2,273				x		x	x			x	800-458-6756
Cedars of Chapel Hill, The		Chapel Hill	306	Call	x	x	x	x	x	x	x	x	x	x	919-259-7929
Croasdaille Village		Durham	409	\$1,873	x	x	x	x	x	x	x	x	x	x	919-384-2475
Durham Regent		Durham	121	\$2,100	x	x	x	x	x	x	x	x			919-490-6224
Emerald Pond		Durham	106	\$2,100	x	x	x	x	x	x	x	x	x		919-493-4713
Forest at Duke, The		Durham	249	\$3,372	x	x	x	x	x	x	x	x	x	x	919-490-8000
Galloway Ridge at Fearrington		Pittsboro	301	\$3,077	x	x	x	x	x	x	x	x	x	x	919-328-2657
Pine Knoll		Southern Pines	84	\$2,500				x		x	x			x	910-246-1023

Information and pricing subject to change without notice.

continued on page 30

REAL PEOPLE. REAL FUN.



We invite you to become a part of something special ... a sense of family, friendship, and fun. We'll take care of the cooking, weekly housekeeping and local transportation, leaving you more time to spend with new friends and family. Whether you have visited us before or are hearing about us for the first time, we would love to have you join in the fun! We think you'll agree – this is the lifestyle you've been looking for.

IT'S ALL INCLUDED:

- Three chef-prepared meals served daily
- Caring live-in managers available 24/7
- Scheduled local transportation
- Planned activities, outings, & special events
- Weekly housekeeping & linen service
- All utilities except telephone
- Monthly rent - no buy-in fees or leases
- And so much more!

**NO
BUY-IN FEES
OR LEASES**

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Southern Pines, NC

STONERIDGE
Gracious Retirement Living
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Cary, NC

WHISPERING PINES
Gracious Retirement Living
919-870-0222
Raleigh, NC

CAROLINA ESTATES
Gracious Retirement Living
336-282-6133
Greensboro, NC

OAK PARK
Gracious Retirement Living
704-636-4600
Salisbury, NC

Independent Living Communities

The INDEX

Community Cross Reference

Independent Living Communities

Community	Ad Pg.	Area	Total Residencies	Monthly Cost From	On-Site Physical Therapy	Scheduled Transportation	Public Transportation	Pets Allowed	Beauty / Barber Shop	Gardening Area	Fitness Center	Dining Facilities	Wellness Center	Pool	Phone
Greater Greensboro															
Abbotswood at Irving Park		Greensboro	177	\$2,500		x	x	x	x	x	x	x	x		855-442-3208
Carillon, The		Greensboro	150	\$693		x	x		x	x	x				336-282-2955
Carolina Estates	29, 36	Greensboro	118	\$2,255	x	x		x	x			x	x		336-282-6133
Clapp's Mountain Top Residential		Asheboro	60	\$1,850-\$2,100		x	x	x	x	x	x	x			336-629-6300
Countryside Village	36	Stokesdale	60	\$996-\$1,968		x		x	x	x	x	x	x	x	336-643-6301
Cross Road Retirement Community		Asheboro	85	\$750-\$2,445		x		x	x	x		x			336-629-7811
Friends Home Inc.		Greensboro	372	\$1,605		x	x		x	x	x	x	x	x	336-369-4313
Harmony of Greensboro	5, 35	Greensboro	95	Call	x	x		x	x	x	x	x	x		336-355-7733
Heritage Greens	36	Greensboro	142	\$1,995		x	x	x	x	x	x	x	x		866-698-8572
Pennybyrn at Maryfield		High Point	180	\$2,218		x	x	x	x	x	x	x	x	x	336-821-4050
Piedmont Crossing		Thomasville	174	\$1,439		x	x	x	x	x	x	x	x		336-474-3605
Providence Place: Westchester Villages		High Point	154				x	x	x	x		x			336-888-4565
River Landing		Colfax	356	\$3,020				x		x	x			x	336-668-4900
Stratford, The		High Point	117	\$1,850	x	x		x	x	x	x	x	x		336-841-1746
Well • Spring	41	Greensboro	238	\$2,841-\$6,439		x		x	x	x	x	x	x	x	336-545-5400
WhiteStone	42	Greensboro	167	Call		x	x	x	x	x	x	x	x	x	336-419-0828
Greater Winston-Salem															
Arbor Acres	11, 34, 41, 54, 56, 58	Winston-Salem	330	\$1,638		x		x	x	x	x	x	x	x	366-724-7921
Arbor Ridge at Kernersville		Kernersville	69	\$2,450-\$3,825		x	x	x	x	x	x	x	x		336-414-1122
Arbor Ridge at Stanleyville		Winston-Salem	70	\$2,750-\$3,450		x	x	x	x	x	x	x	x		336-377-2195
Bermuda Village	34, 41, 54, 56, 58	Bermuda Run	232	\$2,337	x	x		x	x	x	x	x	x	x	336-998-6112
Brookridge Retirement Community	9, 35, 42	Winston-Salem	137	\$1,400	x	x	x	x	x	x	x	x	x	x	336-759-1044
Creekside Terrace		Winston-Salem	115	\$2,025-\$3,575	x	x	x	x	x	x	x	x	x		336-768-5350
Forsyth Court		Winston-Salem	150	\$1,695-\$2,695		x	x	x	x	x	x	x			336-723-2006
Gardens at Bradford Vlg West, The		Kernersville	45			x	x	x	x	x	x	x			336-423-7973
Gateway Place Apartments		Kernersville	120	\$695-\$845		x		x	x	x	x				336-992-4433
Harmony at Brookberry Farm	5, 34	Winston-Salem	79	Call	x	x		x	x	x	x	x	x		336-701-3643
Heritage Woods		Winston-Salem	107	\$1,350-\$2,900	x	x	x	x	x	x	x	x	x		336-768-2011
Homestead Hills		Winston-Salem	176	Call	x	x	x	x	x	x	x	x	x	x	336-659-0708
Oak Park	29, 33	Salisbury	118	\$2,145	x	x	x	x	x	x	x	x			704-636-4600
Parkwood Place		Elkin	51	\$1,922		x		x	x	x	x	x			336-526-6000
RidgeCrest		Mount Airy	60	\$2,783		x	x	x	x	x	x	x	x	x	336-786-9100
River Landing		Colfax	297	\$31,00-\$3,300		x		x	x	x	x	x	x	x	336-668-4900
Salemtowne	41, 43, 54, 56, 58	Winston-Salem	224	\$2,125	x	x	x	x	x	x	x	x	x	x	336-767-8130
Trinity Elms Independent		Clemmons	54	\$1,700		x		x	x		x	x			336-608-3555
Vienna Village		Pfafftown	9	\$2,000		x						x			336-945-5410
Greater Burlington															
Blakey Hall		Elon	52	\$1,700		x		x	x	x	x	x	x		336-506-2302
Cedar Ridge		Burlington	125	\$2,375-\$4,500	x	x	x	x	x	x	x	x			336-229-2002
Homeplace of Burlington		Burlington	20	\$3,100	x	x	x	x	x	x		x			336-227-2328
Oak Creek		Burlington	54	\$1,071-\$1,978		x	x	x	x		x	x			336-226-5739
Twin Lakes		Burlington	430	\$1,590	x	x	x	x	x	x	x	x	x	x	336-538-1500
Village at Brookwood		Burlington	155	\$2,271-\$4,448	x	x	x	x	x	x	x	x	x	x	336-570-8440

Information and pricing subject to change without notice.

The Triangle's Newest Luxury Retirement Community

We believe every day is an opportunity for Optimal Living™ from your community, to your health, to your overall wellbeing. Our newest community is perfectly located in Raleigh, on the border of Durham so you have access from everything to cultural events or outdoor adventures, and everything in between. Live your best life with our custom healthcare, spa and wellness programs designed to keep you happy and healthy at any age. **Opening Winter 2021!** Call now for a tour!

**Accepting reservations now,
Call for more info!**

919-612-1054

7780 Brier Creek Pkwy, Suite #400 • Raleigh, NC 27617

cvsliving.com/brier-creek



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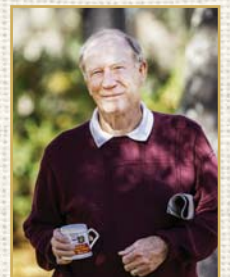
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GOLD-PLUS LIVING

888-308-8820



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In the Heart of the Research Triangle



RETIREMENT LIVING AT ITS FINEST

Preston Pointe, LLC • 1995 NW Cary Parkway, Morrisville • www.prestonpointe.com

Independent Living Communities

Springmoor Life Care Retirement Community

919-338-5192



1500 Sawmill Road • Raleigh, NC 27615
www.springmoor.org

Map page 13

Springmoor is a not-for-profit community where you'll enjoy a lifestyle rich in opportunities including on-and-off campus events and activities that offer physical, intellectual, cultural, educational and spiritual benefits.

- Affordable apartment homes, attached villas and single-family homes
- 24-hour security, scheduled transportation, beautiful landscaping, gourmet dining, housekeeping and maintenance
- Pathways Wellness Center with indoor heated saltwater lap pool, hot tub and sauna, expansive exercise room, bistro dining, hospitality bar, movie theatre, spa, and billiards room

Whispering Pines

919-870-0222



7501 Lead Mine Road • Raleigh, NC 27615
www.seniorlivinginstyle.com/senior-living/nc/

Map page 13

- Studio, one and two-bedroom apartments
- Caring Live-in Managers available 24/7
- 3 Chef Prepared Meals Served Daily
- Scheduled Local Transportation
- Fun Events and Outings
- Weekly Housekeeping and linen service
- Emergency pull cords in each room
- Fully Equipped Resistance Training Room
- State of the Art Movie Theater
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Cambridge Village of Apex

919-355-6057



10,000 Cambridge Village Loop • Apex, NC 27502
www.CambridgeVillageOfApex.com

Map page 13

Life at Cambridge Village goes beyond retirement living! It's where Optimal Living® begins.

- Exclusive State-of-the-art Wellness Center
- Studio, 1 & 2 bedroom apartment homes / Over 10 Floorplan options
- No buy-in fees
- All-inclusive amenities
- Kitchens and washer/dryer in each apartment / Walk-in closets
- Pet Friendly
- Transportation provided
- Chef prepared Meals / Restaurant style dining
- Cultural Programs / Engaging Events
- Emergency Response system in each apartment
- Guest Suite available and furnished short term stay apartment
- Private lake with fountains/walking path
- Concierge Care Services

Stoneridge

919-460-0560



105 Convention Drive • Cary, NC 27511
www.seniorlivinginstyle.com/senior-living/nc/

Map page 13

- Studio, one and two-bedroom apartments
- Caring Live-in Managers available 24/7
- 3 Chef Prepared Meals Served Daily
- Scheduled Local Transportation
- Fun Events and Outings
- Weekly Housekeeping and linen service
- Emergency pull cords in each room
- Fully Equipped Resistance Training Room
- State of the Art Movie Theater
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Windsor Point

919-552-4580



1221 Broad Street • Fuquay-Varina, NC 27526

www.windsorpoint.com

Map page 13

- Five levels of supportive care
- Beautiful detached brick cottages
- Spacious studio, one and two bedroom apartments
- Washer and dryer in all units
- Wellness Center w/ Fitness Rooms, Indoor Pool & Spa
- Delicious meals daily
- Pharmacy services
- Weekly housekeeping services
- Hair salon & manicurist
- Guest rooms for out of town guests
- 24 hour emergency response system
- Billiards room
- Transportation services
- Convenience store/ Gift Shop
- Library
- Activity Rooms & Coffee Lounge
- Pet friendly
- Continuing Care Retirement Community

Oak Park

704-636-4600



548 White Oaks Drive • Salisbury, NC 28147

www.seniorlivinginstyle.com/senior-living/nc/

Map page 16

- Studio, one and two-bedroom apartments
- Caring Live-in Managers available 24/7
- 3 Chef Prepared Meals Served Daily
- Scheduled Local Transportation
- Fun Events and Outings
- Weekly Housekeeping and linen service
- Emergency pull cords in each room
- Fully Equipped Resistance Training Room
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Come see Raleigh's Best Kept Secret

The Oaks at Whitaker Glen is Raleigh's Premier Continuing Care Retirement Community, located inside the beltline. We offer independent living, home health care, rehabilitation and skilled nursing care all within the same campus.

Prices start at \$3,031 a month



Love where you live



501 East Whitaker Mill Road • Raleigh, NC 27608 • (919) 839-5604 • pruitthealth.com

Independent Living Communities

Arbor Acres

336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104
www.arboracres.org

Map page 16

- Lovely lakeside dining
- Great location near shopping & cultural areas
- Beautiful grounds
- Fitness center
- Heated indoor pool
- Physicians clinic
- Library & computer lab
- CCAC accredited
- Transportation

Bermuda Village

336-998-6112



142 Bermuda Village Drive • Bermuda Run, NC 27006
www.bermudavillage.net • 336-998-6539

Map page 16

- Affordable Home Ownership
- **No Entrance Fee!**
- Condominiums AND Villas
- Social activities and events
- Fitness classes – Pilates/yoga/ balance/aqua and more
- 1-1 personal training
- Indoor heated salt-water pool
- Beautiful Clubhouse with private dining room and on-site chef-prepared meals
- Two Golf Courses
- Hair Salon
- Chapel with Sunday worship services
- Library with computer/printer access
- Resident Garden
- Woodwork Shop
- Lifelong Learning on campus and at Wake Forest University
- Pet Friendly
- Casual Bistro Walk-in Option; Dining Room and Pub

Harmony at Brookberry Farm

336-701-6781



5416 Hundley Road
 Winston-Salem, NC 27106
www.harmonyseniorservices.com

Map pg. 16

- No large up-front entrance fee or buy-in
- Apartments all feature a sun-porch, patio, or balcony
- Apartments include granite countertops and stainless steel appliances
- Apartments will feature walk-in closets, vaulted ceilings, ceiling fans
- Movie Theater, Fitness Center, Pub
- Restaurant style dining
- Concierge 24/7
- Weekly housekeeping included
- Apartments up to 1,304 square feet
- Beginning monthly cost \$3,200
- Hours: 9:00 a.m. – 5:00 p.m.
- **NOW ACCEPTING DEPOSITS**


Harmony
 at Brookberry Farm



Brookridge

From \$1,400 / month 336-759-1044



1199 Hayes Forest Drive
Winston-Salem, NC 27106

www.brookridgecommunity.org

Map pg. 16

- Newly renovated Garden Homes
- Gated Community with monitored entrance
- Professional landscaping and maintenance services
- Café and Dining Services with meal delivery and take out option
- All utilities included except for phone, cable, and internet
- Full complement of activities and programs
- 24 Hour emergency response system
- Garden Home Club House
- Scenic Walking Trails with Koi Pond
- Gardening areas
- Storage Spaces for Apartments available
- Guest lodging
- Pet-friendly



Harmony at Greensboro

336-355-7733



3420 Whitehurst Road
Greensboro, NC 27410

www.harmonyatgreensboro.com

Map pg. 14

- No large up-front entrance fee or buy-in
- Apartments all feature a sun-porch, patio, or balcony
- Apartments include granite countertops and stainless steel appliances
- Apartments will feature walk-in closets, vaulted ceilings, ceiling fans
- Movie Theater, Fitness Center, Pub
- Restaurant style dining
- Concierge 24/7
- Weekly housekeeping included
- Apartments up to 1,304 square feet
- Beginning monthly cost \$3,200
- Hours: 9:00 a.m. – 5:00 p.m.
- Conveniently located off Battleground Ave, close to shopping centers and many points of interest including Battleground Park and the Greensboro Science Center
- **NOW ACCEPTING DEPOSITS**

Harmony
at Greensboro



Active Adult

Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Memory Care

Independent Living Communities

Heritage Greens

866-698-8572



801 Meadowood St. • Greensboro, NC 27409

www.LifeatHeritageGreens.com

Map page 14

- Beautifully landscaped 14-acre campus
- Spacious Studio, 1 & 2 bedroom apartments with walk-in closets
- Restaurant-style dining with flexibility of 3 meals/day
- State of the art wellness center & certified instructor-led fitness classes
- Signature The Art of Living Well® programming
- Weekly house-cleaning & laundry
- Social activities & outings for cultural, entertainment & shopping
- Opportunities for civic involvement and volunteer participation
- On-site rehabilitation and therapy services
- 24-hour security with trained staff
- Pets are welcome
- Priced monthly with no buy-in fees

Countryside Village Retirement Community

336-643-6301



7700 US Hwy 158 • Stokesdale, NC 27357

www.RetireAtCountryside.com

Map page 14

- Apartments and Cottages **located on 62 wooded acres.**
- Daily activities and exercise
 - Indoor swimming pool/jacuzzi
 - Walking trails
 - Housekeeping and maintenance included
 - Scheduled transportation
 - Pets are welcome
 - 24-hr emergency response service
 - On-site storage areas
 - Full kitchens
 - Intimate dining room with delicious meals
 - Entrance fee optional
 - Skilled nursing and assisted living care available
- 15 minutes from Greensboro and Piedmont Triad Airport**

Carolina Estates

336-282-6133



4434 Old Battleground Rd. • Greensboro, NC 27410

www.seniorlivinginstyle.com/senior-living/nc/

Map page 14

- Studio, one and two-bedroom apartments
- Caring Live-in Managers available 24/7
- 3 Chef Prepared Meals Served Daily
- Scheduled Local Transportation
- Fun Events and Outings
- Weekly Housekeeping and linen service
- Emergency pull cords in each room
- Fully Equipped Resistance Training Room
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Southern Pines

910-692-3367



205 SE Service Rd • Southern Pines, NC 28387

www.seniorlivinginstyle.com/senior-living/nc/

Map page 12

- Studio, one and two-bedroom apartments
- Caring Live-in Managers available 24/7
- 3 Chef Prepared Meals Served Daily
- Scheduled Local Transportation
- Fun Events and Outings
- Weekly Housekeeping and linen service
- Emergency pull cords in each room
- Fully Equipped Resistance Training Room
- State of the Art Movie Theater
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Guide to

Life Plan Communities

If you're looking for resort-style living with stunning clubhouses and grounds, delectable dining options, beautiful and challenging golf courses, and a maintenance-free lifestyle with extensive amenities and services—including housing, residential assistance as needed, and nursing care—all within a single, scenic campus, a Life Plan or Continuing Care Retirement Community (CCRC) is for you.

In these communities, you'll live in a comfortable and well-appointed residence, such as a private home, cottage, or apartment, with the option of moving from one level of care to another within the community. You'll be able to socialize with a diverse group of friends and neighbors and enjoy exciting opportunities for travel and entertainment.

Life Plan communities and CCRCs provide peace of mind with security and the assurance that a variety of restful living accommodations, from independent to assisted living, is offered within the community, along with a staff of skilled medical professionals to provide different levels of care.

Other appealing features you'll find in these communities include wellness centers, continuing education opportunities, theatres and other entertainment, high-tech access, and business centers.



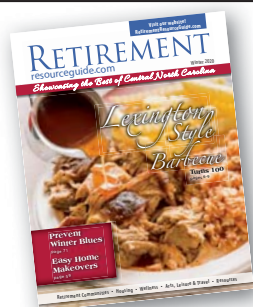
Life Plan Communities

The INDEX

Community Cross Reference

Life Plan Communities

Community	Ad Pg.	Area	Independent Residences	Assisted Living	Memory Care/Support	Skilled/Nursing Care	Monthly Cost From	Entry Fee	Swimming Pool	Fitness Center	Gardening Area	Pets Allowed	Phone
Greater Raleigh													
Cardinal, North Hills		Raleigh	165	27	18	15	Call		x	x	x	x	888-226-9120
Cypress of Raleigh, The		Raleigh	205	4	16	20	Call	call	x	x	x	x	919-870-9007
Glenaire Retirement Community		Cary	224	49	16	71	\$2,512	x	x	x	x	x	919-447-4492
Whitaker Glen, The Oaks	33	Raleigh	96	x	x	139	\$3,031	x		x	x	x	919-839-5604
SearStone	39	Cary	169	14	25	16	\$3,270	x	x	x	x	x	877-591-9295
Springmoor Life Care	3, 32, 39	Raleigh	389	18	18	173	\$2,679	x	x	x	x	x	919-338-5192
Templeton of Cary		Cary	199	70	22	28	\$4,760		x	x	x	x	984-200-3688
Waltonwood Cary Parkway	40	Cary	134	26	17	N/A	\$4,595	x	x	x	x	x	919-444-2615
Waltonwood Lake Boone	40	Raleigh	119	39	23	N/A	\$4,895	x		x	x	x	984-235-3049
Windsor Point	33, 39, 40	Fuquay Varina	141	75	20	45	\$2,276	x	x	x	x	x	919-552-4580
Chapel Hill, Durham, Hillsborough													
Carol Woods		Chapel Hill	315	59		60	\$2,466	x	x	x	x	x	800-518-9333
Carolina Meadows		Chapel Hill	389	78	14	90	\$2,273	x	x	x	x	x	800-458-6756
Cedars of Chapel Hill, The		Chapel Hill	306	yes	yes	yes	\$2,672	call	x	x	x	x	919-259-7927
Croasdaille Village		Durham	409	62	x	110	Call	x	x	x	x	x	919-384-2475
Forest at Duke, The		Durham	249	34	16	42	\$3,332	x	x	x	x	x	919-490-8000
Galloway Ridge at Fearington		Pittsboro	301	36	15	40	\$3,237	x	x	x	x	x	919-328-2657
Pine Knoll		Southern Pines	84				\$2,500	x	x	x	x	x	910-246-1023
Greater Greensboro													
Countryside Village	36	Stokesdale	60	16		60	\$996-\$1,968	x	x	x	x	x	336-643-6301
Friends Homes Inc.		Greensboro	372	100	x	100	\$1,605-\$4,261	x	x	x	x		336-369-4313
Pennybyrn at Maryfield		High Point	180	24	24	125	\$2,285	x	x	x	x	x	336-821-4050
Piedmont Crossing		Thomasville	168	20	18	114	\$1,571	x		x	x	x	336-474-3605
River Landing		Colfax	356	40	x	48	\$3,020	x	x	x	x	x	336-668-4900
Well•Spring	41	Greensboro	238	60	20	40	\$2,841-\$6,439	x	x	x	x	x	336-545-5400
WhiteStone	42	Greensboro	234	24	12	88	Call	x	x	x	x	x	336-547-2947
Greater Winston-Salem													
Arbor Acres	11, 34, 41, 54, 56, 58	Winston-Salem	300	x	18	53	Call	x	x	x	x	x	336-724-7921
Bermuda Village	34, 41, 54, 56, BC	Bermuda Run	232	52		24	\$2,370-\$3,670		x	x	x		336-998-6112
Brookridge Retirement Community	9, 35, 42	Winston-Salem	137	37	10	77	\$1,400	x	x	x	x	x	336-759-1044
Salemtowne	41, 43, 54, 56, 58	Winston-Salem	224	46	20	100	\$2,125	x	x	x	x	x	336-714-2157
Greater Burlington													
Oak Creek		Burlington	54			x	\$1,071-\$1,978	x		x	x	x	336-226-5739
Twin Lakes		Burlington	430	36	32	104	\$1,590	x	x	x	x	x	336-538-1500
Village at Brookwood, The		Burlington	155	12	12	24	\$2,271-\$4,448	x	x	x	x	x	336-570-8440

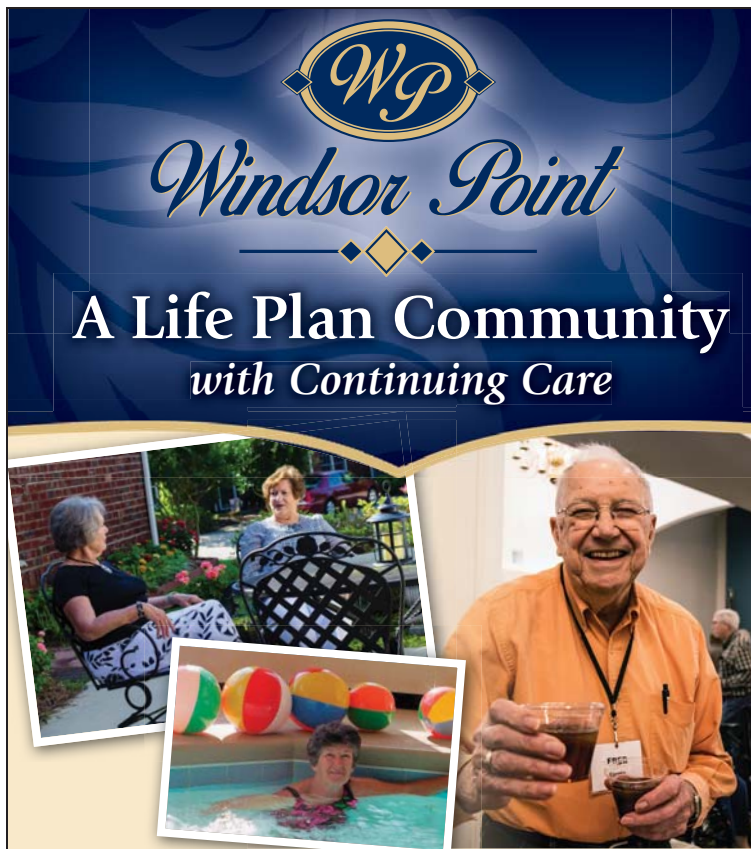


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Windsor Point
A Life Plan Community
with Continuing Care

1221 Broad Street, Fuquay-Varina, NC

919-552-4580 • windsorpoint.com

Independent Living –
Cottages & Apartments
Assisted Living
Memory Care
Skilled Nursing

Our community is custom-made for its residents who choose from a selection of cottages and apartments, flexible dining plans and fitness options. Housekeeping, maintenance, and transportation worries become a thing of the past.

Conveniently located in the heart of Fuquay-Varina, Windsor Point residents enjoy living close to shopping, recreational and cultural opportunities, as well as major medical centers.



Searstone

877-591-9295



17001 Searstone Drive • Cary, NC 27513
www.searstone.com

Map pg. 13

- One, two and a two bedroom with den apartments and estate homes
- 24-hour security, concierge, scheduled transportation, housekeeping and maintenance
- Life Care community offering all levels of health care services for Searstone residents
- Fitness Center
- Indoor swimming pool and spa
- White Horse Bar & Grille
- Cultural, educational and spiritual events
- Salon and massage center
- On-site rehabilitation and therapy services
- 45,000 square foot Clubhouse with library, casual and formal dining and ballroom
- 4.5 acre stocked, walk-able lake
- **Expansion opening 2023. Accepting Priority Deposits Now!**

Springmoor Life Care Retirement Community

919-338-5192



1500 Sawmill Road • Raleigh, NC 27615
www.springmoor.org

Map pg. 13

Springmoor is a not-for-profit community where you'll enjoy a lifestyle rich in opportunities and the community's abundant services and amenities. Springmoor provides access to any future long-term needs.

- 24-hour security, scheduled transportation, beautiful landscaping, gourmet dining, housekeeping and maintenance
- Pathways Wellness Center with indoor pool, theatre, spa and more
- Supportive Living Center, where residents receive daily assistance. Licensed Assisted Living & Skilled Nursing services are provided in the Stewart Health Center.
- Guaranteed residence for life

Windsor Point

919-552-4580



1221 Broad Street • Fuquay-Varina, NC 27526
www.windsorpoint.com

Map pg. 13

- Five levels of supportive care
- Beautiful detached brick cottages
- Spacious studio, one and two bedroom apartments
- Washer and dryer in all units
- Wellness Center w/Fitness Rooms, Indoor Pool & Spa
- Delicious meals daily
- Pharmacy services
- Weekly housekeeping services
- Hair salon & manicurist
- Guest rooms for out of town guests
- 24 hour emergency response system
- Billiards room
- Transportation services
- Convenience store/ Gift Shop
- Library
- Activity Rooms & Coffee Lounge
- Pet friendly
- Continuing Care Retirement Community



*Thank You
to all the frontline heroes
helping to keep us safe!*

We truly appreciate your sacrifice, courage, and tireless contributions in the fight against COVID-19.

RETIREMENT
resourceguide.com



Waltonwood Lake Boone

NOW
OPEN

Waltonwood communities cater to seniors who desire social opportunities, luxury amenities and a worry-free lifestyle. With great locations and warm, caring staff, you'll feel at home as soon as you step inside.



Call or stop by for
a tour today!

Waltonwood Lake Boone | 984-235-3049
 Located inside the Beltline! 3550 Horton Street, Raleigh

Waltonwood Cary Parkway | 919-444-2615
 Also in Cary! 750 SE Cary Parkway, Cary Map pg. 13

SINGH
 A Tradition Of Excellence

WALTONWOOD.COM | SINGHJOBS.COM



Active Adult Independent Living Life Plan Assisted Living Rehab & Nursing Memory Care

Arbor Acres

336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

Map pg. 16

- Lovely lakeside dining
- Great location near shopping & cultural areas
- Beautiful grounds
- Fitness center
- Heated indoor pool
- Physicians clinic
- Library & computer lab
- CCAC accredited
- Transportation

Bermuda Village

336-998-6112



142 Bermuda Village Drive • Bermuda Run, NC 27006

www.bermudavillage.net • 336-998-6619

Map pg. 16

- Residents have a choice of either spacious condos or suites
- Personal care assistance
- Physical, occupational and speech therapy on site
- Three meals daily with special diets being respected
- Fitness and social activities to encourage an active lifestyle
- Medical transportation
- Daily housekeeping and personal laundry service
- Chapel
- Hair Salon
- Fitness room with exercise equipment
- Multiple dining options
- Billiards room and game room

Salemtowne

336-714-2157



1000 Salemtowne Dr. • Winston-Salem, NC 27106

www.salemtowne.org • 336-767-8130

Map pg. 16

- Non-profit Moravian affiliated
- 120+ acre campus w/ walking trails
- Lake with recreation area
- Offers a variety of apartment styles, cottages as well as new villas
- Healthy lifestyle programming
- Fitness Center with pool
- Superb cuisine
- On-site therapy services
- Library & computer lab
- Woodworking shop
- Art gallery
- Gift Shops
- Transportation
- Convenient to shopping areas
- Pet friendly
- Wellness Clinic
- **New villas NOW OPEN (limited villas available)**

Well • Spring

336-545-5400



4100 Well Spring Drive • Greensboro, NC 27410

www.well-spring.org

Map pg. 14

- Private, gated nonprofit community close to everything
- 14 different floorplans for villas, garden homes and apartments
- New theater for a wide range of the performing arts and education opportunities
- Fitness center featuring heated pool, exercise room and wide range of equipment
- Exceptional dining with upscale dining, informal bistro dining and a full-service lounge
- A full calendar of activities and events
- Transportation on call
- Pet friendly
- On-site nurse and clinic
- Weekly housekeeping included

Brookridge

From \$1,400 / month 336-759-1044

1199 Hayes Forest Drive
Winston-Salem, NC 27106

www.brookridgecommunity.org

Map pg. 16



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Map pg. 14



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■ Life Plan

■ Assisted Living

■ Rehab & Nursing

■ Memory Care

How To Approach Market Volatility In Retirement

James M. Richardson, CFP, ChFC, APMA, is a Private Wealth Advisor and CERTIFIED FINANCIAL PLANNER practitioner. Contact him at 919-874-0024.

Retirement is an important milestone that often comes after years (or decades) of careful planning. But even the most seasoned planners couldn't have foreseen the severe market selloff that happened in March in reaction to the COVID-19 pandemic. The abrupt end to the 10-year bull market surprised investors of all ages who are now wondering how long it will take for their portfolios to recover.

Unlike younger workers with many years ahead of earning and saving, investors who are retired or nearing retirement have less time to wait out their losses. But there are still actions they can take to help secure their finances, even during periods of uncertainty like we're experiencing today.

If this situation applies to you, here are a few steps to consider in this new environment:

If you are approaching retirement:

1. Pick your retirement date. If you haven't already, take time now to decide the year and month when you (and potentially your spouse or partner) want to retire. Given the current environment, you may want to consider extending your time in the workforce – whether it's continuing your current career or moving into a new full or part-time role. Either way, your answer can have a big impact on your investment decisions from this point forward.

2. Ensure your investments are diversified.

Not all sectors of the economy are alike, and they react to news and events differently. For those nearing retirement, the recent spike in volatility is a reminder of how having a broadly diversified portfolio can help reduce your investing risk.

Instead of simply selling your stocks in attempt to cut your losses, review your portfolio to see if it is prop-

continued on page 47

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Salemtowne is a nonprofit, Life Plan Community that provides the highest standards and options for seniors at all stages.



Planning for the *Future*



COVID-19— Protecting Your Assets



Dennis Toman founded The Elderlaw Firm with a mission of helping families better prepare for elder care and other legal issues for the second half of life. Contact him at 336-396-8988.

Truly, we're living in historic times. History long will remember when the businesses closed, the roads cleared, health care workers became heroes and parents gained new appreciation for teachers. We will all remember this time when grandparents could not hug their grandchildren, and the rising toll of COVID-19.

Through it all, we've been inundated with news about how the virus has continued to spread and the steps needed to protect ourselves and our loved ones. Many people have experienced tragic loss and our heart goes out to them.

Naturally, we've been hearing from people concerned about what to do if they, or a loved one, can't make their own decisions due to illness and how they could pay for extended care.

When you consider your own preparations, how do you feel about your estate planning? Many people are re-considering their estate and elder law planning after seeing how quickly things changed. Did you know that even your young adult children (18 and older) need powers of attorney?

Now more than ever, many are beginning to recognize that estate planning is not just for what happens if someone dies. Estate planning is also important when someone becomes ill and cannot make their own decisions or needs to pay for long-term care.

At a minimum, you should have in place Powers of Attorney for your legal, financial and medical decision-making. The alternative is a court proceeding called a Guardianship, which involves extra costs, headaches, more red tape, and rarely has desirable outcomes.

You don't want to be like some families I meet, whose parent or spouse never got around to, or never knew they needed, the right powers of attorney.

Before, during and after COVID-19, people who get the right advice and take action will be better prepared. Perhaps these words will be an incentive for many to work with an experienced estate planning and elder care attorney to provide the right advice and the right plan to protect you, your assets, and your loved ones.

Stay well. Stay strong.

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He's Got The Whole World In His Hands!



David Haynes, CLTC, is an independent insurance broker specializing in long-term care insurance planning. Contact him at 336-314-1698.

Written in 1927, this American spiritual many have come to love over the years offers repetitive lines that seek to remind the listener that God is in control of all aspects of our life. We realize how short, fragile and unpredictable life can be in these uncertain times. What we learn can make a difference and what we do or not do can affect others we love. More people have commented to me on the need to plan and protect their futures than ever before.

I've heard from families over the years that are faced with important decisions about the care of a loved one. They simply didn't see what the consequences could be until it was too late. "How about you?" Planning for an event may be in your thoughts and once it reveals itself, it takes center stage and a life of its own. I'm talking about an unexpected health care event that wakes families up to an unfortunate reality that a plan was not in place. Reacting is not a plan. It's a missed opportunity.

Let's face it, our world has changed due to an unseen situation and is making us revisit our financial priorities. One thing that hasn't stopped is aging and with that comes health issues and personal care needs that come at a finan-

cial, physical, emotional and a mental cost. Once it begins, it typically doesn't slack up. A health

event can change your entire outlook on how and where you want to receive care and just as importantly, how to pay for it. Home sweet home is sounding better than ever isn't it? You can't stock your shelves or line the cupboards with "what if's" but you can obtain an option that will be there if and when it is needed to help compliment dealing with care. It's Long Term Care Insurance.

A properly designed long term

care insurance policy is a sound, financial planning tool that you should consider obtaining to protect against the high out of pocket cost of care. This policy provides options for families to manage the care instead of providing it. In these current financial times when your investment dollars and retirement plans are on your mind, relying on an insurance plan is one of the best purchases to help protect your portfolio and shift the risk. Let an advisor help insure yours. Don't you think you deserve it?

****"He's Got The Whole World In His Hands!" is a traditional African American Spiritual first published in 1927 that became an international pop hit in the late 1950's in a recording by artist Laurie London.*

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The time and dates of these events are subject to change. These are informational seminars. There is no cost or obligation.

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Save the Date: 2020 Webinars

Plan for the Future. Maximizing Your Social Security Benefits.

Date: Wednesday, August 26, 2020

Location: Online

Knowledge is Power - financial strategies for women

Date: Wednesday, September 30, 2020

Location: Online



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continued from page 43

erly balanced between stocks, bonds, and cash that align with your goals, time horizon and your ability to manage risk. While a diversified portfolio can't guarantee profits or protect against all losses, it can greatly reduce the impact of volatility.

3. Balance your need for protection with growth.

Protecting your portfolio from market downturns becomes more important as you approach the day when you start living off your savings. During this time, you may want to consider investing the money you plan to use for income in the first few years of retirement more conservatively in liquid vehicles that are easy to access. This can help give you peace of mind that you are prepared to handle upcoming expenses no matter what's happening in the markets.

If you are currently in retirement:

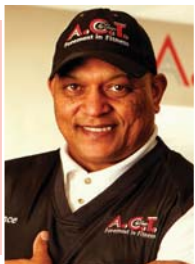
1. Review your withdrawal strategy. If the recent decrease in the value of your portfolio makes you nervous, revisit the amount of money you withdraw monthly to meet your expenses. As you review, the goal is to be assured that the amount you withdraw to meet the next year or two of expenses does not put your long-term financial security

in jeopardy. If your base of assets is reduced, you may have to trim your withdrawal amount to assure you have a sustainable long-term income strategy.

2. Don't take unnecessary chances in your stock exposure. For the long-term investor – which may include you as a retiree – volatility in equities can work in your favor. It's possible that you will spend one to three decades in retirement, giving you time to withstand some market moves. At the same time, it's important to preserve your base of savings and not be overexposed to stock risk. Now is a good time to review your exposure in the context of your full financial plan to evaluate if you are taking the right amount of risk. Additionally, focus your equity portfolio on higher quality stocks – primarily blue-chip companies that tend to demonstrate more stable performance. Stocks that pay competitive dividends may also be an effective choice to provide a source of reliable return on your investments.

If you are concerned about the recent performance of the markets and its impact on your retirement, consult with a qualified financial advisor to determine what steps may be right for you.

The New Norm after the Storm



Prince Deese, an All American Wrestler, a Hall of Fame Football Player, and a State Champion Body Builder, is a certified personal trainer and strength conditioning specialist. Contact him at 336-617-5304.

After almost several months of strict lockdown and the number of newly reported cases of Covid -19 declining in some areas but still rising in others, there are a lot of positive updates from around the world as people begin to return to life. However, for people in the U.S. and various other countries for that matter, the new normal may look quite different than the prior Covid daily living practices we once knew.

Yes, social distancing is advised as a strong defense against the virus for now but exercise has been and will always be an important aspect to strengthen immunity, strengthen your lungs, and strengthen your body against multiple colds, flus, viruses as well as deterring heart disease, diabetes and multiple other aging challenges. Let us not forget that not only does exercise keep you physically fit but it improves mental health, boosts cognitive function, reduces the risks of falls and prevents multiple age-related health complications including joint aches and muscle pains. Many well documented studies are available to confirm the benefits of a good exercise regimen.

The moral of this story is to remember while in isolation or returning from the world crisis to daily life, it is important that you stay active and keep moving. There are many options like walking, virtual exercise programs or privately meeting your trainer one on one outdoors or in a private setting. Again, no matter where you are or what activity you do, respect the health and safety guidelines, remain physically strong by exercise, stay positive and continue the journey to maintain quality of life and independence.

Since exercise promotes the production of endorphins, dopamine, and serotonin, aka the 'happy hormones,' it automatically increases your feel-good factor. This, in turn, serves as an instant mood booster and helps

alleviate stress and anxiety of being in isolation for so long.

No matter how unfavorable a situation might seem, humans have an innate ability to improvise and adapt.


Here are some tips for improving your overall wellbeing:

Build a healthy routine: If your daily routine has been disturbed, it is time to restore it now... or build a new one.

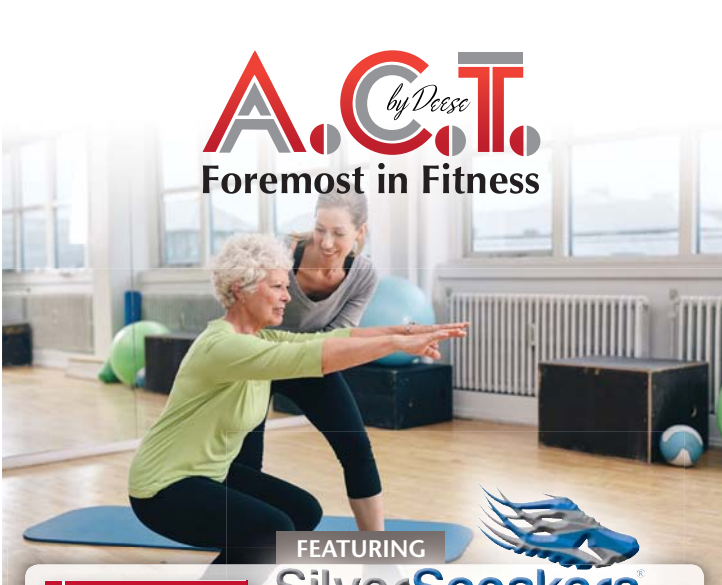
Sit less, move more: Maintaining an active lifestyle even in a limited space is not that hard.

Make household tasks more purposeful: Exercising is not a chore if you make your chores an exercise.


The novel coronavirus took the world by surprise, and it looks like it is here to stay for a while. But the good news is that soon we will be emerging back into our routines and our best course of action is to take the precautionary measures and follow the social distancing advisory as much as we can. More importantly, maintain healthy eating habits, sleep well, and above all, exercise regularly. Stay positive, stay active, and be safe!




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Wellness



What's Next? The Mental Health Effects of COVID-19



Dr. Beth Hodges is a family practice and palliative care/hospice physician in Asheboro, N.C., as well as a part-time medical director for HealthTeam Advantage, HealthTeamAdvantage.com.

As I write this, my husband, three teens, three dogs, a cat, and 21, no make that 24, goldfish are sheltering in place. It is the Spring/Summer, and soon to be fall, of COVID-19.

As North Carolina starts reopening in phases, I thought it would be good to talk about some of the mental health issues you may be experiencing because of the pandemic; share some of the resources that are available; and remind you that you're not alone.

Probably the most important thing to remember is the last thing—you're not alone, even if you live by yourself. We are all going through this together. All our lives have changed in varying degrees and you may be experiencing anxiety now or you may start to once things get back to "normal".

There are understandable reactions—like continuing to avoid handshakes or hugs; reacting strongly if someone coughs or sneezes in your vicinity; being more likely to seek medical treatment at the first sign of a fever; or even having anxiety about gatherings and longing for the days of wearing face coverings once it's no longer deemed necessary.

To a certain extent, these are normal reactions and we have to work through these fears and feelings individually. If you find, however, that friends and family are starting to comment on your behavior, or your anxiety is keeping you from enjoying life, you may need to seek assistance from a healthcare professional. You might need counseling or even a brief course of medication to help keep your fear and anxiety at a healthy level.

You can combat this type of stress and anxiety by taking care of your body, eating healthy meals, staying active, taking breaks from the news and social media,

engaging (even if just virtually) with friends and family, getting plenty of sleep, and doing things you enjoy.

There are also abnormal reactions. Some abnormal reactions may be:

1. Obsessive Compulsive Disorder (OCD): characterized by repetitive, unnecessary behaviors, such as washing your hands more than 100 times daily, or cleaning surfaces over and over in the need to obliterate potential germs.
 2. Situational depression: isolating yourself from contact with others and with no desire to engage in routine social or work activities.
 3. Generalized anxiety: a persistent, overriding fear that you'll contract Covid-19 or another infectious disease, to the point that you're unable to engage in public events or return to your normal routine.
 4. Panic attacks: discrete episodes of severe anxiety, racing pulse, shortness of breath, lasting 2-20 minutes.
- If any of these describes you, you should contact your healthcare provider or in the case of an emergency call 911.

There are resources available to help you deal with the stress and anxiety.

- The N.C. Department of Health and Human Services' Hope 4 NC at 855-587-3463 (a 24/7 hot line)
- Cone Health's 24-hour HelpLine 336-832-9700 or 800-711-2635 (mental health/substance abuse issues)
- UNC Health Care Crisis and Assessment Services: 984-974-4800
- Disaster Distress Helpline 800-985-5990, or text TalkWithUs to 66746
- National Domestic Violence Hotline 800-799-7233 and TTY 800-787-3224

Some health insurance providers offer behavioral health visits with the telehealth service, which would allow you to visit with a therapist online or over the phone. Regardless of what level of care you need, make sure to take care of your mental health as well. Do not let Covid-19 take any more from you than it already has.

Manage Stress for a Strong Memory



Cheryl Greenberg, Ed.D., works as a coach, or guide, for seniors and their families as they consider and plan for changes in their lives. She can be reached at 336-202-5669.

We all know this memory circle: We are in a hurry to leave for an appointment but can't find our car keys. We jump into stress mode. We look everywhere, try to remember where we put the keys, look again. Later, when we are calm, there they are, right where we put them earlier that day.

Why didn't we find the keys while we were anxiously looking?

Well, the answer is fairly simple: There is a relationship between memory and stress.

- We need a little stress to make a memory . . . to put information into our memories. We have to want to remember our friend's birthday or we have to need to remember to pay a bill, and both wanting and needing mean we are a little stressed.

- We make even stronger memories when we experience significant stress. We remember the time we lost our wallets with all our identification and credit cards or the day that our phones stopped working while we were traveling.

- On the other hand, when we are chronically stressed or feel extreme stress in the moment (like needing car keys, right now, to get to an appointment), we do not remember well. With extreme and chronic stress, we are often confused and lack focus, and our memories seem to fail us.

What is happening?

Essentially, a little stress motivates us to remember. It helps us pay attention and put effort into remembering. When we experience extreme or chronic stress, we produce hormones that affect the structure of the brain itself and interfere with remembering. Too much of these

hormones can damage the connections between brain cells that allow us to build and recall our memories.

What do we do about this?

- Identify stressors and try to minimize them. Use memory strategies and written notes to jog your memory so that you don't push and panic to remember.
- Avoid increasing your stress when you don't remember: Relax, give yourself time to remember, think about something else for a while.
- Most importantly, live a healthy lifestyle that promotes relaxation: Exercise, meditate, socialize, sleep enough and eat well.

For more information about caregiving, visit TheAgeCoach.net.



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Home – the Safest Place



Tina Glenn is the President of FirstLight Home Care Guilford. She has over 40 years in healthcare and C-level executive experience of 28 years. She can be reached at 336-808-1357.

We believe that “home” remains the safest place for our elderly population right now.

Elderly people and those with underlying medical conditions are especially at risk and are most susceptible to the Novel Coronavirus (COVID-19). For that reason, the very nature of home care makes it the safest care environment for these individuals during this uncertain time. Potential exposure to the virus remains the lowest for those who can stay in their homes with limited outside contact.



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We are open and here for you during COVID-19, and we practice the highest standards of infection control, for the safety and well being of our clients and staff in accordance with CDC guidelines.

336-808-1351

Guilford.FirstLightHomeCare.com



Caregivers can also ensure elderly clients have the necessary supply of essentials on hand, such as freezer-friendly and non-perishable foods; prescription and over-the-counter medications; and household supplies, like toilet paper, paper towels, soap and detergent.

Standard protocols help minimize risk

As a standard practice, home care companies should have an infection control plan in place so that caregivers take every precaution necessary to safeguard the health and safety of themselves and their clients. This includes always following established infection control protocols and being vigilant about protecting everyone from illness, be it the flu, COVID-19, or any other communicable disease.

Ongoing communication with caregivers, clients and families is also vital to help assess any known COVID-19 risk factors, to understand possible exposure, and to promote regular monitoring and reporting of symptoms.

Educating family caregivers is key

As much as we encourage our elderly population to stay social and engaged, it is best to temporarily limit visits with friends and family to help reduce the risk of being exposed to Coronavirus. But being at home alone does not mean being isolated. Caregivers can provide conversation and companionship, as well as help a client stay virtually connected to the ones they love through FaceTime, Skype or other video chat apps.

Practicing healthy habits should be a priority, especially during this time. Caregivers can encourage elderly individuals to get adequate sleep, drink plenty of fluids, focus on healthy nutrition and fit in regular exercise.

Regardless of a viral outbreak or other situation, we strongly recommend that families have alternative arrangements for the provisions of care in case their loved one is unable to receive caregiving services in their home, or in the event they become ill and need to be hospitalized.

For Your Parents

Healthcare



While we all hope our parents live long, healthy, independent lives, there are often times when they might need additional help. In this section you'll find information about different levels of care and what to expect with each.

Assisted living communities offer independence and quality of life for those who need help with everyday tasks but don't need full-time nursing care.

For those not well enough to live at home, nursing homes provide a permanent residence with skilled nurses and nursing aids available 24 hours a day. Some people stay temporarily at a nursing home for rehabilitation.

People with dementia or Alzheimer's disease often require 24-hour supervision. Memory care facilities offer several levels of care to best benefit the patient and their needs, and is a viable option for family members who are no longer able to care for the person at home.

Home care and home health are often used interchangeably, but are two different things. Home care allows a person who needs assistance with personal care or household tasks to stay in their home with the help of a home care worker and doesn't require a physician's prescription. It's usually paid for by the patient or a family member. Home health services, however, are usually ordered by a physician and provide nursing care or some type of therapy by a licensed professional.

Arbor Acres

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www.arboracres.org

Map pg. 16

- 24-hour care
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- Heated indoor pool
- All-inclusive, except telephone
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- Transportation
- Physical, speech, and occupational therapy

Bermuda Village

336-998-6112



142 Bermuda Village Drive • Bermuda Run, NC 27006
www.bermudavillage.net • 336-998-6763

Map pg. 16

- Private Room, private bath
- Licensed nursing providing 24 hour care
- Physical, occupational and speech therapy on site
- Special diets respected
- Activities director plans and assists with supervised activities
- Medical transportation
- Daily Housekeeping
- Personal Laundry
- Chapel
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Map pg. 16

- Non-profit Moravian affiliated
- 24-hour nursing supervision
- Personalized assistance
- Medication administration
- Three chef-prepared meals per day
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- Laundry
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- Pastoral care
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Getting The Most From Medicare Advantage



Jeff Shell is an independent insurance broker specializing in Medicare, life, and health insurance products. Contact him at 336-763-0775.

Why do so many individuals forget about the additional (supplemental) benefits that are included in their Medicare Advantage (MA) plan? These additional benefits may include dental, vision, hearing, transportation, meals, over-the-counter products, and fitness memberships just to name a few! Not taking advantage of these extras could cost an MA member hundreds of dollars in missed savings!

Previously, supplemental benefits had to be “primarily health-related.” However, guidance released in 2018 by The Centers for Medicare and Medicaid Services (CMS) provided a reinterpretation of “primarily health related” to expand the scope and flexibility of benefits. These benefits now take into consideration the whole person as well as other social determinants of health and quality of life metrics. MA plans must cover all the benefits offered by Original Medicare and offer an increasingly larger and more varied assortment of options, services, and plan flexibility than ever before! These additional benefits, not offered in Original Medicare, may help members remain in their own homes, avoid social isolation and lead longer and healthier lives...and many of these MA plans have a \$0

dollar monthly premium.

Needs and priorities are different for every individual and

change as we age. Dental health becomes increasingly more important as we get older.

For some individuals, hearing aids may be a priority while others focus on the need for vision services and new spectacles! Those who live alone might need the extra safety and security provided by a personal emergency response system (PERS) or transportation and meals after a

surgical stay. Some plans even offer over-the-counter quarterly allowances for health related products. Most every MA plan offers a fitness membership to a local health and wellness facility.

Remember, though, that plan benefits can vary greatly. Contact your local insurance professional who represents multiple insurance companies. They will be familiar with all the plan benefits and can provide valuable guidance to compare and contrast available plans that meet individual needs and circumstances. Look for an established company with Certified Senior Advisors (CSA®) who offer FREE consultations.

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Well-Spring Solutions is part of The Well-Spring Group, a trusted name in Adult Care in the Triad. Our team is employed by Well-Spring, so you can feel confident you are getting the highest quality care.

Arbor Acres

336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

Map pg. 16

- 24-hour nursing care
- Private rooms
- Hospice care
- All-inclusive, except telephone
- Physical, speech, and occupational therapy
- CCAC accredited
- Transportation
- Pastoral care

Bermuda Village

336-998-6112



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Map pg. 16

- Private room, private bath
- Licensed nursing providing 24 hour care
- Physical, occupational and speech therapy on site
- Special diets respected
- Chapel
- Activities both stimulating and entertaining of nature
- Respite Care, Hospice Care
- Medical Transportation
- Hair Salon
- Personal Laundry
- Wake Forest Baptist Health Geriatricians

Oak Forest Health and Rehab

336-776-5000



5680 Windy Hill Drive • Winston-Salem, NC 27105

www.sanstonehealthandrehab.com

Map pg. 16

- Short-term Rehab
- Physical, Speech, and Occupational Therapy
- Long-term Care
- 24 hour Skilled Nursing Care
- Advanced Wound Care
- Ventilator Dependent Care
- Post-operative Care
- Respite Services
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Map pg. 16

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Coping with Covid



Linda P. Erickson, CFP®, is the president of Erickson Advisors and a registered principal offering securities and advisory services through Cetera Advisor Networks, LLC. Contact her at 336-274-9403.

This is a most unusual summer. I believe we would all agree that many of our normal and usual concerns have been replaced by new concerns and maybe even new interests. Financial concerns may not be too different than in our pre-COVID days, but let's review a few perennially and currently impactful ways in which we can "Cope with COVID."

1. Take the long view. If you have wisely put your cash flow needs for the next year into a savings or checking account, congratulate yourself on good advance planning in any environment, but especially this one.

2. Examine your asset allocation, or where you have your investments placed, such as bonds, stocks, and cash. While this is best reviewed with a financial professional, a quick DIY review may be in order. If you are taking income from an invested portfolio such as an IRA Rollover account, keep at least three years in cash and high grade bonds or bond funds. The rest you can keep invested in your choice of equities or stock mutual funds. This will be the "long term" portion of your portfolio.

3. Don't take withdrawals if they are not needed. Don't sell when your account may be down. If you are

subject to the Required Minimum Distribution in normal times, you are

NOT required to take that RMD out of your IRA or retirement plan account this year. The CARES Act relieved us of the burden of selling in an unprecedented market correction year.

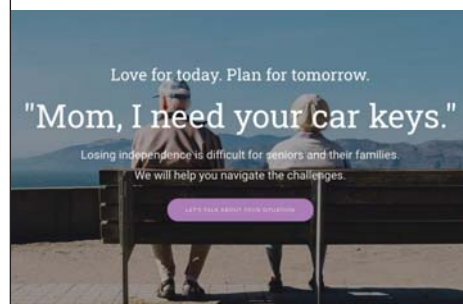
4. Carefully consider family requests for a loan or other assistance. Most often a loan eventually turns into a gift, so be sure you don't need the money you will give to that family member or friend. Particularly in an economy which is recording the highest unemployment since the Depression in the 1930's, our generous instincts will be to assist where we can. If you know you will need the loan returned in the near future, carefully consider before you act.

5. Charities and Churches are always in need of our generosity, but this year I have observed unprecedented need. Of course, continue to support your favorite charities, but, again, carefully consider new appeals. Consider for two reasons: Can you afford to make this contribution? And do you know this particular organization or source of appeal well enough to be sure your money is going to the intended recipient in need? Unfortunately, extreme conditions such we are experiencing bring out the scammers and fraudsters. You can check

for many types of scams at [usa.gov/common-scams-frauds](https://www.usa.gov/common-scams-frauds), particularly fake charity scams. This site has some very timely do's and don'ts related to fraudulent scams.

When you are feeling financially vulnerable you are well advised to think twice (or maybe more) before taking what might be an ill advised action. In what is likely to be a very different economic environment than the past ten years, consider all financial decisions carefully and never quickly. Where appropriate, seek out a second opinion from a credentialed financial professional.

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Map pg. 13

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Study of Biomarker for Alzheimer's

Researchers at Wake Forest Baptist Health have received a five-year grant worth approximately \$2.53 million from the National Institute on Aging to evaluate whether a novel brain-imaging technique can identify Alzheimer's disease in its early stages.

Using an animal model, the researchers will employ a tracer for positron emission tomography (PET scanning) to image microtubules – microscopic tubes that help define the structure and movement of cells – in the brain.

"Microtubules are message carriers within neurons that are very tightly bundled in a healthy brain," said the project's lead investigator, Kiran Solingapuram Sai, Ph.D., assistant professor of radiology at Wake Forest School of Medicine, part of Wake Forest Baptist Health. "If microtubules start disintegrating or detangling, they can't do their job anymore. The neurons begin to degenerate and cognition declines."

While microtubule impairments are implicated in

several stages of the progression of Alzheimer's, Sai said he believes that the related neurodegeneration occurs significantly before the appearance of any symptoms of the disease. He and his team hope to show that determining the condition of neural microtubules can be used to predict the onset of Alzheimer's sooner than is now possible.

For the study the researchers will inject the microtubule PET tracer in healthy and Alzheimer's mice and scan their brains at two-month intervals. The imaging tracer, developed by Sai's lab in collaboration with scientists at Columbia University and the first of its kind capable of penetrating the brain, are hypothesized to bind only to those microtubules that are intact. The tracer's lack of binding, conversely, should indicate that the microtubules have deteriorated and the onset of disease has begun.

When that happens, the investigators will relate the PET imaging data to the subject's cognition, behavior and accumulation of the proteins tau and beta- amyloid that are involved with Alzheimer's to determine if the condition of the microtubules is in fact a biomarker for neural degeneration and cognitive impairment.

"This approach could significantly improve both imaging strategies to track Alzheimer's in its initial stages and our ability to more precisely treat patients with neurodegenerative diseases early on," Sai said.



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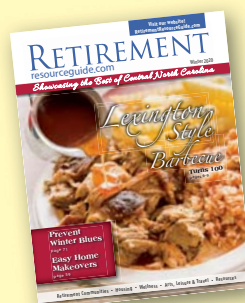


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Cambridge at Brier Creek Opening

Kendall Oliver has announced the opening of a third Cambridge Village Optimal Living community in the Brier Creek area slated for Winter 2021.

The Cambridge Brier Creek is located on 13.5 acres at the corner of T.W. Alexander Drive and Brier Creek Parkway in northwest Raleigh.

The Brier Creek site was selected for its proximity to premier healthcare facilities and upscale shopping and dining options including WakeMed's Brier Creek Emergency Care Unit and Brier Creek Common offering retail, restaurants and a movie theater – all within walking distance for residents.

The Cambridge Brier Creek will include a 27,000 sq. ft. state-of-the-art Cambridge Fitness, with indoor heated pool, spa, steam room, a group exercise studio, and cardio/strength exercise equipment. Full-Time wellness staff will provide regular group exercise classes, personal training, and monthly health and wellness seminars. For more information visit www.TheCambridgeBrierCreek.com



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Beware of Work from Home Scams

From fake COVID-19 cures and treatments, notices of false positives and other scams are an unfortunate result of people trying to make a quick buck from the coronavirus pandemic. But one prevalent scam on the rise is “work-from-home scams.”

Identifying work-from-home scams can be tricky, especially as they often appear alongside legitimate opportunities on popular job-search websites. And if you're a retiree looking to supplement your Social Security or a worker left reeling by a late-career layoff, it can be tempting to follow those leads. Who wouldn't like to earn big money stuffing envelopes or posting online ads from the comfort of your home or to start a lucrative home-based business?

Few of these offers ever lead to actual income. Instead, they are liable to leave you with a lighter bank account or even heavily in debt.

From 2015 through 2019, the Federal Trade Commission (FTC) received more than 58,000 consumer complaints about sham opportunities to work from home or launch a business. The median loss for victims is about \$1,200, according to the Better Business Bureau's BBB Scam Tracker, which says employment frauds pose the highest scam risk for military service members and veterans. Federal officials have raised alarms about such scams spiking amid the coronavirus shutdown, as millions of people who've lost jobs search for new opportunities.

Typical ploys invite you to get to work stuffing envelopes, processing billing forms for medical offices, filling out online surveys, typing or data entry, or assembling crafts. The common thread is that you'll be asked to pay something upfront for supplies, certifications, coaching or client leads. In return you may get a load of useless information, or nothing at all, or a demand that you place ads to recruit people into the scheme.

More involved cons promise to set you up in an online business — again, for a price, which can rapidly escalate into the thousands of dollars as one paid “training program” leads to another. One such operation, a Malaysian company called My Online Business

Education, agreed in February 2020 to pay more than \$17 million to settle claims that it defrauded thousands of would-be entrepreneurs with costly business-coaching programs before being busted by the FTC.

There are genuine work-from-home jobs out there. The trick is knowing how to spot the real opportunities in a sea of empty — and costly — promises.

Warning Signs

- A job ad claims that no skills or experience are required.
- It offers high pay for little or no work.
- A company promises that a business opportunity is surefire and will pay off quickly and easily.
- You're required to pay upfront for training, certifications, directories or materials.

For more do's and don'ts about work from home scams, visit the AARP Fraud Watch Network site www.aarp.org/fraud. Sign up for free watchdog alerts, see a scam tracker map, and call the Fraud Watch Helpline 888-908-3360 if you think you have been victimized.



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A Parting Word

Responding To and Protection from Covid-19

The retirement industry that I work in which includes; Independent living (IL), assisted living (AL), memory care and skilled care as well as when these are combined such as in a Continuing Care Retirement Community (CCRC) setting and all have been forced to respond to Covid-19 and the pandemic.

Some of the responses we have had and changes we have made may not be immediately noticed. In our long-term care areas (Assisted, Memory & Skilled) there is specific guidance from sources such as local and State Health Departments, Center for Disease Control and Centers for Medicare & Medicaid Services. The independent living portion of our communities face the unique challenge of how to best make policies and set parameters for residents and members that we want allow to remain as independent in thinking and decision making for themselves as possible. There are no specific guidelines for non-licensed areas, yet recognizing the vulnerability of seniors in this setting we have responded to ensure the best for all. This results in more rules and restrictions for these folks than they would have in their own homes, but group services such as food delivery and other congregated experiences require this extra effort. We strive to allow everyone to live as independently

as they would in their own personal home. Communal dining had to cease, housekeeping services were often altered, visits on the campus by families and friends to a resident's apartment were stopped. Access changed for both staff and outside necessary vendors we screened everyone which includes temperature checks and a questionnaire. Meals were delivered to individual residences, activity events including church

and inconsistent taking of prescriptions. With all of the change and we join our residents in celebrating the slow unwind of the restrictions and opening back up to a new normal day to day. I am confident this unwind needs to be slow and careful. I am very proud of the response by all of us in this industry and believe that as things do return to normal we will be able to look back and be very proud of the protection from Covid

.....

We join our residents in celebrating the
slow unwind of the restrictions and opening
back up to a new normal day to day.

.....

services and outside performances were put on hold, transportation to outside events and shopping areas were halted, hair salons were closed, marketing tours and events were postponed, self-quarantines were required of residents. Even leaving the campus brought new responses such as face masks to be worn by residents and destinations were categorized into areas of a need like a medical appointment versus a visit in a private home.

In addition to the day to day and week to week changes, we are seeing more and more issues related to this whole pandemic such as an increase in depression, loneliness

that we accomplished, my goal is to be certain that living in a retirement community was "better" and safer than living alone in a personal residence.

David Ammons is president of Retirement Living Associates, Inc. (RLA), a company which provides planning, development, marketing, and management services for new and existing retirement communities. He has worked in and with Senior Living Communities since his graduation from Wake Forest University in 1985. Contact David at david@RLAinc.com or 919-783-0044, ext. 21.

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A photograph of a smiling senior couple sitting at a green table in a cafe-like setting. The woman, on the left, has short white hair and wears glasses and a red sweater. She is holding a black smartphone up to take a selfie. The man, on the right, has white hair, a beard, and glasses, and wears a yellow shirt. He has his arm around the woman's shoulder. On the table are two white coffee cups on saucers. The background shows wooden chairs and tables.

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