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Winter 2021

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RETIREMENT

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Vol. 11, No. 3 Winter 2021

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In This Issue...

It's 2021, we made it! We made it through a challenging year, whew! Sadly, some did not and it would be short sighted of me to not take a moment and remember those that loss their lives to COVID. With the vaccines rolling out, we now have hope that one day our lives will be back to normal.

This year, I want to spend time outside and do things that improve my well-being and reduce stress. A day trip or as many call it a "Staycation" would suit me fine. Living in NC makes it easy to do since we have the coast and the mountains!

As always, in this issue we have enlightening columns for your reading pleasure. Stay informed by reading our *Planning for the Future* section and if you are interested in learning more, visit our website for an extensive list of articles.

While the print guide you are holding is packed full of information to help you in your search for a new lifestyle, you will find *RetirementResourceGuide.com* to be an even deeper resource for learning about communities and services. The communities have photo galleries, some with videos and tours so you can dive into their community from the comfort of your home.

Stephanie Franklin





Check us out on:



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Visit our website: www.RetirementResourceGuide.com

on the cover

Our National Parks have never looked so good! With Covid restrictions reducing retirees' options for travel and recreation there has never been a better time to visit our National Parks. We provide the lowdown on 7 parks that we like on the eastern seaboard and, as of presstime, all are open for business with the exception of Shenandoah National Park which has closed their camping sites temporarily. Story begins page 8.

communities & care

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Active Adult Lifestyle Communities
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Harmony offers residents an unparalleled living experience: a senior living community that feels like home. Where the apartments are spacious and inviting, the days are filled with engaging activities, and the staff is supportive and compassionate. At Harmony, we care for your loved ones like they cared for you.



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s we move into 2021, covid restrictions on our lives remain remain firmly entrenched and you may be thinking about ways to stay safe while, at the same time, seeking some return to normalcy in your life. Restaurants largely remain out of the question for most cautious retirees. The same for shopping. Churches remain virtual, theatres shuttered, and travel...well, travel can still happen if we perhaps opt for a vacation rental with a full kitchen and bypass the hotel. But then...what do you do when you arrive at your vacation destination?

The answer lies in our National Parks! They are open for business and offer an out-of-doors, socially distanced, alternative that is really fun. You'll get some exercise and it's a destination you can enjoy with relative safety.

Living in central North Carolina is a blessing in so many ways; we have 4 distinct and wonderful seasons, we are 2-3 hour's drive from the coast, about the same distance from the mountains and we can enjoy everything a retiree wants to enjoy from a wine tour, to surffishing to downhill skiing. Truly, does any other state offer retirees what North Carolina offers in such a perfect and complete package?

If you are inclined to scratch your travel itch or just looking for a fun outlet there are a number of National

Parks along the eastern seaboard that can be accessed within a days-plus drive.

Here are some of our favorites:

1. National Mall and Memorial Parks in DC—

Though we forget this is a National Park it is truly inspirational to visit or revisit this park as often as possible. Though nice in any season, the springtime is undoubtedly the best time to go. The pale-pink bloom of the Cherry Blossums around the Tidal Basin are a site to behold and frame the main focal points including Martin Luther King, Jr. Memorial, the World War II National Memorial, the Lincoln and Jefferson Memorials and the Washington Monument. The blooms are at their best during most of April, but make sure you avoid the National Cherry Blossom Festival weekend...nobody wants to be surrounded by that many tourists even in non-pandemic times.

2. Acadia National Park in Maine—This wonderful park encompasses the rugged (yet accessible) scenery of Mount Desert Island, the picturesque Schoodic Peninsula as well as the spectacular cliffs of Isle au Haut. As you might imagine, the fall of the year is the best time to visit this park and, for the adventurous, you might consider forgoing the AirBnB and give camping a try. This is surely the venue to do it.

3. Gettysburg Nat. Military Park in Pennsylvania—

The natural beauty of this park is reason enough to visit but the history of this place is palpable. Site of one of the most significant Civil War battles in 1863 it's also where Abraham Lincoln delivered his famous Gettysburg address later that same year. The battleground is beautifully preserved and the ghosts of history will surround you.

You might also check out the "Sickles Oak" while at Gettysburg. This tree is a bonafide witness tree. A witness tree has been described as a massive silent sentinel of history in that it remains decades or even centuries after a noteworthy event. It is a tree that stood at a crucial moment in history...and is still standing.

In the case of the Sickles Oak, this Swamp White Oak witnessed some of Gettysburg's heaviest fighting. It's shade made for an excellent command for Major General Daniel E. Sickles and his men as they gathered under the Sickles Oak on the afternoon of July 2, 1863. Shortly thereafter, Sickles disobeyed direct orders and marched his men into battle where they took heavy losses and Sickles lost his right leg to a cannonball.

The Sickles Oak was over 75 years old in 1863, and has since grown into a big, beautiful, healthy tree.

4. Mamouth Cave in Kentucky—Kentucky has a great parks system offering camping or motels at sites across the state. For a decidedly immersive cave tour Mamouth Cave is the place. The green forest above offers

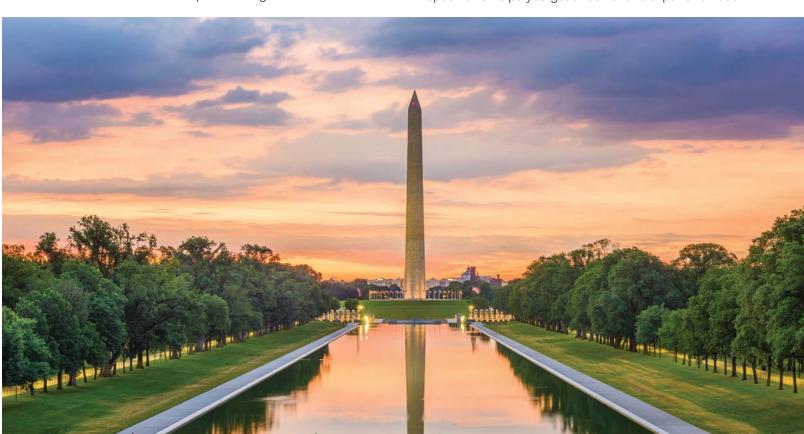


a chance to commune with the outdoors and camping at this park is highly encouraged.

5. Everglades National Park in Florida—Florida is best avoided in the summer but for a mid-winter getaway the Everglades National Park is tough to beat. Camping at this park is truly a great way to enjoy it and the activities abound. Kayaking gets you up close and personal with the great outdoors but this park also offers great hiking trails through tall pine forests and eerie wetlands that are other-worldly. The wildlife is also some of the most exhilarating to experience with crocodiles and alligators galore.

6. Congaree National Park in South Carolina—

This dog-friendly park offers great hiking through dark spooky woods making this deep forest uber attractive for outdoor adventure. Kayaking on Cedar Creek is also an option and helps you get a feel for this expansive flood-





plain of the Congaree River. It has the look and feel of a swamp and is fully worth the trip.

7. Shenandoah National Park in Virginia—For hiking or just scenic driving this park has it covered. Skyline Drive bisects the park and winds along the crest of the Blue Ridge Mountains providing fantastic vistas of the Shenandoah Valley on either side. Don't be surprised if the clouds envelope you on your hike or drive...it's what the Blue Ridge is all about. The Appalachian Trail runs right through this park so you know the hiking is excellent and if you are looking for a hike with a payoff at the end there are numerous waterfalls that will fill the bill. Miles and miles of river-lined trails branch off Skyline Drive so finding the hike you like best may take awhile. Located just 75 miles south of Washington DC you can easily dovetail a visit to his park with a visit to the National Mall and make a week of it.

NPS Senior Pass Details

- Cost of \$80 provides a lifetime pass
- Cost of \$20 provides 1-year pass
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- May be obtained in person or through the mail
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- Photo identification may be required
- May provide a 50 percent discount on some amenity fees charged for facilities and services such as camping, swimming, and boat launch

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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

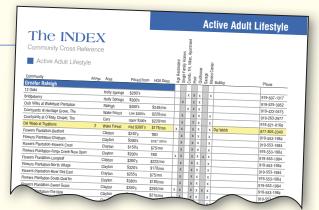
Once you've studied the Cross Reference Community listings and advertisements you can refer to our map pages 13 through 17 to get an idea of where each advertised community is located. Interactive Google Maps are available from your desktop and cell phone on RetirementResourceGuide.com.

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.

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!



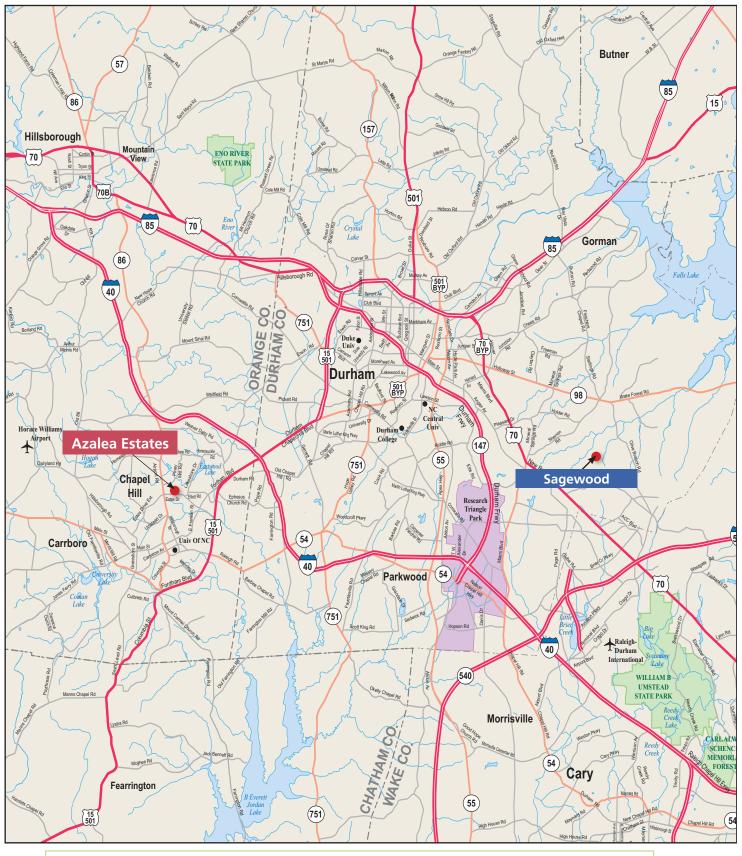


As a LONGTIME AND AVID GARDENER, Jane loves the picturesque natural splendor that helps make Arbor Acres alive with beauty. But you'll more likely find her planting and tending flowers than simply enjoying them. "I like getting my hands in the dirt. For me, working in a garden is as satisfying as the 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?

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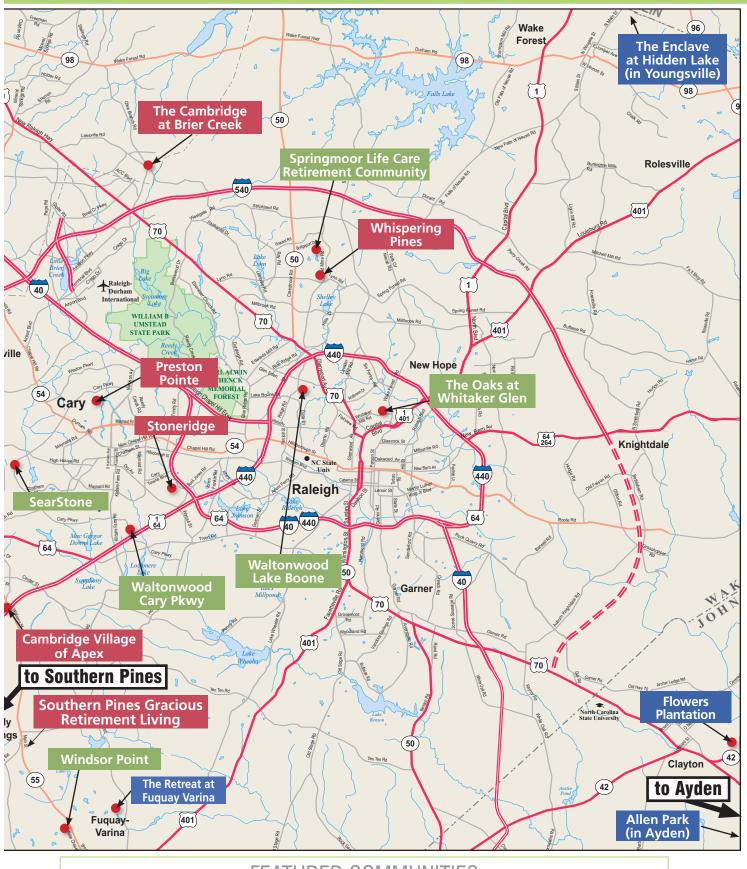
1240 Arbor Road, Winston-Salem, NC 27104 336-724-7921

CHAPEL HILL, DURHAM, HILLSBOROUGH MAP & FEATURED COMMUNITIES



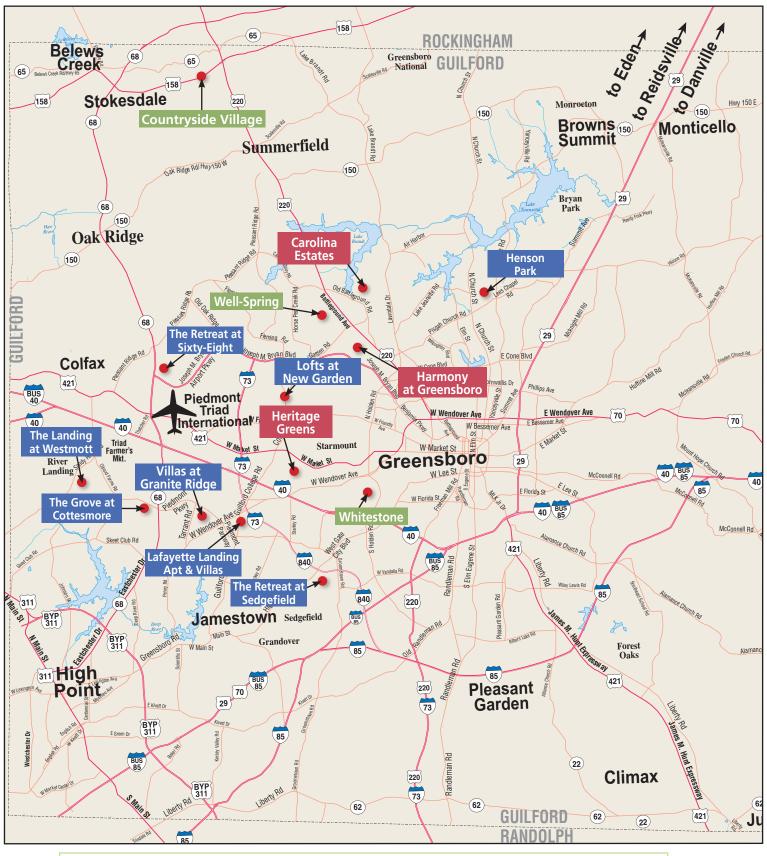


GREATER RALEIGH MAP & FEATURED COMMUNITIES



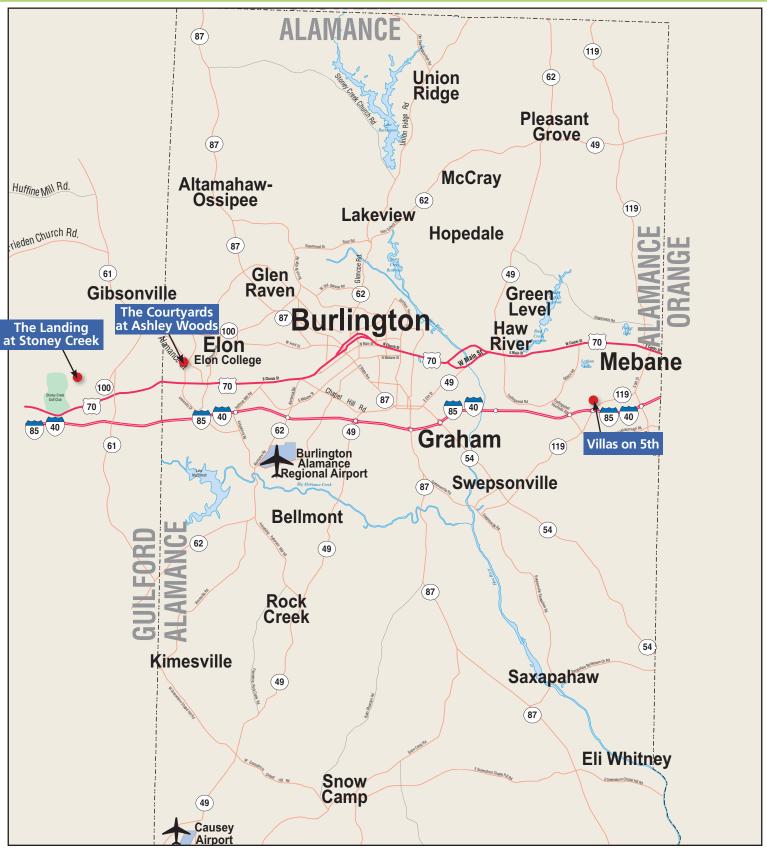


GREATER GREENSBORO MAP & FEATURED COMMUNITIES



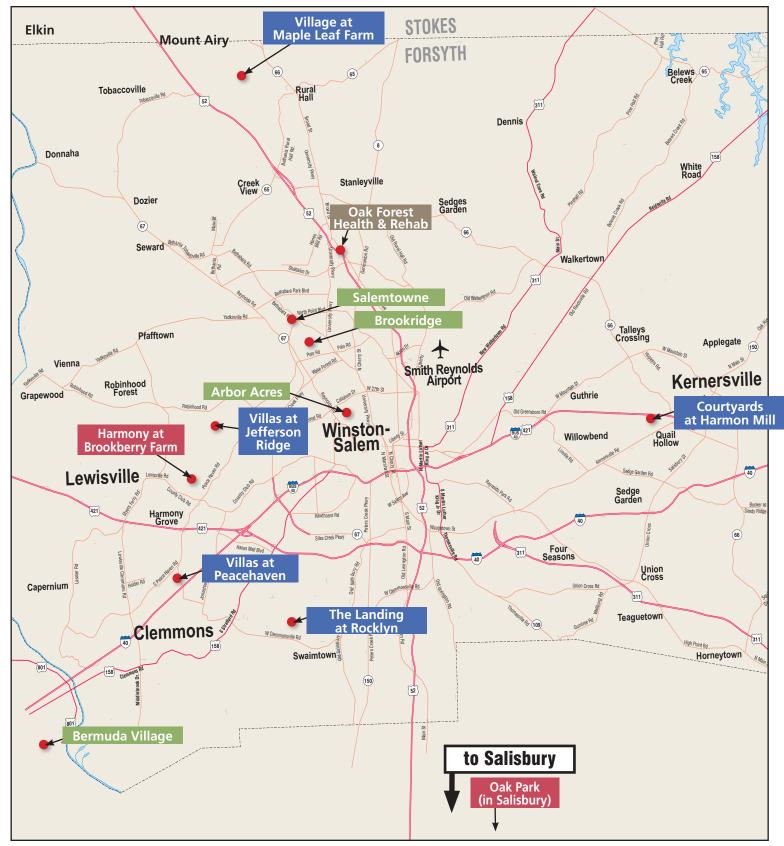


GREATER BURLINGTON MAP & FEATURED COMMUNITIES





GREATER WINSTON-SALEM MAP & FEATURED COMMUNITIES



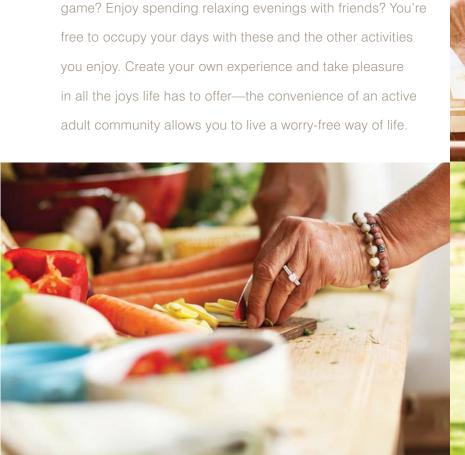


Guide to Active Adult Lifestyle

If you want the benefits of home ownership, but the carefree convenience of a low-maintenance or maintenancefree 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





The INDEX

Community Cross Reference

TH, Villas, Apartment Single Family Homes Age Restricted Fitness Center Active Adult Lifestyle Condo, Community Ad Pgs. Area Priced From **HOA Dues** Builder Phone **Greater Raleigh** \$522's 12 Oaks Holly Springs х x Lennar & MI Homes 919-607-1317 Χ Allen Park **DR** Horton 24 Ayden \$233's Χ 252-585-4400 Χ Bridgeberry Holly Springs \$300's Χ Taylor Morrison 919-525-3952 Χ Χ **Buckhorn Preserve** high \$400's \$820/year Χ Ashton Woods 919-235-0980 Apex Χ Χ Courtyards at Heritage Grove, The Wake Forest mid \$300's \$220/mo Χ Χ Χ x Epcon 919-263-2977 Χ Courtyards at Kildalre Farms, The Apex low \$400's Epcon 919-230-0714 call Χ Del Webb at Traditions Wake Forest mid \$300's \$179/mo Χ Χ Χ Χ Del Webb 877-804-2340 Χ **Eastwood Homes** Enclave at Hidden Lake, The IFC, 23 Youngsville \$300's \$200 Х Χ Χ 984-205-6356 Flowers Plantation-Cottages at Evergreen 19, 22 Clayton \$300's \$79/mo Χ Х Х McKee Homes 919-553-1984 Flowers Plantation-Evergreen 19, 22 Clayton \$300's \$145/mo Χ Х McKee Homes 919-553-1984 Χ Χ Χ Χ Flowers Plantation-Forge Creek 19, 22 Clayton mid \$280's \$133.21/mo Х Х Elevate Homes 919-553-1984 Χ Χ Χ Flowers Plantation-Sweet Grass 19, 22 Clayton \$330's \$170/mo Χ Plantation Homes LLC 919-553-1984 Χ Χ Χ Χ GlenPark mid \$400's \$156/mo Ashton Woods Cary Χ 919-232-0039 Hasentree-Golf Villa Collection \$403's \$81/mo+tiers Toll Brothers Wake Forest Χ Χ 919-562-9900 Χ Х Ashton Woods Lake Castleberry Apex high \$500's \$325/qtr Χ Χ Χ 919-235-0980 \$500's Pulte Muirfield by Pulte Cary \$99/mo Χ Х 866-491-6188 Overture at Centennial Raleigh \$1,700/mo \$0 Х Х Greystar 919-670-1000 Χ Χ Χ Overture Crabtree 55+ Apartments Raleigh \$1.700/mo \$0 Χ Χ Χ Greystar 855-237-4029 Χ Regency at White Oak Creek Apex \$433's \$175/mo Χ Toll Brothers 919-466-9300 Χ Retreat at Fuguay Varina, The IBC, 22 Fuguay Varina \$1,270/mo Х Χ Χ Χ Χ Berkley Hall Management 910-762-0868 Ashton Woods Savaan Cary high \$300's \$62+/mo Χ Χ Χ 919-235-0980 Χ \$280's \$130/mo Traditions at Wake Forest - Single Family Wake Forest Х MI Homes 919-435-7473 Χ Traditions at Wake Forest - Villas Wake Forest \$330's \$205/qtr Χ Χ Χ MI Homes 919-205-2120 Walk at East Village, The Clayton \$265 \$163 Χ Χ **Holden Barnett Properties** 919-670-2581 Wendell Falls Wendell \$268's Χ David Weekley Homes 919-607-1317 Χ Χ Χ \$251's Χ Pulte Homes Woodbury Apex Χ Χ Χ Χ Χ 866-246-6989 Woodhall \$140/mo 919-328-3098 Cary/Apex \$415's Stanley Martin Homes Χ Χ Chapel Hill, Durham, Hillsborough Andrews Chapel - Townhomes Durham \$275's \$160/mo Χ Χ MI Homes 919-213-6544 Andrews Chapel - Single Family Durham \$330's \$75/mo Χ MI Homes 919-213-6544 Del Webb Carolina Arbors by Del Webb Durham \$270's \$174/mo Χ Χ Χ 919-598-3942 Χ Hillsborough low \$300's \$150/mo Χ Х Х Elm Street Builders 800-651-4951 Courtyards at Andrews Chapel, The Durham mid \$300's \$220/mo Χ Χ **Epcon** 919-480-9479 Χ Χ Χ Courtyards at Homestead Road, The Chapel Hill upper \$300's \$225/mo Χ Χ Х Χ Χ Epcon 919-381-4644 Creekside at Bethpage Durham \$280's TBD Χ Χ Χ Χ Taylor Morrison 919-626-3500 Ellis Crossing Durham mid \$200's \$156/mo Х Χ Х Χ Х Ashton Woods 919-634-6397

Information and pricing subject to change without notice.

Chapel Hill

Durham

Durham

Durham

Durham

Chapel Hill

23

Chapel Hill

\$320's

\$285's

\$358's

\$200's

mid \$300's

low \$600's

upper \$300's

\$298/mo

\$175/mo

\$413/qtr

\$247-259/mo

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919-636-6806

919-337-9420

919-336-0785

919-205-2101

919-235-0980

919-335-9396

919-381-4644

David Weekley Homes

Taylor Morrison

Ashton Woods

Freedom Homes

MI Homes

Epcon

Encore at Briar Chapel

Legacy at Jordan Lake

Villas at Culp Arbor, The

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Community Cross Refer	rence	}				es	Apart						
Active Adult Lifestyle	9				Age Restricted	lle Family Hon	Condo, TH, Villas, Apartment		Clubhouse	age	Fitness Center		
Community	Ad Pgs.	Area	Priced From	HOA Dues	Age	Sing	Con	Pool	킁	Garage	Fitne	Builder	Phone
Greater Greensboro													
Blakeney at Old Irving Park		Greensboro	low \$500's	\$290			Х			Х		D. Stone Builder	336-215-1103
Grandover		Greensboro	\$450's	\$1,500/yr+		Х		Х	Х	Х	Х	Multiple Builders	336-451-4923
Grove at Cottesmore, The	30	High Point	low \$300's									Royal Homes of NC	336-392-2202
Hawthorne at Friendly		Greensboro	\$1,385/mo			Х	Х	Х	Х	Х		Hawthorne Res. Partners	336-294-6003
Henson Park	25	Greensboro	\$270's				Х					DR Horton	336-770-2855
Lafayette Landing Apts & Villas	29	Jamestown	\$920/mo	none		Х	Х	Х	Х	Х		BSC Holdings	336-283-8482
Landing at Stoney Creek, The	30	Whitsett	Call			Х				Х		DR Horton	336-551-8177
Landing at Westmott, The	29	Colfax	\$1,425/mo	none			Х	Х	Х		Х	BSC Holdings	336-763-3053
Lofts at New Garden, The	25	Greensboro	\$1,010/mo	none			Х	Х	Х		Х	BSC Holdings	336-285-5227
Retreat at Sedgefield, The	24	Greensboro	\$995/mo+				Х	Х	Х	Х	Х	Berkley Hall Management	336-542-7088
Retreat at Sixty-Eight, The	26	Greensboro	\$1,025/mo+				Х	Х	Х	Х	х	Berkley Hall Management	336-542-7088
Village Lofts Apartments, The		Greensboro	\$1105/mo	none			Х				Х	Koury Corp.	336-286-4949
Villas at Granite Ridge, The	26	Greensboro	\$1,200/mo	none		Х	Х	Х	Х	Х	Х	BSC Holdings	336-814-8487
Whisper Creek at Waterbury		Whitsett	\$250's	\$216/mo			Х	Х	Х	Х	Х	J&S Homes LLC	336-419-0828
			7-77	+= - 0,0									
Greater Winston-Salem													
Angus Ridge		Kernersville	\$340's	\$200			Х			Χ		Trent Adams Properties, LLC	336-669-6268
Beeson Oaks Townhomes		Kernersville	\$225's				Х			Χ		Shugart Homes	336-765-9661
Chamberlain Place Apartments		Winston-Salem	\$850/mo	N/A			Х	Х	Х		Х	BSC Holdings	336-770-2226
Courtyards at Harmon Mill	21, 28	Kernersville	mid \$200's	\$175			Х			Χ		Nova Triad Homes/Epcon	336-686-7239
Friedberg Villages		Winston-Salem	\$190's	\$150			Х	Х	Х	Х	Х	Keystone Homes	336-500-1638
Juniper Glen		Winston-Salem	\$300's				Х			Х			336-345-3449
Laurel Cliffs		Walnut Grove	\$135's	\$50			Х			Х			336-714-9740
Landing at Rocklyn, The	28	Winston-Salem	\$200's			Х				Х		DR Horton	336-551-8677
Lofts at Little Creek		Winston-Salem	\$930/mo	none				Х	Х			BSC Holdings	336-602-1336
Meadowfield View		Clemmons	\$150's				Х			Х		Arden Communities	336-659-9503
Millhaven Landing		Winston-Salem	low \$300's	\$200			Х	Х	Х	Х	Х	Epcon	336-202-9311
Owl's Trail at Caleb's Creek		Kernersville	\$200's			Х		Х	Х	Х		Freedom Homes (Ext. 7005)	888-325-1978
Robinhood Villas		Winston-Salem	\$1,070/mo	none		Х	Х	Х	Х	Х	Х	BSC Holdings	336-251-1177
Village at Maple Leaf Farm	21, 29	King	mid \$200's	\$180			Х			Х		Nova Triad Homes/Epcon	336-529-0199
Villas at Jefferson Ridge	21, 27	Winston-Salem	upper \$200's	\$175			Х			Х		Nova Triad Homes/Epcon	336-407-9222
Villas at Peacehaven, The	26	Winston-Salem	\$1,175/mo	none		Х	Х	Х	Х	Х	х	BSC Holdings	336-777-7093
Whitehall Village		Winston-Salem	\$180's	\$93		Х	Х	Х	Х	Х	Х	Keystone Homes	336-317-2470
Wyngate Villages		Winston-Salem	\$190's	\$100			х	Х	Х	Χ		Keystone Homes	336-689-7344
Greater Burlington													
		Elon	mid ¢000la							.,	_	Windoor Homes	226 516 0110
Caurty and at Appley Woods	01.01	Cibconvillo	mid \$200's	¢100		.,	X	v	.,	X	.,	Windsor Homes	336-516-0118
Courtyards at Ashley Woods Mackintooh Clapmoor Cables & Patio	21, 31	Gibsonville	mid \$200's	\$189		Х	X	X	X	X		Nova Triad Homes/Epcon	336-382-0095
Mackintosh – Glenmoor Gables & Patio		Burlington	\$220's			,.	Х	X	X	X		Windsor Homes	336-382-1821
Mackintosh – The Cove		Burlington	\$200's	0150		X		X	X	X	X	Freedom Homes (Ext. 953)	888-325-1978
Village at Lake Michael, The	04.01	Mebane	\$160's	\$150				X	Х	Х	Х	Mebane Townhome	919-926-1006

\$175

\$105

\$259's

\$230's

x x x x x x Nova Triad Homes/Epcon

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21, 31 Mebane

Graham

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King, NC

Village at Maple Leaf Farm

from the mid\$200's

Mebane, NC

Villas on 5th

from the mid\$200's

Winston-Salem, NC

Villas at Jefferson Ridge

from the upper \$200's













Nova Triad Homes, an Epcon Communities Franchisee, is one of the premier builders of low-maintenance communities in the Piedmont Triad area.





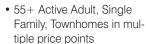
Flowers Plantation

919-553-1984

500 NW Flowers Parkway Clayton, NC 27527

www.flowersplantation.com

Map pg. 13



- 3000 Acre Master Planned Community
- Miles of Walking/Hiking Trails
- Shopping/Eating within walking distance
- Golf cart friendly streets
- NO CITY TAXES
- Conveniently located to Raleigh, I-540, I-40 and I-95

- Future home of the East Triangle YMCA
- Model homes available to tour
- Visitor Center Open Daily



FLOWERS PLANTATION



The Retreat at Fuquay-Varina

From \$1270 / month 919-762-0868

2700 Whakatane Lane Fuquay-Varina, NC 27526 www.theretreatatfuquayvarina.com

Map pg. 13

Phase 2 Coming Soon!

- 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
- Pet Friendly















Assisted Living

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The Enclave at Hidden Lake

From the \$300's 984-205-6356

1595 Hicks Road Youngsville, NC 27596

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



options

- Fitness Center
- Warming Kitchen
- Indoor Gathering Spaces

• Ranch style with 2nd floor

Map pg. 13

- Pickleball Courts
- Lake Activities
- Outdoor Porch overlooking pool and lake
- 3 Decorated Models





Sagewood

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

1004 Doc Nichols Road Durham, NC 27703

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
- · Low maintenance living at its best

• Quick commute to RTP and **Duke University**

Map pg. 12

• Within minutes of shopping and dining at Brier Creek



A D.R. Horton Company





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Rehab & Nursing

Allen Park

Homes from \$233,990

252-585-4400

Map pg. 13

909 Allen Park Lane Ayden, NC 28513

www.drhorton.com

- Located next to the Ayden Golf Club
- 1,764 2,824 sq. ft plans!
- From \$233,990
- Small town living with low county taxes
- 20 minutes from Greenville NC
- Open floor plans, large kitchens, first floor primary bedroom with bath
- Granite countertops, RevWood flooring

- Includes our smart home technology package
- Ayden was recognized by The Discovery Channel, as "One of America's Best Small Communities to Raise a Family





The Retreat at Sedgefield

From \$995 / month 336-542-7088

5617-5625 West Gate City Blvd. Greensboro, NC 27407

www.bhcllc.net

Coming February 2021!

- 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

Map pg. 14

- On-site Guest SuitesConvenient 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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Henson Park

Townhomes from \$270's 4600 N. Church Street

336-770-2855

Greensboro, NC 27455

Map pg. 14

www.drhorton.com

- Offers two level townhomes with either a 1st floor primary suite or 1st floor bedroom
- Located off Lake Jeannette Road and N. Church Rd
- Close to Lake Jeannette, Shopping and Dining
- Ronald E. McNair Elementary
- Mendenhall Middle
- Page High School
- 2 car garage



• Stainless steel appliances

• Granite countertops • Smart Home Package





The Lofts at New Garden

From \$1,010 / month 336-285-5227

1301 New Garden Road Greensboro, NC 27410

www.loftsatnewgarden.com

• 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

Map pg. 14

- Entertainment Lobby
- On-site Climate-Controlled Storages
- Screened-in Patios
- Theater Room
- Fire Pit Area

BSC HOLDINGS, INC.





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The Retreat at Sixty-Eight

From \$1025 / month

336-542-7088

Map pg. 14

1080 NC Highway 68 North Greensboro, NC 27409

www.bhcllc.net

Coming Spring 2021!

- 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







Map pg. 14

The Villas at Granite Ridge

From \$1200 / month 336-814-8487

4480 Platinum Dr. • Greensboro, NC 27409 www.graniteridgenc.com

- 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

The Villas at Peacehaven

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

Map pg. 16



5395 Villas Dr. • Winston-Salem, NC 27103

www.villaspeacehaven.com

- 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

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Are you Ready for Retirement?

Being prepared for the next season of your life allows you to really enjoy it.

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To learn more, call 336-714-6848 or visit www.navigationbysalemtowne.org.



Villas at Jefferson Ridge

HOW SELLING!

Builder: Nova Triad Homes Model Hours: Call for Information

Address: 2415 Albemarle Court, Winston-Salem, NC 27106 Sales: Suzanne Ramm, Berkshire Hathaway Carolinas

Realty, 336-407-9222

From the upper \$200's

336-407-9222

Map pg. 16

2415 Albemarle Court Winston-Salem, NC 27106

www.novatriad.com

- · Low-maintenance and beautifully designed villa located in the highly desired "twin city" of Winston-Salem
- Great shopping, Leinbach Park, and the Robinhood Road Family YMCA are just around the corner
- Design a 2- or 3-bedroom home with an optional bonus suite
- Attached 2 1/2 car garage with an abundance of storage and rich exterior elevations with a private
- Yard work, landscaping, and irrigation maintained by HOA
- · Construction has begun, so get in early and choose your lot!
- 3 models to choose from







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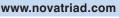
Courtyards at Harmon Mill

Starting from the mid \$200's

336-686-7239

150 Harmon Mill Rd Kernersville, NC 27249

Map pg. 16



- Low-maintenance and beautifully designed villa located in the center of the Piedmont Triad area
- Located between Greensboro to the east, High Point to the south, and Winston-Salem to the west in the beautiful town of Kernersville
- 2- or 3-bedroom home with an optional bonus suite
- Homes boast an attached

- 2 1/2 car garage with an abundance of storage and rich exterior
- Yard work, landscaping, and irrigation maintained by HOA
- Conveniently located to the 4th of July Park, Salem Lake, and the Triad Park just around the corner
- · Great shopping in the quaint downtown area or the big box stores on South Main St.
- 4 models to choose from





Builder: Nova Triad Homes Model Hours: Call for Information

Address: 150 Harmon Mill Rd, Kernersville, NC 27249 Sales: Ali Tilley, Remax Preferred Properties, 336-686-7239

The Landing at Rocklyn

Homes from \$200's

336-551-8677

Map pg. 16

5605 Phelps Farm Rd. Clemmons, NC 27012

www.drhorton.com/Freedom-Homes

• Beautiful single-family home community

- · Spacious ranch style floor
- 2-3 bedrooms with 2 car garages
- · Low maintenance living at its best
- Quality and affordability for every stage of life
- Pickleball

· Community clubhouse and pool coming soon



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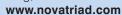
Village at Maple Leaf Farm

From the mid \$200's

336-529-0199

Spainhour Rd and Moore Rd King, NC 27021

Map pg. 16



- · Low maintenance, detached patio homes and twin homes in the beautiful town of King
- · Located just a short drive north of Winston-Salem in the Piedmont Triad area
- Design a 2- or 3-bedroom home with an optional bonus suite and a relaxing courtyard
- Attached 2 1/2 car garage with an abundance of

- storage and rich exterior elevations with a private courtyard
- Yard work, landscaping, and irrigation maintained by HOA
- · Enjoy the quaint boutique shopping and southern charm of a smaller town
- Within minutes, you can be in Hanging Rock or Pilot Mountain State Parks
- 5 models to choose from





Builder: Nova Triad Homes Model Hours: Call for Information

Address: Spainhour Rd and Moore Rd, King, NC 27021

Sales: Rebecca Mallard, Century 21 SmithLove Realty, 336-529-0199;

Kent Hunter, Century 21 SmithLove Realty, 336-682-4075



Lafayette Landing Apartments and Villas

From \$920 / month 336-283-8482



5833 General Arthurs Ln. • Jamestown, NC 27282 www.lafayettelandingNC.com

- 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

Map pg. 14

Map pg. 14

- Tile flooring
- Vaulted ceilings
- Nine foot ceilings
- Large closets
- Gas fireplaces
- Black appliances
- · Professional Staff
- 24 hour emergency maintenance

The Landing at Westmott

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





- 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!



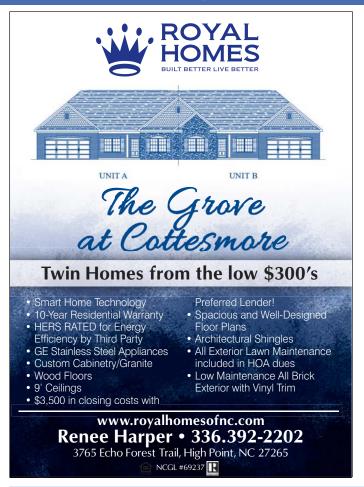






Assisted Living







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

Call for Pricing

The Landing at Stoney Creek

Gantwood Lane Whitsett, NC 27377 www.drhorton.com

Map pg. 15

336-551-8177

- A collection of appealing ranch style homes
- Close to the highly ranked Stoney Creek Golf Club and PBC Paintball Park
- Enjoy quick access to I-40 and a central location within 20 minutes of both Greensboro and Burlington
- Sedalia Elementary, Eastern Guilford Middle & High School

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





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Villas on 5th



Builder: Nova Triad Homes

Model Hours: Mon, Wed-Sat 10:30 am-5:00 pm,

Sun 1-5pm, Closed Tuesday

Address: 1214 Prospect Drive, Mebane, NC 27302 Sales: Tonia Grinstead 336-382-0095 (cell)

Patio Homes from \$259,900 336-382-0095

1214 Prospect Drive Mebane, NC 27302

www.novatriad.com

- Single-level living
- Low-maintenance lifestyle community
- · Courtyard designs available
- · Award-winning design, open floor plan
- Gourmet kitchens
- Walk-in closets
- · Bonus suites available
- Attached 2 1/2 car garage with an abundance of

storage and rich exterior elevations with a private courtyard

Map pg. 15

- Yard work, landscaping, and irrigation maintained by HOA
- Clubhouse, pool and fitness center planned
- · Minutes from premier shopping, health care and entertainment venues
- · Basement lots available



Courtyards at Ashley Woods





Builder: Nova Triad Homes

Model Hours: Mon. Thurs. Fri. Sat 10:30 am-5:00 pm.

Sun 1-5pm, Closed Tuesday & Wednesday

Address: 704 Ashley Woods Drive, Gibsonville, NC 27249 Sales: Tonia Grinstead 336-382-0095 (cell) / Model: 336-446-0021

Patio Homes from \$239,990 336-446-0021

704 Ashley Woods Drive Gibsonville, NC 27249

www.novatriad.com

- · Single-level living
- Low-maintenance lifestyle community
- · Courtyard designs available
- · Award-winning design, open floor plan
- Gourmet kitchens
- Walk-in closets
- Bonus suites available
- Attached 2 1/2 car garage with an abundance of
- storage and rich exterior elevations with a private courtyard

Map pg. 15

- Yard work, landscaping, and irrigation maintained by HOA
- New clubhouse and fitness center
- Pool coming soon
- · Close to shopping, health care and entertainment
- · Basement lots available





Guide to Independent WIN

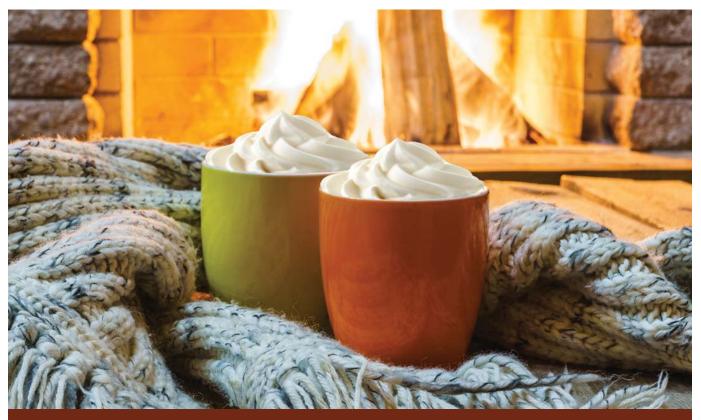
Designed for those looking for a resort-style way of life and the opportunity to sustain longstanding friendships as well as develop new ones—but also remain comfortably independent—the Independent Living lifestyle allows you the time to enjoy life without the worries of home maintenance or planning and preparing meals.

In an Independent Living community, you'll enjoy a luxurious, carefree lifestyle and have access to a broad array of exciting, educational activities and many opportunities for enlivening social events, as well as an assortment of amenities that can include restaurants and cafes for dining, entertainment and wellness options such as theatres, arts and crafts, libraries, pools, and gyms, and other conveniences such as hair salons.

Housing styles—all well-appointed and comfortable will vary by community, as will amenities; pricing will reflect the level of these amenities.

Independent Living communities generally provide convenient transportation and services to make your life easier, and most of them are secured for peace of mind and the safety of you and your home.





IT'S GOING TO BE A WARM WINTER

Experience the warmth of the gracious retirement lifestyle you deserve. Make your move to any of the communities below and become a part of something special ... a sense of family, friendship, and belonging that welcomes you home each day. We'll take care of the cooking, weekly housekeeping and local transportation, leaving you more time to spend with new friends and family.

Call today to arrange your personal visit!

AZALEA ESTATES Gracious Retirement Living

> 919-929-2160 Chapel Hill, NC

SOUTHERN PINES Gracious Retirement Living Gracious Retirement Living 910-692-3367 Southern Pines, NC

CAROLINA ESTATES Gracious Retirement Living

> 336-282-6133 Greensboro, NC

STONERIDGE 919-460-0560 Cary, NC

OAK PARK Gracious Retirement Living 704-636-4600

Salisbury, NC

WHISPERING PINES Gracious Retirement Living

919-870-0222

Raleigh, NC



The INDEX

Community Cross Reference

Independent Living Communities

Scheduled Transportation On-Site Physical Therapy Public Transportation Beauty / Barber Shop Dining Facilities Fitness Center Pets Allowed Total Monthly P00 Phone Community Ad Pg. Area Residencies Cost From **Greater Raleigh** Raleigh Abbotswood at Stonehenge 120 \$2,830 Χ Χ Χ Χ Χ 855-531-4208 Aspens at Bedford Falls, The \$1,780 Χ 919-846-7216 Raleigh 182 Χ Χ Χ Χ Atria Oakridge Raleigh 124 \$3,210 Χ Χ 919-848-2088 Χ Χ Χ Belle Meade Southern Pines 212 \$3,500 Χ Χ Χ Χ Χ Χ x 910-246-1023 Х Χ Brookdale North Raleigh 919-334-2222 Raleigh 219 \$2,750 Χ Χ Χ 38 Cambridge Village of Apex Apex 219 \$3,025 Χ Χ Χ Х Χ Χ Χ Χ 919-355-6057 35.39 Cambridge at Brier Creek, The Raleigh 205 \$4,395 Χ Χ Χ Χ Χ Χ Χ 919-612-1054 Capital Oaks Raleigh 128 \$2,700 Χ Х Χ 919-784-0099 Χ Χ Χ Cardinal, North Hills Raleigh 165 Call Χ Χ Χ Χ Χ Χ Χ Χ x 888-226-9120 Cypress of Raleigh, The Raleigh 262 \$2,484 Х 919-518-8918 Χ Χ Χ Χ Χ Χ Gardens at Wakefield Plantation, The Raleigh 121 \$3,049 Χ Χ Χ Χ Χ Χ Χ Χ Χ 919-562-5580 Glenaire Retirement Community 224 919-447-4492 Cary \$2,512 Х Χ Χ Χ Χ Χ Χ Independence Village of Old Raleigh Call \$2,085 919-781-8226 Raleigh Χ Χ Χ Χ Χ Χ \$2,600 919-617-9463 Jordan Oaks Cary 115 Х Χ Χ Χ Χ Χ Χ Χ Lodge at Wake Forest, The Wake Forest 118 \$2,600 Χ Χ Χ Χ Χ Χ Χ Χ 919-554-8768 Magnolia Glen Raleigh 160 \$3.215 Χ x 855-531-1940 Χ Χ Χ Χ Χ Χ Χ Preston Pointe 35 Morrisville 168 \$4,115 Χ Χ Χ Χ Χ Χ Χ Χ Х 919-897-7328 45 169 Χ 877-591-9295 Searstone Cary \$3,410 Χ Χ Χ Χ Χ Х Χ Southern Pines 33, 39 Southern Pines 124 \$2,195 Х Х Χ Χ 910-692-3367 3, 37, 45 389 919-338-5192 Springmoor Life Care Raleigh \$2.596 Χ Χ Χ Χ Χ Χ Χ StoneRidge 33, 38 Cary 126 \$2,595 Χ Χ Χ 919-460-0560 Χ Χ Χ Χ Researve at Mills Farm, The Apex 100 Call Χ Χ Χ Χ Χ Χ Χ 919-809-5310 x 984-200-3688 Templeton of Cary, The Cary 199 \$4,760 Χ Χ Χ Χ Χ Χ 143 Χ 919-863-7770 Treeo Senior Living Raleigh \$2,395 Χ Χ Χ Χ Χ 47 Χ 919-444-2615 Waltonwood Cary Parkway Cary 134 \$4,595 Χ Χ Χ Χ Χ 47 Waltonwood Lake Boone Raleigh 119 \$4,695 Χ Χ Χ Χ Χ Χ Χ 984-235-3049 Whispering Pines 33, 37 Raleigh 118 \$2,495 Χ Χ Χ Χ 919-870-0222 Χ Χ Χ Whitaker Glen, The Oaks 37 Raleigh 96 \$3,031 Χ Χ Х Χ 919-839-5604 Χ Χ 38, 45, 46 Windsor Point Fuguay Varina 141 \$2,276 Χ Χ x 919-552-4580 Χ Χ Χ Χ **Woodland Terrace** 104 Х 866-614-0217 Cary \$3,000 Χ Х Χ Χ Chapel Hill, Durham, Hillsborough Atria Southpoint Walk Durham 115 \$4,200 919-401-0100 Χ Χ Χ Χ Χ Χ Χ Azalea Estates 33, 39 Chapel Hill 151 \$2,595 Χ Χ Χ Χ Χ Χ Χ Χ Χ 919-929-2160 Bartlett Reserve Durham 99 \$3,550 Χ x 919-361-1234 Χ Χ Χ Χ Χ Χ Carol Woods Chapel Hill 314 \$2,466 Χ Χ Χ Χ Χ Χ Χ Χ Χ Χ 800-518-9333 Carolina Meadows 389 \$2,273 800-458-6756 Chapel Hill Х Χ Χ Cedars of Chapel Hill, The Chapel Hill 306 Call 919-259-7929 Χ Χ Χ Χ Χ Χ Χ Χ Χ Croasdaille Village Durham 409 \$1,873 Х Χ Χ Χ Χ Χ Χ Χ Χ 919-384-2475 **Durham Regent** 919-490-6224 Durham 121 \$2,100 Х Χ Χ Χ Χ Χ Χ Χ **Emerald Pond** Durham 106 \$2,100 Χ Χ Χ 919-493-4713 Χ Χ Χ Χ x 919-490-8000 Forest at Duke, The Durham 249 \$3,372 Χ Χ Χ Χ Χ Χ Χ Χ 301 Χ Χ Χ 919-328-2657 Galloway Ridge at Fearrington Pittsboro \$3,077 Χ Χ Χ Χ Χ Χ x 910-246-1023 Pine Knoll Southern Pines 84 \$2,500 Χ Χ

Information and pricing subject to change without notice.

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Resort-Style Retirement In the Heart of the Research Triangle









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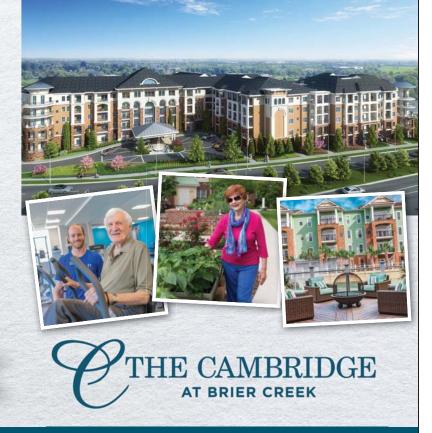
Preston Pointe, LLC • 1995 NW Cary Parkway, Morrisville • www.prestonpointe.com

The Triangle's **Newest Luxury** Retirement Community

We believe every day is an opportunity for Optimal Living $^{\text{TM}}$ 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!

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cvsliving.com/brier-creek

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Abbotswood at Irving Park		Greensboro	177	\$2,500		Х	Х	Х	Х	Х	Х	Х	Х		855-442-3208
Carillon, The		Greensboro	150	\$693		Х	Х		Х	Х	Х				336-282-2955
Carolina Estates	33, 42	Greensboro	118	\$2,255	Х	Х		Х	Х			Х	Х		336-282-6133
Clapp's Mountain Top Residential	·	Asheboro	60	\$1,850-\$2,100		Х	Х	Х	Х	Х	Х	Х			336-629-6300
Countryside Village	39	Stokesdale	60	\$996-\$1,968		Х		Х	Х	Х	Х	Х	Х	Х	336-643-6301
Cross Road Retirement Community		Asheboro	85	\$750-\$2,445		Х		Х	Х	Х		Х			336-629-7811
Friends Home Inc.		Greensboro	372	\$1,605		Х	Х		Х	Х	Х	Х	Х	Х	336-369-4313
Harmony of Greensboro	5, 41	Greensboro	95	Call	Х	Х		Х	Х	Х	Х	Х	Х		336-355-7733
Heritage Greens	42	Greensboro	142	\$1,995		Х	Х	Х	Х	Х	Х	Х	Х		866-698-8572
Pennybyrn at Maryfield		High Point	180	\$2,218		Х	Х	Х	Х	Х	Х	Х	Х	Х	336-821-4050
Piedmont Crossing		Thomasville	174	\$1,439		Х	Х	Х	Х	Х	Х	Х	Х		336-474-3605
Providence Place: Westchester Villages		High Point	154				Х	Х	Х	Х		Х			336-888-4565
River Landing		Colfax	356	\$3,020				Х		Х	Х			Х	336-668-4900
Stratford, The		High Point	117	\$1,850	Х	Х		Х	Х	Х	Х	Х	Х		336-841-1746
Well • Spring	48	Greensboro	238	\$2,912		Х		Х	Х	Х	Х	Х	Х	Х	336-545-5400
WhiteStone	46	Greensboro	167	Call		Х	Х	Х	Х	Х	Х	Х	Х	Х	336-419-0828
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Greater Winston-Salem	44 40 40 00 00 04	Minaton Calana	000	#4 COO	H										000 704 7004
Arbor Acres	11, 40, 46, 60, 62, 64		330	\$1,638		X		X	X	X	X	X	X	Х	366-724-7921
Arbor Ridge at Kernersville		Kernersville	69	\$2,450-\$3,825		X		X	X	X	X	X	X		336-414-1122
Arbor Ridge at Stanleyville	40, 40, 40, 60, 60	Winston-Salem	70	\$2,750-\$3,450		X	Х	X	X	X	X	X	X		336-377-2195
Bermuda Village	40, 46, 49, 60, 62		232	Call	X	X		X	X	X	X	X	X	X	336-998-6539
Brookridge Retirement Community	9, 40, 47	Winston-Salem	137	\$1,400	X	X	X	X	X	X	X	X	X	Х	336-759-1044
Creekside Terrace		Winston-Salem	115	\$2,025-\$3,575	Х	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		H	336-723-2006
Gardens at Bradford VIg West, The		Kernersville	45	# 005 #045		X	X	X		X		Х		H	336-423-7973
Gateway Place Apartments	F 44	Kernersville	120	\$695-\$845		X		X	X						336-992-4433
Harmony at Brookberry Farm	5, 41	Winston-Salem	79	Call		X		X		X		X			336-701-6781
Heritage Woods		Winston-Salem	107	\$1,350-\$2,900	X	X	X	X	X	X	X	X	X		336-768-2011
Homestead Hills	22.20	Winston-Salem	176	Call	X	X	X	X	X	X	X	X	Х	Х	336-659-0708
Oak Park	33, 38	Salisbury	118	\$2,195	Х	X	X	X	X	X	X	X			704-636-4600
Parkwood Place		Elkin Mount Ain	51	\$1,922		X		X	X	X	X	X		,,	336-526-6000
RidgeCrest		Mount Airy Colfax	297	\$2,783		X	X	X	X	X	X	X	X	-	336-786-9100
River Landing	0 40 00 00 04			\$3,100-\$3,300		X		X	X	X	X	X	X		336-668-4900
Salemtowne Trinity Elms Independent	8, 48, 60, 62, 64	Winston-Salem Clemmons	54 54	\$2,199 \$1,700	Х	X	X	X	X	Х	X	X	X	Х	336-767-8130 336-608-3555
		Pfafftown				X		Х	Х		X	X		H	
Vienna Village		Piaiilowii	9	\$2,000		Х						Χ			336-945-5410
Greater Burlington															
Blakey Hall		Elon	52	\$1,700		х		х	Х	Х	Х	Х	Х		336-506-2302
Cedar Ridge		Burlington	125	\$2,375-\$4,500	Х	х	Х	Х	Х	Х	Х	х			336-229-2002
Homeplace of Burlington		Burlington	20	\$3,100	Х	х	Х	х	Х	Х		Х			336-227-2328
Oak Creek		Burlington	54	\$1,071-\$1,978		х	Х	Х	Х		Х	Х			336-226-5739
Twin Lakes		Burlington	430	\$1,590	Х	Х	Х	х	Х	Х	Х	Х	Χ	Х	336-538-1500
Village at Brookwood		Burlington	155	\$2,271-\$4,448	Х	Х	Х	х	Х	Χ	Х	Χ	Χ	Х	336-570-8440
					, -										201 1 12

Come see Raleigh's

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







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

Springmoor Life Care Retirement Community

919-338-5192



Whitaker Glen -

1500 Sawmill Road • Raleigh, NC 27615

www.springmoor.org



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

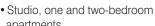
Whispering Pines

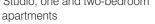
919-870-0222

7501 Lead Mine Road • Raleigh, NC 27615

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

Map page 13





- 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



Active Adult

Independent Living

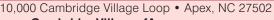
Life Plan

Assisted Living

Rehab & Nursing

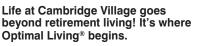
Cambridge Village of Apex

919-355-6057



www.CambridgeVillageofApex.com

Map page 13



- Exclusive State-of-the-art Wellness
- 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 • Carv. 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 • Fuguay-Varina, NC 27526

www.windsorpoint.com

- 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

Map page 13

- 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/

 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
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases





Life Plan

Assisted Living

Rehab & Nursing

Memory Care

Map page 16

The Cambridge at Brier Creek

919-612-1054

Map page 13

Map page 12



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

www.cvsliving.com/brier-creek

- · Valet parking and shuttle transpor-
- 1 and 2 bedroom luxury apartment homes
- Upgraded units available
- 23,000 sq. ft. Wellness Center equipped with state-of-the-art fitness equipment, lap swimming pool, hot tub sauna, group fitness spaces, and personal trainers
- All inclusive services
- MedSpa
- Concierge Healthcare

- Grand movie theater, library & study
- Multiple dining venue including full-service restaurant and pub, and outdoor dining area
- · Beautiful grand lawn and courtyard
- · Guest suites available
- Resident storage available
- · Social activities and continuing education programs

Azalea Estates 919-929-2160



700 N Estes Dr. • Chapel Hill, NC 27514

www.seniorlivinginstyle.com

- Three Chef prepared meals served each day
- Caring live-in managers 24/7
- Scheduled transportation and shopping excursions
- Purposeful activities, events and day
- Weekly housekeeping and linen service
- State of the art movie theatre

- Fully equipped exercise room
- · Free laundry facilities
- No buy-in fees or leases

Brand New Independent Living Community in Chapel Hill

Southern Pines 910-692-3367



205 SE Service Rd • Southern Pines, NC 28387

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

Map page 13

- · Cottages, studio, one and twobedroom 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

Countryside Village Retirement Community

336-643-6301



7700 US Hwy 158 • Stokesdale, NC 27357

www.RetireAtCountryside.com

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**



Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Arbor Acres 336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

- · 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





Map page 16



- No Entrance Fee!
- Condominiums AND Villas
- · Social activities and events
- Fitness classes Pilates/yoga/ balance/agua 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

Brookridge

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

1199 Hayes Forest Drive Winston-Salem, NC 27106

www.brookridgecommunity.org

Map pg. 16



- 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





Active Adult

Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Harmony at Brookberry Farm

336-701-6781

Map pg. 16

5416 Hundley Road Winston-Salem, NC 27106

www.harmonyseniorservices.com

- No large up-front entrance fee Concierge 24/7 or buy-in
- · Apartments all feature a sunporch, patio, or balcony
- Apartments include granite countertops and stainless steel appliances
- · Apartments will feature walkin closets, vaulted ceilings, ceiling fans
- Movie Theater, Fitness Center, Pub
- Restaurant style dining

- Weekly housekeeping included
- Apartments up to 1,304 square feet
- Beginning monthly cost \$3,200
- Offering Assisted Living and Secured Assisted Living
- NOW ACCEPTING DEPOSITS







Harmony at Greensboro

336-355-7733 3420 Whitehurst Road

Greensboro, NC 27410

www.harmonyatgreensboro.com

- No large up-front entrance fee Apartments up to 1,304 or buy-in
- Apartments all feature a sunporch, patio, or balcony
- Apartments include granite countertops and stainless steel appliances
- · Apartments will feature walkin closets, vaulted ceilings, ceiling fans
- Movie Theater, Fitness Center,
- Restaurant style dining
- Concierge 24/7
- Weekly housekeeping included

- square feet
- Beginning monthly cost \$3,200

Map pg. 14

- Offering Assisted Living and Secured Assisted Living
- 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







Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Heritage Greens 866-698-8572



801 Meadowood St. • Greensboro, NC 27409

www.LifeatHeritageGreens.com

- · 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

Map page 14

Map page 14

- Opportunities for civic involvement and volunteer participation
- On-site rehabilitation and therapy
- 24-hour security with trained staff
- · Pets are welcome
- Priced monthly with no buy-in fees

Carolina Estates 336-282-6133

apartments

service

• Studio, one and two-bedroom

• 3 Chef Prepared Meals Served Daily

• Scheduled Local Transportation

Weekly Housekeeping and linen

• Fun Events and Outings



4434 Old Battleground Rd. • Greensboro, NC 27410 www.seniorlivinginstyle.com/senior-living/nc/

Want to learn

more about these

communites?

Check out our website for

detailed information

• photo galleries

select videos and drone tours

• Emergency pull cords in each room

- Fully Equipped Resistance Training Caring Live-in Managers available 24/7 Room
 - 24/7 Soft Served Ice Cream
 - All Utilities Paid (except telephone)
 - No buy in fees or leases

Hearing loss shouldn't keep you from connecting on the phone.

With a CapTel phone, it is easy to catch virtually every word. You see captions of your call, so you can always follow what is being said.



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Phone: (844) 519 4806 (toll free) Email: kim.m.calabretta@t-mobile.com Website: captelnc.com/getcaptel



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Featured Spotlight Current Issue

RetirementResourceGuide.com 336-235-3089

Active Adult

Independent Living

Life Plan

Assisted Living

RETIREMENT

Rehab & Nursing



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.



Cardian North Hills	The INDEX Community Cross Reference Life Plan Communities Community		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
Cardinal, North Hills	Greater Baleigh													
Cary	· · · · · ·		Raleigh	165	27	18	15	Call		X	X	X	X	888-226-9120
Cary									call		-		-	
Whitaker Glen, The Oaks 37 Raleigh 96 x x x 139 \$3.031 x x x x x \$19.933-5604							_		_				_	
Searstone	,	37								^			_	
Springmoor Life Care 3, 37, 45 Raleigh 389 18 18 173 22,679 x x x x x 919-338-5192										X			_	
Templeton of Cary				_									_	
Waltonwood Cary Parkway		0, 07, 10							Α				_	
Waltonwood Lake Boone		47			-			-	Y				_	
Chapel Hill, Durham, Hillsborough							-			^			_	
Chapel Hill, Durham, Hillsborough Carol Woods Chapel Hill 315 59 60 \$2,466 x x x x 800-518-9333				_						v			_	
Carol Woods	Willuson Foliat	30,43,40	ruquay variila	141	10	20	40	ΨΖ,ΖΙΟ	_ ^	^	_ ^	^	^	919-332-4300
Carol Woods	Chapel Hill, Durham, Hillsborough													
Carollina Meadows			Chanel Hill	315	59		60	\$2 466	X	X	X	X	X	800-518-9333
Cedars of Chapel Hill, The Chapel Hill 306 yes yes \$2,672 call x x x x x 919-259-7927			<u> </u>	_	_	14		-						
Croasdaille Village				_	-			-	_					
Forest at Duke, The	·			_	-				_				_	
Pittsboro Southern Pines Southern				_	_				_		_		_	
Southern Pines Sout				_	_				_					
Countryside Village 39														
Countryside Village 39 Stokesdale 60 16 60 \$996-\$1,968 x	THE KINE		Coddioin 1 mos	01				Ψ2,000		Α.		Α		010 210 1020
Friends Homes Inc.	Greater Greensboro													
Friends Homes Inc.	Countryside Village	39	Stokesdale	60	16		60	\$996-\$1.968	Х	Х	Х	Х	Х	336-643-6301
Pennybyrn at Maryfield						Х					_		Г	
Thomasville	Pennybyrn at Maryfield		High Point		24		125		Х			Х	Х	336-821-4050
River Landing			Thomasville	168	20	18	114				_		Х	336-474-3605
Well • Spring 48 Greensboro 238 60 20 40 \$2,912 x			Colfax		_		_			Х	-		-	
WhiteStone 46 Greensboro 234 24 12 88 Call x		48	Greensboro		60		40	* /						
Greater Winston-Salem Arbor Acres 11, 40, 46, 60, 62, 64 Winston-Salem 300 x 18 53 Call x </td <td></td> <td></td> <td>Greensboro</td> <td>_</td> <td></td>			Greensboro	_										
Arbor Acres					l									
Bermuda Village	Greater Winston-Salem													
Bermuda Village 40, 46, 49, 60, 62 Bermuda Run 232 52 24 Call x <th< td=""><td>Arbor Acres</td><td></td><td>Winston-Salem</td><td>300</td><td>х</td><td>18</td><td>53</td><td>Call</td><td>Х</td><td>Х</td><td>х</td><td>Х</td><td>х</td><td>336-724-7921</td></th<>	Arbor Acres		Winston-Salem	300	х	18	53	Call	Х	Х	х	Х	х	336-724-7921
Salemtowne 8, 48, 60, 62, 64 Winston-Salem 224 46 20 100 \$2,199 x <th< td=""><td>Bermuda Village</td><td>40, 46, 49,</td><td>Bermuda Run</td><td>232</td><td>52</td><td></td><td>24</td><td>Call</td><td></td><td>х</td><td>х</td><td>х</td><td></td><td>336-998-6539</td></th<>	Bermuda Village	40, 46, 49,	Bermuda Run	232	52		24	Call		х	х	х		336-998-6539
Salemtowne 8, 48, 60, 62, 64 Winston-Salem 224 46 20 100 \$2,199 x <th< td=""><td>Brookridge Retirement Community</td><td></td><td>Winston-Salem</td><td>137</td><td>37</td><td>10</td><td>77</td><td>\$1,400</td><td>Х</td><td>Х</td><td>Х</td><td>Х</td><td>Х</td><td>336-759-1044</td></th<>	Brookridge Retirement Community		Winston-Salem	137	37	10	77	\$1,400	Х	Х	Х	Х	Х	336-759-1044
Oak Creek Burlington 54 x \$1,071-\$1,978 x <t< td=""><td>Salemtowne</td><td></td><td>Winston-Salem</td><td>224</td><td>46</td><td>20</td><td>100</td><td>\$2,199</td><td>х</td><td>х</td><td>Х</td><td>Х</td><td>х</td><td>336-714-2157</td></t<>	Salemtowne		Winston-Salem	224	46	20	100	\$2,199	х	х	Х	Х	х	336-714-2157
Twin Lakes Burlington 430 36 32 104 \$1,590 x x x x 336-538-1500	Greater Burlington													
	Oak Creek		Burlington	54			Х	\$1,071-\$1,978	Х		Х	Х	Х	336-226-5739
Village at Brookwood, The Burlington 155 12 12 24 \$2,271-\$4,448 x x x x 336-570-8440	Twin Lakes		Burlington	430	36	32	104	\$1,590	Х	Х	Х	Х	Х	336-538-1500
	Village at Brookwood, The		Burlington	155	12	12	24	\$2,271-\$4,448	Х	Х	Х	Х	Х	336-570-8440

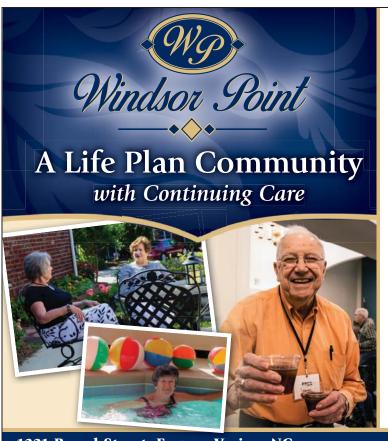


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FREE SUBSCRIPTION

Have Retirement Resource Guide sent to your mailbox free for 6 months simply by calling

336-235-3087



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 Fuguay-Varina, Windsor Point residents enjoy living close to shopping, recreational and cultural opportunities, as well as major medical centers.



1221 Broad Street, Fuguay-Varina, NC

919-552-4580 • windsorpoint.com

919-887-7635 Searstone



17001 Searstone Drive • Cary, NC 27513

www.searstone.com

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

- One, two and a two bedroom with den Cultural, educational and spiritual
 - · 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

Map pg. 13



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

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 mainte-
- 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

Active Adult

Independent Living

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Rehab & Nursing

Windsor Point 919-552-4580



1221 Broad Street • Fuguay-Varina, NC 27526

www.windsorpoint.com

- 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

Map pg. 13

Map pg. 14

Map pg. 16

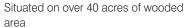
- 24 hour emergency response system
- Billiards room
- Transportation services
- Convenience store/ Gift Shop
- Library
- Activity Rooms & Coffee Lounge
- Pet friendly
- Continuing Care Retirement Community

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Arbor Acres 336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

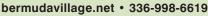
- Lovely lakeside dining
- · Great location near shopping & cultural areas
- Beautiful grounds
- Fitness center
- Heated indoor pool
- Physicians clinic
- Library & computer lab
- CCAC accredited
- Transportation

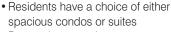
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142 Bermuda Village Drive • Bermuda Run, NC 27006









- 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
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Active Adult

Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Memory Care

Bermuda Village



Brookridge



From \$1,400 / month

336-759-1044

Map pg. 16

1199 Hayes Forest Drive Winston-Salem, NC 27106

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- Newly renovated Garden Homes
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- Professional landscaping and maintenance services
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- Full complement of activities and programs
- 24 Hour emergency response system
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- · Gardening areas
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Active Adult

Independent Living

Life Plan

Assisted Living

Rehab & Nursing

Salemtowne 336-714-2157



1000 Salemtowne Dr. • Winston-Salem, NC 27106

www.salemtowne.org • 336-767-8130

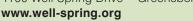
- Non-profit Moravian affiliated
- 120+ acre campus w/ walking trails
- Lake with recreation area
- · Offers a variety of apartment styles, cottages as well as new villas
- Healthy lifestyle programming
- Fitness Center with pool
- Superb cuisine
- On-site therapy services
- Library & computer lab

- Woodworking shop
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- Gift Shops
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- New villas NOW OPEN (limited villas available)

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Map pg. 16

Map pg. 14 • Exceptional dining with formal dining,

- informal bistro dining, and a fullservice lounge • A full calendar of activities and events
- Transportation on call
- Pet friendly with a large, safe dog park
- Putting green
- Raised-bed garden for horticulturists
- On-site nurse and clinic
- · Housekeeping included



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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 OVID-19.

Retirement





336-998-6539 BermudaVillage.net

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Age in place with many levels of care

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Planning for the

Euture



Better To Learn From "Others' Mistakes"



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.

ave you heard this? "We all learn by our own mistakes." That's certainly one approach. Everyone has heard that. It's another way of saying that what doesn't kill us makes us stronger. Ouch!

That's why smart clients appreciate when I tell them, "I find it's better to learn from other people's mistakes." Here's what that means to you.

When it comes to estate planning, you can avoid making mistakes others have made. How? With wise advice you won't have to learn from your own mistakes...or force your family to regret your mistakes for years to come.

So, get your estate planning advice from an experienced lawyer who specializes in senior estate planning.

Powerful Powers of Attorney and Avoiding Probate

Here are two mistakes many people make, which you should learn from and avoid.

First, have a powerful Power of Attorney for legal decisions and finances. Many people have Powers of Attorney that prove powerless just when needed the most. Simply signing a Power of Attorney document is not enough. It needs to have often overlooked, special language that

can protect you, your spouse, and your assets if you become incapacitated.

Second, you should have a Living Trust instead of just a Will, if you have a nest egg to pass on to your beneficiaries. A Living Trust provides continuity for your family. There is no need to "hand off" your assets to the court, which is what happens with a Will. That's right, if you use a Will, then your assets go from your name, through the court (and the costly and time consuming probate process), and then finally to your beneficiaries.

You want to avoid the problems a Will can cause: extra costs, time delays, red tape, headaches, and possibility of family disharmony. Avoid that mistake. Instead implement the right Living Trust.

Not all Living Trusts are the same. Some have hidden traps and aren't well thought out. You should work with an experienced estate planning and elder care lawyer who can help you "learn from other people's mistakes" to better protect you, your loved ones and your money.

Remember, experience makes the difference. As the TV commercial says, "We know a thing or two because we've seen a thing or two." Now you know more, too.



Planning for the Future

Ways to Protect Your Identity



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

s Americans have increasingly turned to digital devices and online shopping as a result of the pandemic, there has been an unfortunate rise in identity theft and fraud as scammers attempt to exploit the situation. Alarmingly, 10% of US adults report being a victim of identity theft since the onset of the COVID-19.1

Identity theft is a broad term for unauthorized use of your personal data, typically for financial gain. It starts when someone "steals" your name, address, social security number, checking account or credit card numbers, passwords and other personal information. While identity theft can be scary, there is some good news. You can protect yourself, in most cases, by being aware of the threat and following certain practices for safeguarding your information.

Monitor your accounts regularly. Take advantage of online access to your financial accounts and watch for fraudulent transactions. If something seems amiss, contact your bank immediately.

Keep tabs on your electronic devices. We live a lot of our lives online, and some level of risk to our data is unavoidable. But you can take steps to minimize security gaps. Start with your physical devices. Always keep the software, both applications and operating systems, on your phone, computer, smartwatch, and other devices up to date, and enable automatic updates where possible. You may also want to limit mobile-app access to vital pieces of information, such as location, contacts and photos, unless completely necessary.

Clear your history often. Get in the habit of clearing the cache or history in your Internet browser before you log out or step away from your computer. Doing so may not stop the most persistent thieves with forensic skills, but it will slow down the process of retrieving data you'd rather keep private.

Change your PINs and passwords. If you regularly access financial accounts and complete credit card transactions online, it's particularly important to have several layers of security in place. For example, you can easily require a PIN or password log-in whenever you turn on your phone or start your computer. But if you use the same password to log on to your computer and your bank account, or to open your phone or retrieve your email, you've defeated the purpose and made the identity thief's job that much easier. Make your passwords inscrutable to outsiders. While nonsensical strings of letters, symbols and numbers can be hard to remember, they will be tougher passwords for criminals to crack.

Watch for scams. Scammers are using increasingly realistic emails and text messages to prompt you to click links or provide your personal information – a tactic known as phishing. Remain skeptical of emails that are pushing you to take action to solve an apparently urgent problem, even if they appear to be from a trusted source. If it's from a company you work with, don't log in from a link in the message, go to the company's website and log in to your account from there instead.

Stay informed and alert. Because of the annual cost of identity theft, the federal government is interested in helping consumers stop identity theft before it happens. Stay informed about consumer identity theft with alerts, tips and other resources provided by the Federal Trade Commission at www.consumer.ftc.gov.

¹TransUnion Public Sector survey, August 2020.

We Help You Plan for Your Financial Goals



Richardson Private Wealth Advisors

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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.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Save the Date: Attend a 2021 Webinar

Date: Wednesday, January 27, 2021 Location: Online

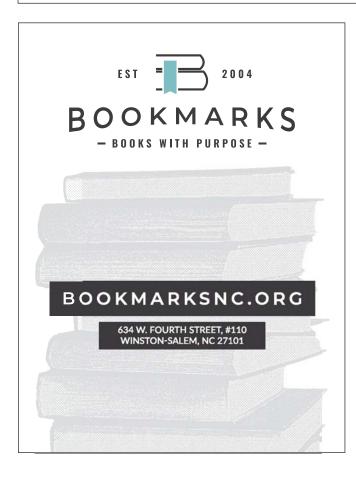
Planning for the future: an approach for your

Date: Wednesday, February 24, 2021 **Location:** Online

RichardsonPrivateWealthAdvisors.com



3720 Benson Drive | Raleigh, NC 27609 | 919.874.0024 | Facebook.com/RichardsonPrivateWealthAdvisors





Planning for the Future

"Changes"



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

hanges" written in 1971 by Englishman singer-songwriter, David Bowie has been called his official United States debut song into American pop culture. The song struck a cord in the '70's and personifies that change is all around us, then and now. Our respond to change can have lasting implications on us and those we love. Our financial future can be somewhat secured in the midst of change when we acknowledge our ability to protect what we love. This article and others within this Resource Guide provide ideas how to plan and protect against the unfortunate side of change.

My 29 years in the insurance industry has taught me; Change will occur. Planning accordingly will protect those we love. A long term care event is not something we plan for. We hope to live a long and happy life. We are not planning on some unfortunate consequence and for that reason many will not be prepared. Believe me, you need to have a protection plan in place.

Long term care insurance provides dollars to pay for needed care in the home or facility settings in the event of an extended illness or accident. It is assistance provided to loved ones because of their inability to perform the normal activities of daily living due to an illness, injury, or progressive cognitive impairment as

Dementia or Alzheimer's. Many are aware of such an event but hope it won't happen. Spoiler alert: Health insurance

and Medicare do not pay for long term care costs. It's cash!

A properly designed long term care insurance policy provides the cash financial assistance when one needs care. The decision is more for those who love you for they will be the ones that will ultimately be affected by your planning or lack of. The dollars will help your family manage your care and provide options that otherwise might not exist.

It's easy to look back at the prior year and hope you won't travel some of those 2020 roads again. A decision to approach a conversation about long term care may be at the very crossroads of your financial plan. It costs nothing to research and ask questions. However, the price of not responding could cost you everything.

If you are over age 50, you may be experiencing an event with a loved one and understand the high cost of care. Obtain a plan now to secure protection later. It may not occur at all or occur years from now but the best plan is to prepare yourself for the unknown change.

If you have read to this point and wondering if a long term care plan is something to consider, then it probably is. Having a simple discussion with a qualified advisor may be your best option to obtaining a solution. "Don't hope for the best, Plan for it."



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- Complimentary Wifi & **Business Center**
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Insulin Savings with Medicare



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

ood news for diabetics! In January, The Centers for Medicare & Medicaid Services (CMS) implemented its Part D Senior Savings Model (Model) to make insulin more affordable. Medicare eligible individuals have access to many types of insulin and should pay no more than a \$35 copay for a 30-day supply!

This savings is only available if individuals are enrolled in a participating Medicare standalone Part D prescription drug plan or Medicare Advantage Plan. Be aware that not all Medicare plans chose to participate in the Model and covered insulins may differ among participating Part D plans!

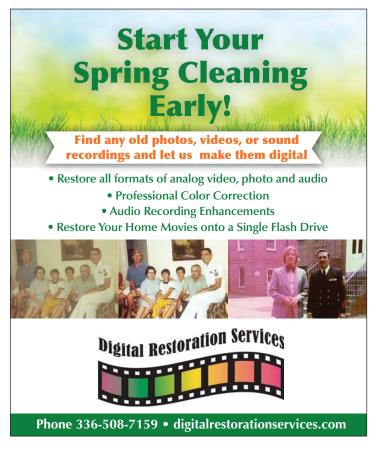
Participating Part D plans offer choices that provide select types of insulin in the deductible, initial coverage, and coverage gap phases of the Part D drug benefit. The resulting savings could save beneficiaries an average of \$446 in annual out-of-pocket costs in 2021! This consistent, predictable, and more affordable Model should increase access to insulins and contribute to an improvement in preventative health care. For insulin used in insulin pumps, there are two main types: tube and tubeless.

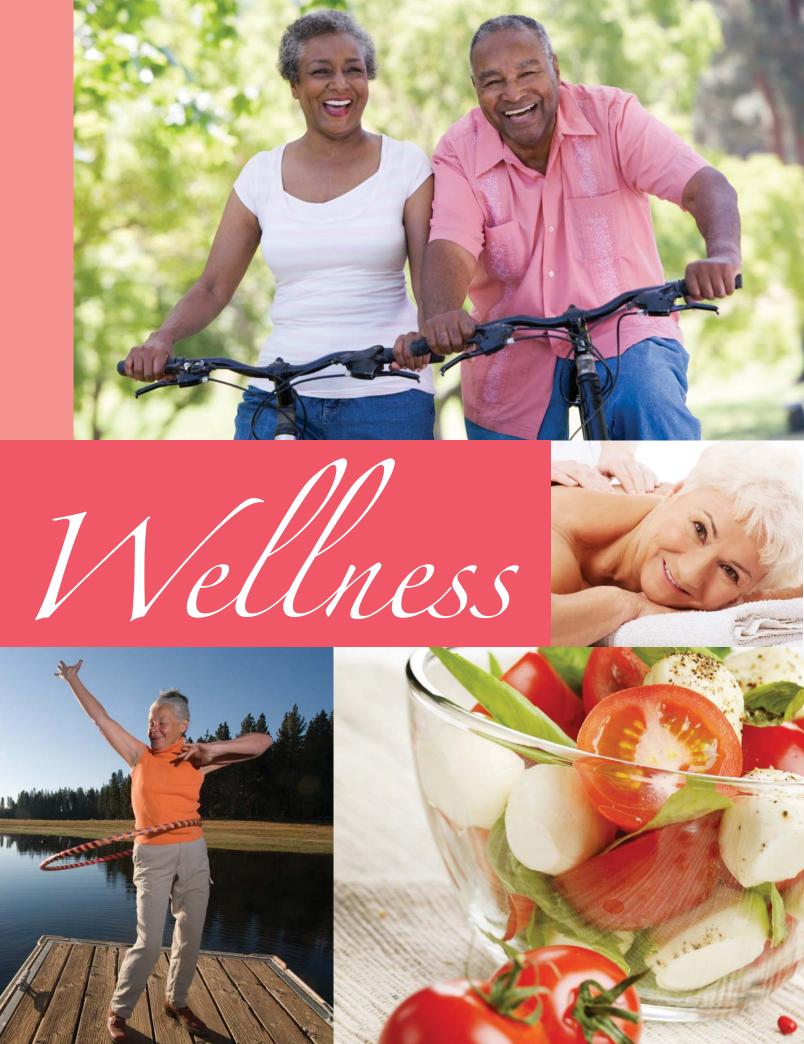
The Medicare Part B benefit covers 80% of the costs of insulin that tubed pumps use. Depending upon the type of Medicare coverage, a Medigap plan or Medicare Advantage Plan will generally cover all or part of the remaining individual's 20% cost share. Tubeless insulin pumps are newer devices that utilize a patch containing several hundred units of insulin. These typically work with a smart device that monitors blood sugar levels and deliver a regulated amount of insulin. The Medicare Part D benefit is generally responsible for covering insulin costs associated with tubeless pumps.

In addition to the Model, residents of Guilford County who routinely check their blood sugar and take medications to control their blood sugar levels may quality

for a Chronic Special Needs Medicare Advantage Plan (MAPD-CSNP). This MAPD-CSNP \$0 monthly premium plan participates in the Model, offers \$0-dollar copays for primary care and select physician specialists, provides a higher level of coordinated care, and dramatically lowers the cost for other prescription drugs needed to manage diabetes. In addition to paying less for medications and doctor visits, the CSNP also decreases costs for urgent care, emergency room, and hospitals stays. Diabetic supplies and podiatry care are also included.

To learn more about the Model and MAPD-CSNP plans, contact your local insurance professional and ensure he/she represents multiple insurance companies. They will be familiar with county specific plans and provide valuable guidance to help compare and contrast benefits. Look for an established company with Certified Senior Advisors (CSA®) who offer FREE consultations. The extra effort needed to understand available Medicare options could save thousands of dollars and improve the quality of life those with diabetes.





"21" Health Tips for "2021"



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.

he significance of "21" means many things to many people. "21" has been written to represent selflessness which benefits relationships in many positive ways. A "winning hand" some would say. It has been noted biblically as a symbol of "perfection and maturity" and noted in other writing as, "a promise of a life of fulfillment, triumph and victory."

All are welcoming thoughts as we reflect on 2021 and "21" ways to improve our health for our resolution solution to betterment. We believe the following suggestions can get you started on your healthy path and off to a good year.

- 1. Wear your Mask in public.
- 2. Wash your hands frequently
- 3. Practice social distancing at least 6 feet apart
- 4. Schedule your physical and preventative visits
- 5. Consult with your physician before beginning any new fitness program
- 6. Make a schedule to include 21 minutes of cardio each day (at least).
- 7. Discover 21 new healthy choice snacks
- 8. Increase your water drinking to 6-8 bottles per day
- 9. Plan 21 healthy meals or new healthy recipes
- 10. Get involved, volunteer, start a new job or begin a new project to challenge your mind
- 11. Read books or visit the library. (Books on tape are fun)
- 12. Clean out a closet or drawer and organize your space
- 13. Re-arrange your furniture for a new perspective
- 14. Begin a weekly Zoom chat with friends for fellowship
- 15. Review what is in your heart that makes you happy
- 16. Serve your fellow friends and offer your time if they need help
- 17. Take care of your body and get the appropriate amount of sleep
- 18. Meditate and pray daily

- 19. Smile in all situations, be full of understanding, inspiration and encouragement
- 20. Exercise
- 21. EXERCISE, EXERCISE (exercise is worth two thoughts, because it is critical to a healthy life)

We know exercise can benefit weight management, lower blood pressure, improve joint pain and fatigue. Exercise helps with cognition and emotional wellbeing. It may even help to reduce medications. Exercise can ward off some diseases and can increase life span. We know we have the choice to make the world a better place, and it begins with our self-responsibility. Choose to make exercises your priority for 2021 even if you are just trying for the first time for 21 days and see how it can improve your quality of life. You can even share this good secret with your friends. Work out partners make exercise fun and hold you accountable.

In summary, the focus of 2021 should be on your health, your body, and your well being.



Staying Engaged During the Pandemic



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 can jump through the hoops of COVID caution for a while longer?

Congratulate

Yourself for Your Successes. First, congratulate yourself for the creative ways you have already stayed active and connected to other people.

You remember better, feel happier and are healthier when you have a sense of accomplishment.

Connect with Others. Dr. Susan Pinker tells us that having regular social contact is incredibly important for our physical and mental health.

So, think of new ways to stay

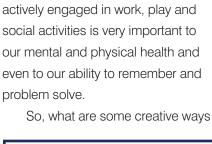
closely connected with others.

- Invite friends to join you for a book group or a virtual tour of Europe.
- Use an app, such as Netflix
 Plus, to watch an award winning
 movie with family members and discuss the film.
- Schedule online problem solving meetings for work and volunteering.
- Use a meeting platform to share your new baking (carpentry, gardening or decorating) skills with family. Invite them to work along with you while you give advice.

Commit to New Learning and Adventures. Create new activities that challenge you physically and mentally.

- Reach out to local libraries, community centers, interfaith organizations to ask how you can help advocate for social justice, decreasing hunger, consumer rights.
- Find classes online through university emeritus programs, Shepherd's Centers, art museums and libraries to learn another language or build a computer.
- Contact VolunteerMatch.com or the Volunteer Center of the Triad to match your interests with community needs.
- Try a fitness activity that is new and challenging, such as tai chi, yoga or strength training.

Create your own connections and adventures for staying engaged during the pandemic.



and missing our friends and family.

and we should handle it.

It's OK. We can handle this . . .

After all, we know that staying

e are tired of COVID. We are bored with Zoom meetings



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For every level of dementia and memory care, our experts provide the support you need. Call today to learn how we can help you and your loved one.

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A full day of activities and cognitive stimulation in Greensboro



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Available half-days at convenient locations in Greensboro and High Point

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Be Prepared



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 336-808-1351.

e are still living in unprecedented and uncertain times. Here Is a helpful tool o help take some of the worry off of your plate and to be proactive now versus sorry later.

EVACUATION PLANNING: A TOOL FOR EMERGEN-CY PREPAREDNESS

A checklist To help determine a caregiver's or anyone in general's Disaster Preparedness

Remember our best strategy for any disaster is to be prepared.

- Make a medication list of all medicines including over the counter medicines.
- ✓ Have a list of telephone numbers for emergency. Be sure at least one of them is in another area. This should include; family, doctor, neighbors, etc.
- ✓ Have a list of medical conditions, along with any medical treatments required by the patient.
- ✓ Assist in putting together a "go kit" for situations where one has to leave home for safety. A "go kit" should include a change of clothes, medicines, medical equipment and supplies, food, water, toilet paper, flashlight, cash and coins, house keys.
- ✓ Label medical equipment with name on it.
- ✓ Have extra batteries for flashlight.
- ✔ Have supplies necessary if forced to stay home due to disaster. (Food, water, flashlight, batteries, first aid kit, medications, extra medical supplies if needed, manual can opener)

- ✓ Notify your utility company of priority need for utilities if special medical equipment being utilized by clients such as ventilator, oxygen, dialysis, etc.
- ✔ All lists and "go kit" should be easily accessible for leaving in a hurry.
- ✓ Locate nearest emergency shelter for patient.
- ✓ Have important identification and insurance information easily accessible. (Have copies made and keep with other lists in plastic bag).
- ✓ Make sign that reads, "Evacuated" to leave on door in case of evacuation.

Provided by Tina Glenn, CEO and Roget de Percin Berendes with FirstLight Home of Guilford



We are

problem solvers bathing helpers joke tellers hope tour guides listeners freedom errand runners peace of mind

{ caregivers }.

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.



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Guilford.FirstLightHomeCare.com 308 Pomona Drive • Suite L • Greensboro, NC 27407

Healthcare Assisted Living

Arbor Acres 336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

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

Bermuda Village

336-998-6112

Map pg. 16

Map pg. 16

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



Personal Laundry



- Hair Salon
- No additional fee for levels of care
- Respite Care
- Utilities included



· Special diets respected

24 hour care

therapy on site

• Private Room, private bath

· Licensed nursing providing

· Activities director plans and assists with supervised activities

• Physical, occupational and speech

- Medical transportation
- · Daily Housekeeping

Salemtowne

336-714-2157

Map pg. 16

1000 Salemtowne Dr. • Winston-Salem, NC 27106 www.salemtowne.org • 336-767-8130



- 24-hour nursing supervision
- Personalized assistance • Medication administration
- Three chef-prepared meals per day
- Housekeeping & Maintenance
- Laundry
- Life enrichment programming
- Pastoral care
- Physicians Services
- Fitness center with pool
- On-site therapy services
- Medical Transportation
- Hair salon
- Gift Shop
- Call today to arrange a virtual tour

Your brain never stops growing

We grow neurons with time, and the brain is constantly reshaping itself in response to learning.



Independent Living

Life Plan

Assisted Living

Rehab & Nursing



of Greater Winston-Salem

Promoting and Supporting Successful Aging

Faith In Action Care Program — visitation and respite care, minor home repair and transportation to medical appointments and grocery shopping

Senior Center health and wellness programs and activities

Life-Long Learning Classes

Medicare Information and Counseling (SHIIP)

Information and Referral Volunteer opportunities



1700 Ebert Street Winston-Salem, NC 27103 (336) 748-0217 www.shepherdscenter.org





Helping older adults pursue independent & active lives of purpose

Providing great programs that uniquely enrich older adults.

Education for lifelong learning, travel, fellowship, fun, exploration, service to others... all the things that retirement gives us time to do!

Programs:

Adventures In Learning Shepherd's Travelers **ShepNet Computer Classes Table Games**

Services: Shepherd's WHEELS **Tax Prep Counselors** Referrals for services **Volunteer Opportunities**

Take a class, teach a class, join us for a community event, or help other seniors with transportation to stay independent and active.

336-378-0766 or see all we do at www.shepctrg.org 302 W. Market Street, Room 103 Greensboro, NC 27401

Join us to make your life a Little Bit Better!



Together We Can Change...One Life at a Time

For over 35 years, The Shepherd's Center of Kernersville has been serving adults who are aging or disabled with programs and services

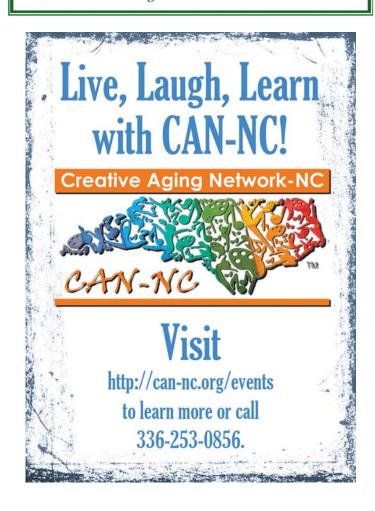
> In 2021 we continue serving our community with the following services and programs:

- In-person and Virtual Programming, including exercise, crafts, book club and more;
- Telephone Reassurance calls,
- Transportation to medical appointments,
- Personal Shoppers for homebound individuals to pick-up groceries and medicines,
- Project Joy flower delivery,
- Durable medical equipment loan,
- Tax Preparation,
- SHIIP counseling,
- Computer assistance,
- Advocacy and Referrals.



The Shepherd's Center of Kernersville P.O. Box 2044 Kernersville, NC 27285-2044 (336) 996-6696 www.shenctrkville.com

like



Healthcare Rehab & Nursing

Oak Forest Health and Rehab

336-776-5000

Map pg. 16

Map pg. 16



5680 Windy Hill Drive • Winston-Salem, NC 27105

www.sanstonehealthandrehab.com

- 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

- On-site Transportation Services
- · Admissions 7 days a week
- Dentistry, Podiatry, Optometry, and Psychiatric services provided
- 170 Beds
- Medicare and Medicaid Certified

Arbor Acres 336-724-7921



1240 Arbor Rd. • Winston-Salem, NC 27104

www.arboracres.org

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

336-998-6112



Bermuda Village

142 Bermuda Village Drive • Bermuda Run, NC 27006

bermudavillage.net • 336-998-6763

- 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

Map pg. 16

- Medical Transportation
- Hair Salon
- Personal Laundry
- Wake Forest Baptist Health Geriatricians

Salemtowne 336-767-8130



1550 Babcock Dr. • Winston-Salem, NC 27106 www.salemtowne.org • 336-767-8130

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Babcock Health Care

- Three unique households designed with a central courtyard
- Each household features a sunroom, large living room, and dining area
- Private bath w/ shower and a courtyard or campus view
- Call today to arrange a virtual tour

- Active Adult Independent Living
- Life Plan

Map pg. 16

16 TRIAD Locations to Serve You

High Point/ Jamestown

125 E. Swathmore Ave. 336-431-1881

2553 Willard Dairy Rd. 336-889-4444

> 4005 N. Main St. 336-869-0993

1100 Strickland Ct. 336-852-2177

5235 High Point Road 336-869-2003

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Map pg. 16

Memory Care

Map pg. 16

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Senior Industry Always in Change-Yet Like Universities?

What is a Retirement Community? What will a Retirement Community be in the Future? What has a Global Pandemic done to the direction Retirement Communities will go.?

These questions continue to be asked and evolve. Today as one that has been in the industry for 35 years, I realize I am involved with what we once viewed as "way in the future" Retirement Community options. I propose that one way to find an answer to this question is for me to look back hard and try to remember what these communities were in the 1980's, 1990s, etc. and compare that to today. In doing this task over a several day period and talking to about 25 others that have been in this industry I have concluded the answer is simply—Changing. This definition was found online:

What are Retirement Communities?

Retirement communities are designed to help retirees relax, flourish, and enjoy life. The options found will accommodate a wide spectrum of wants and needs: from the active weekly tennis player searching for an easier lifestyle, to those needing a bit more help while living with the challenge of declining abilities.

My first impression of this definition was not positive, it is too general and too broad. But after more reflec-

tion I have come to believe it is this broad stroke approach that actually does exactly define communities. Today retirement communities cover

Retirement communities are designed to help retirees relax, flourish, and enjoy life.

a wider range of options than ever before and this evolution of new options being invented is going to continue to stretch and grow. I have in past articles used colleges and universities as a good way to appreciate the range. Colleges range from small like under 1,000 students to very large with over 100,000 students, small campuses from a few acres to huge campuses larger than some towns. Campuses range from single buildings to sprawling architecture of dozens and dozens of buildings. My favorite comparison point is how colleges range from the majority are day students or online students to the majority live on campus in dorms and take in all the lifestyle offered. These points of number of students, size of campus, number of buildings and student involvement all apply

to Retirement Communities. We all know some students are drawn to one type of university while others are drawn to almost the opposite.

As you consider a retirement community assess all of these factors; do I like lots of other residents, do I prefer small and intimate, do I prefer rural or urban, etc. A comparison that is relevant in scope but not in specific example is what is offered. An institution of higher education may offer only under graduate or many graduate programs and other schools like Divinity or Medical or Business. Whereas retirement communities range from only Independent Living on campus to including any combination of assisted care, memory care, skilled care.

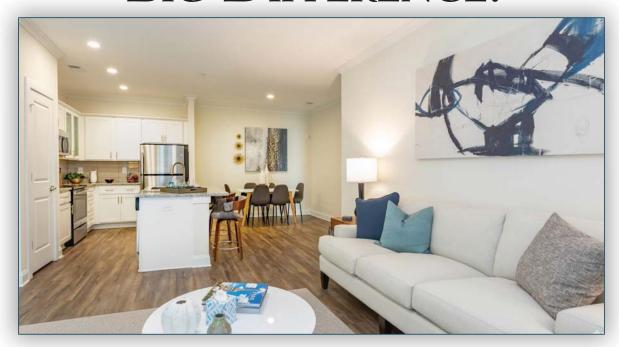
Choosing a Community that Appeals and Provides and Enhances are personal decisions but need to be measured.

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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