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pages 6-8

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From the publisher...

"Dancing with The Stars" television show has helped raise awareness of the beauty, skill and Wow! Factor of ballroom dancing for the younger set. High schoolers are taking to the sport, and art, of dance. Retirees have long been drawn to ballroom dancing; for many, the sudden availability of time to pursue new activities has allowed them to take up ballroom dancing after a lifetime of having to "sit out" the dances at weddings and parties. No longer! Retirement offers the chance to reinvent ourselves as we take on learning of new activities, rekindling and reconnection to a sport, travel, or taking time for coffee at the art gallery, a visit to a winery or simply... enjoying life. Despite your fears, the professionals who teach ballroom dance promise that "everyone can learn to dance".... it's not just for the rhythmically gifted. Ballroom dancing can enhance life in many ways from the social connections it forms to the health and emotional benefits which are substantial. Dasha Chube is the manager at Fred Astaire Dance Studio in Greensboro. She grew up in the Ukraine where the sport of dance is taken very seriously from an early age. Ask her about the benefits of dance to the retirement-aged public and she will describe in detail the many facets of how dance improves healthy, vitality and joy of life.

Central North Carolina has so much to offer the retiree. A vibrant arts scene, active sports from ballroom dance to hiking to kayaking to snow skiing, travel destinations at our back door and a climate that makes it accessible 12-months a year. In today's world, with so many opportunities at our fingertips, retirement is to be embraced. In Central North Carolina, Retirement has never looked so good!

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on the cover

Debb and Keith McRoberts, pictured together at the National FADS Championships in April, have been dancing together for about 2 years. This was their wedding anniversary present to each other. See the story beginning on page 6.



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f you are like the typical retiree your friends probably do not mistake you for last month's featured dancer on the television show "Dancing with the Stars." In fact, when attending a wedding you may just be one of those who "sit this one out" because, even though you've always imagined how wonderful it would be to glide onto the dance floor with your partner and do a perfect Fred Astaire/Ginger Rogers routine...you've never gotten around to learning to dance. The great news is that it's not too late. In fact, retirees, even those with the proverbial "two left feet," are learning to dance in increasing numbers (as are the younger set including those still in high school). Aside from acquiring the skills to perform your own Fred Astaire/Ginger Rogers routine, learning to dance offers myriad benefits ... some obvious and some not so obvious. The obvious: it's good exercise and it makes you feel pretty cool when you can ballroom dance even moderately well. The other benefits, however, are arguably even more important. Ballroom dance has emotional, physical, and mental benefits that are immediate and far reaching. But more on that in a minute.

Retirement Resource Guide contacted two local studios, Adore Real Talent Dance Studio in Raleigh and Fred Astaire Dance Studio in Greensboro to get their take on the ballroom dance scene.

Two Left Feet

"Twenty-somethings" Jane Cozens and Brian Clements are engaged to be married and took up dancing a year ago in order to have something they could do "together" and so they'd be able to feel comfortable at events, like weddings, where there is an opportunity to dance. Jane considered herself as one who has the proverbial "two left feet." But after two introductory lessons she and her fiancé fell in love with ballroom dancing and felt that it would be fun to pursue more social dancing. Says Cozens, they wanted' "to learn how to dance with each other because we think of it as such an intimate experience between the two of us, with the teamwork, and it was something we wanted to do for ourselves." A year later they are preparing for their first showcase dance. They were introduced to ballroom dancing by Katherine Hayes, owner of Adore Real Talent Dance Studio in Raleigh. The Adore Dance website proclaims that "anyone can dance." We asked Hayes if that was indeed true and she replied "110%! It's all about how the student learns and more impor-



the Waltz but also the same step in the Foxtrot." Many students report that it takes a couple of months before things "click" and the lessons take on new meaning. And, according to Cozens, "It's a great experience because we're learning but it's also a ton of fun."

Dance as a Sport While couples like Cozens and Clements came

tantly about the teacher understanding the student's learning habits. Anybody and everybody can learn to dance... it's just about taking the time to get to the goals that the student desires." According to Dasha Chube, manager at Fred Astaire Dance Studio in Greensboro "everybody says they have two left feet. Our response is 'we have two extra right ones in the closet, so we'll exchange one for you!' In reality the concept of "two left feet" doesn't exist. For some, dance comes more naturally while for others it takes a little more concentration and focus, but anyone can be taught how to dance."

Teaching Old Dogs New Tricks

Chube says she has students ranging in age 4 to 95. "We had one person who, at 98, stopped ballroom dancing with us because she moved to live with her children. She's still dancing...just not in our city any longer." Traditionally, the older set, pre-retirement or retirementaged folks have been the age group most interested in learning to dance, however, the trend, thanks to shows like "Dancing with the Stars," is younger people coming to the sport. While media exposure may be increasing interest in dance among the youngsters, for the older adults, according to Chube, "it's more about being at the point in their lives where they now have the time to devote to dancing and they don't want to "sit this one out" any longer...they want to participate in the fun. Students and instructors alike report that the first hurdle is getting over the self-consciousness of learning a new skill. Once you get past that, learning really takes over. And, although remembering the dance steps is key to the entire process, muscle-memory soon takes over. Cozens puts it this way, "Once you learn how to instinctively move your feet you can seamlessly transition through the various primary dances. Some of the dance steps apply to multiple dances. For instance, there is a dance step you can perform in to ballroom dancing to enhance their relationship many have discovered other exciting facets that ballroom dance provides. Ballroom dancing used to be the domain of couples and single ladies. Today, that's still true but, increasingly, single men are coming to ballroom dance in great numbers. Many of these folks are drawn to ballroom dance for the social aspect of it but also are discovering the joy of perfecting a sport and art form. Bob and Meredith Jackson moved to the area about 8 years ago to be near family. Frequenting a favorite restaurant meant that after dinner they found themselves peering through the window of the Fred Astaire Dance Studio next door where they observed a magical scene of folks flowing across the dance floor. They were captivated and soon found themselves signed up for lessons. What started out slowly for them really took off once they decided on transitioning to one-on-one lessons. Fred Astaire Dance Studio offers multiple outlets for dance enthusiasts and while most patrons are learning to dance for the social, mental and physical benefits mentioned above nearly 30-40 percent of their students uncover a desire to compete in Amateur divisions and beyond. Meredith Jackson found that perfecting her moves and learning more intricate steps and dances appealed to her on many levels and has engaged in Amateur division competitions. Trips to competitions are an important part of the offerings at Fred Astaire Dance Studios, and competitions have been held from Las Vegas to Russia. Chube explains, "these trips are primarily social trips with an element of competition. We compete but we have fun!" On one trip we danced in the Kremlin!" Meredith Jackson competed at a competition in Las Vegas with husband Bob at her side as the chief cheerleader. Bob has been slower to embrace the idea of competition but is no less an avid participant in the sport. He will dance his first Showcase In October. The health

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benefits of ballroom dancing are myriad. The physical benefits are obvious; dancing provides a cardiovascular workout, it strengthens muscle tone which improves balance and it promotes flexibility. The mental side of the sport is equally impressive. Remembering dance steps, communicating with your partner, and navigating the dance floor all help promote mental agility. And, dancers appreciate the benefits that they receive from the sport both mental and physical.

Getting Started

A common thread between instructors Hayes and Chube is an "all-in" love for what they do. They exude passion for sharing and teaching the art and sport of ballroom dance...and it's contagious. Talk to either one for a few minutes and you too, want to be part of what they preach.

The beginner programs each studio offers are typical of the industry with deeply discounted introductory lessons, and then the offerings proliferate from there with every option from one-on-one lessons to couples lessons to group lessons and combinations of both.

Ballroom dancing is unique. It is art. It is sport. It pays dividends that are mental, physical and emotional....and, it's just plain fun. Maybe it's time to stop "sitting this one out."



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Guide to Active Adult Lifestyle

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Community Cross Reference

Active Adult Lifestyle

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Community	Ad Pgs.	Area	Priced From	HOA Dues	Age	Sin	Cor	Poc	Clu	Gar	Eith	Builder	Phone
Greater Raleigh													
12 Oaks		Holly Springs	\$522's			х		х	х		х	MI Homes	919-607-1317
Belmont Lake Preserve	23	Rocky Mount	mid \$200's			х		х	х	х	х	DR Horton	252-888-9075
Bridgeberry		Holly Springs	\$300's			х		х	х			Taylor Morrison	919-525-3952
Carolina Gardens		Fuquay-Varina	high \$200's		х	х		х	х	х	х	Del Webb	919-736-6065
Courtyards on Holt, The		Apex	low \$400's				х	х	х	х	х	Epcon	919-439-8613
Del Webb at Traditions		Wake Forest	mid \$300's	\$179/mo	х	х		Х	х		х	Del Webb	877-804-2340
Enclave at Hidden Lake, The	IFC, 22	Youngsville	\$300's	\$200	Х	Х		Х	х	Х	х	Eastwood Homes	984-205-6356
Flowers Plantation-Cottages at Evergreen	19, 21	Clayton	mid \$300's	\$79/mo		х		х	х		х	McKee Homes	919-553-1984
Hasentree-Golf Villa Collection		Wake Forest	\$403's	\$81/mo+tiers		х		Х	х	х	х	Toll Brothers	919-562-9900
Lochridge		Holly Springs	mid \$600's			х		Х	х	х		Ashton Woods	919-823-5496
Muirfield by Pulte		Cary	\$500's	\$99/mo		х					х	Pulte	866-491-6188
Overture at Centennial		Raleigh	\$1,700/mo	\$0	х	х		Х	х		х	Greystar	919-670-1000
Overture Crabtree 55+ Apartments		Raleigh	\$1,700/mo	\$0	х		х	Х	х		х	Greystar	855-237-4029
Regency at White Oak Creek		Apex	\$433's	\$175/mo		х		Х	х	х	х	Toll Brothers	919-466-9300
Retreat at Fuquay Varina, The	IBC, 21	Fuquay Varina	\$1,270/mo				х	х	х	х	х	Berkley Hall Management	910-762-0868
Savaan		Cary	high \$300's	\$62+/mo		Х	х	Х	х	Х	х	Ashton Woods	919-235-0980
Traditions at Wake Forest – Single Family		Wake Forest	\$280's	\$130/mo		Х		Х	х			MI Homes	919-435-7473
Traditions at Wake Forest – Villas		Wake Forest	\$330's	\$205/qtr			х	Х	х			MI Homes	919-205-2120
Walk at East Village, The		Clayton	\$300	\$163		х		х	х	х	х	Holden Barnett Properties	919-670-2581
Wendell Falls		Wendell	\$268's			х	х	х	х		х	David Weekley Homes	919-607-1317
Woodbury		Apex	\$251's			х	х	Х	х	х	х	Pulte Homes	866-246-6989
Woodhall		Cary/Apex	\$415's	\$140/mo		х				х		Stanley Martin Homes	919-328-3098
Chapel Hill, Durham, Hillsborou	ah												
Andrews Chapel – Townhomes	gn	Durham	\$275's	\$160/mo			х	х				MI Homes	919-213-6544
Andrews Chapel – Single Family		Durham	\$330's	\$75/mo		Х		х				MI Homes	919-213-6544
Carolina Arbors by Del Webb		Durham	\$270's	\$174/mo	х	х		х	х	х	х	Del Webb	919-598-3942
Courtyards at Southpoint, The		Durham	low \$400's				х	х	х	х	-	Epcon	919-230-8636
Creekside at Bethpage		Durham	\$280's	TBD	х	х		х	х		-	Taylor Morrison	919-626-3500
Encore at Briar Chapel		Chapel Hill	\$320's	\$298/mo	х	х		х	х	х	х	David Weekley Homes	919-636-6806
Fendol Farms		Durham	\$285's		х	х		х	х		х	Lennar	919-337-9420
Legacy at Jordan Lake		Chapel Hill	\$358's	\$175/mo		х		х	х		х	MI Homes	919-205-2101
Mason Farms		Morrisville	mid \$500's			х				х		Ashton Woods	919-769-6904

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Angus Ridge		Kernersville	\$370's	\$265		х			х		Trent Adams Properties, LLC	336-669-6268
Chamberlain Place Apartments		Winston-Salem	\$880/mo	N/A		х	х	х		х	BSC Holdings	336-823-6844
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Villas at Peacehaven, The	26, 64	Winston-Salem	\$1,175/mo	none	Х	х	х	х	х	х	BSC Holdings	336-777-7093
Whitehall Village		Winston-Salem	\$250's	\$93	Х	х	х	х	х	х	Keystone Homes	336-317-2470
Wyngate Villages		Winston-Salem	\$200's	\$100		х	х	х	х		Keystone Homes	336-579-6472
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Cable Square Patio Homes & Twin Homes		Elon	mid \$200's			Х			Х		Windsor Homes	336-706-2220
Mebane Towne Center		Mebane	\$250's			Х	Х	Х	Х		Gena Harrill	336-362-1113
Quarry Hills	24	Swepsonville	Call		х	х			х		DR Horton	919-925-4050
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 - Fitness Center
- Warming Kitchen - Indoor Gathering Spaces
- Pickleball Courts
- Lake Activities
- Outdoor Porch overlooking pool and lake
- 3 Decorated Models





RETIREMENT





Belmont Lake Preserve

Call for Information 252-888-9075

265 Rosemount

Rocky Mount, NC 27804

www.drhorton.com
Ranch and 2-Story Homes
Wooded homesites available
Golf Course community
Clubhouse with fitness center

and billiards roomIndoor and Outdoor PoolTavern 19 Restaurant within

• Smart Home Package

community

Golf Pro Shop80-acre Lake



D·R·HORTON® America's Builder

Map pg. 13



MORE THAN JUST A GYM



Indoor and Outdoor Pool Aquatics • Basketball • Fitness Nursery • Personal Training Physical Therapy • Racquetball Group Fitness Volleyball • Tennis • Pickleball





High Point 3811 Samet Drive • 336-841-0100 www.sportscenterac.com

Active Adult

Independent Living

Life Plan

Assisted Living

Rehab & Nursing



Quarry Hills

919-925-4050 **Call for Information**

phone!

Hwy 54 Swepsonville, NC 27253 www.drhorton.com

- This community will feature a mix of 285 homesites with ranch and 2-story single family homes in Swepsonville, NC.
- Within 30 miles of both Greensboro and Durham, NC
- Close to great shopping and dining, 10 miles of Alamance Crossing in Burlington and Tanger Outlets in Mebane
- All homes come equipped with smart home technology; allowing you to seamlessly control your thermostat, home alarm, and so much more all from your smart

Map pg. 15

America's Builder





The Retreat at Sedgefield



Independent Living

From \$1045 / month 336-297-2111

2900 Queenstown Circle Greensboro, NC 27407 www.theretreatatsedgefield.com • Maid Service Available Now Open! • Personal Garages Available Modern LVT Flooring • Resort-style, Zero-entry Pool Outdoor Storage Space with Large Sundeck • Pet Friendly · Pool Cabana with TV's & Outdoor Bar Door-to-door Valet Trash Pick Up On-site Guest Suites Convenient Elevator Access State of the Art Fitness Center



Map pg. 14

- Preferred Employer Program

Active Adult





Henson Park 4600 N. Church Street COTO Greensboro, NC 27455

336-770-2855 **Call for Information**

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 • Screened-in Patios
- Gas Fireplaces and 9' ceilings Theater Room • Elevator access in building
- · Controlled access throughout
- building Resort-Style Swimming Pool
- Poolside Hammock Station
- Gas Grills
- Pet Spa
- Putting Green/Corn Hole



Active Adult

Independent Living

Life Plan

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Rehab & Nursing

Map pg. 14

• Aerobic Rooms/Fitness Center

On-site Climate-Controlled

BSC

HOLDINGS, INC.

Entertainment Lobby

Storages

• Fire Pit Area



The Retreat at Sixty-Eight

From \$1045 / month 336-315-8500



The Villas at Granite Ridge

1080 NC Highway 68 North Greensboro, NC 27409 Map pg. 14 www.bhcllc.net **Opening Late Fall 2021!** • On-site Guest Suites On-site Dog Park & Pet Salon • State of the Art Fitness • Resort-style, Zero-entry Pool with Large Sundeck Center Pool Cabana with TV's & Maid Service Available Outdoor Bar • Personal Garages Available Door-to-door Valet Trash Modern LVT Flooring Outdoor Storage Space Pick Up • Preferred Employer Program • Pet Friendly

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

The Villas at Peacehaven

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

5395 Villas Dr. • Winston-Salem, NC www.villaspeacehaven.com	27103 Map pg. 16
 No HOA fees Maintenance free lifestyle 24 hour fitness center 24 hour emergency maintenance Ceramic surround bath tubs Swimming pool w/ grill area Gazebo Gas fireplaces w/ ceramic tile hearths Private patios 	 Gourmet kitchens Breakfast Bar On-site staff Plank flooring (optional) 1 & 2 story options available

Independent Living

Active Adult

Assisted Living

Map pg. 14

- · Spacious closets
- Dog Park and Playground
- Washer and dryer connections
- Highways 40 and 73

• Pool with grill and hammock station

• Gated Community

- Conveniently located close to



How Will You Tackle Retirement?

Just like fishing, you need the right tools to do it well.



Navigation at Home provides **asset protection**, **care coordination**, and access to **high-quality care** that allows you to stay in your own home as long as possible. **The right gear will help you retire with peace of mind**.

Call 336.714.6848 or email navigation@salemtowne.org to learn more today. Visit our website at navigationathome.org

Navigation at Home is a division of Salemtowne Retirement Community and is licensed by the NC Dept of Insurance.

Villas at Jefferson Ridge



From the upper \$200's 336-407-9222

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 oversized 2 car garage with an abundance of storage and rich exterior elevations with a private courtyard

Map pg. 16

- Yard work, landscaping, and irrigation maintained by HOA
- Construction has begun, so get in early and choose your lot!
- 3 models to choose from



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



Life Plan

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Courtyards at Harmon Mill





Builder: Nova Triad Homes Model Hours: Call for Information Address: 150 Harmon Mill Rd, Kernersville, NC 27284 Sales: Carolyn Esterly, Remax Preferred Properties, 336-848-5007

From the upper \$200's 150 Harmon Mill Rd

336-848-5007

Map pg. 16

Kernersville, NC 27249 www.novatriad.com

- 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

oversized 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





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Independent Living

Active Adult

Assisted Living



Village at Maple Leaf Farm





322 Mountain Maple Drive

Map pg. 16

King, NC 27021

- www.novatriad.com
- · 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 oversized 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: 322 Mountain Maple Drive, 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

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- 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

- Map pg. 14
- Beautiful wood cabinets
- · Convenient to shopping and dining
- Tile flooring
- Vaulted ceilings
- Nine foot ceilings
- Large closets
- · Gas fireplaces
- Black appliances
- Professional Staff
- 24 hour emergency maintenance

The Landing at Westmott



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

- Maintenance Free Landscaping
- 24 Hour Maintenance
- Gas Log Fireplace
- Granite Counter tops
- Attached Garages
- · Professional Courteous staff
- 9-Foot Ceilings/ Vaulted
- Spacious Closets
- Washer/ Dryer Connections

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

- Plank Vinyl Flooring
 - Pet Friendly, accepting dogs and cats!
 - Villas available!

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

Now Leasing Villas!

Active Adult

Rehab & Nursing

Map pg. 14









www.retirementresourcequide.com

Call for Information

336-551-8177

Map pg. 15



Gantwood Lane Whitsett, NC 27377 www.drhorton.com

- 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





Independent Living

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Villas on 5th





Builder: Nova Triad Homes Model Hours: Mon, Thurs, Wed, Fri, 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 the upper \$200's 336-382-0095

1214 Prospect Drive Mebane, NC 27302 Map pg. 15

- www.novatriad.com
- Single-level living
- Low-maintenance lifestyle community
- · Courtyard designs available
- · Award-winning design, open
- floor plan Gourmet kitchens
- Walk-in closets

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- Bonus suites available
- Attached oversized 2 car garage with an abundance

of storage and rich exterior elevations with a private courtyard

- 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



The Landing at Sycamore Creek





Builder: Nova Triad Homes Model Hours: Call for Information Address: 3501 Corvair Drive, High Point, NC 27260 Sales: Tonia Grinstead, tgrinstead@novatriad.com, 336-382-0095

336-382-0095 From the upper \$200's

3501 Corvair Drive High Point, NC 27260 www.novatriad.com

- Low-maintenance detached patio homes and twin homes in North High Point
- · Located a short drive from North Main Street, Interstate 74, and Oak Hollow Lake
- Design a 2- or 3-bedroom home with an optional bonus • 4 models to choose from suite and relaxing courtyard
- Attached oversized 2 car garage with abundance of storage

- Map pg. 14
- · Yard work, landscaping, and irrigation maintained by HOA
- In the center of the Triad, minutes to downtown High Point but also convenient to Winston-Salem and Greensboro



Assisted Living

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Independent Living Communities

REAL PEOPLE. REAL FUN.



We invite you to become a part of something special: a sense of family, friendship, and fun. We'll take care of the cooking, housekeeping, and transportation, leaving you time to enjoy your retirement with new friends and family. Whether you have visited us before or are hearing about us for the first time, we would love to have you join in the fun!

Call today to arrange your personal visit!

AZALEA ESTATES Gracious Retirement Living

919-929-2160 Chapel Hill, NC

SOUTHERN PINES Gracious Retirement Living **910-692-3367** Southern Pines, NC CAROLINA ESTATES Gracious Retirement Living 336-282-6133

Greensboro, NC STONERIDGE

Gracious Retirement Living 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



Guide to Independent

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.





Independent Living Communities

The INDEX

Independent Living Communities Total monthly coress Reference Community Cross Reference Total monthly coress Reference Community Ar Pg. Area Total monthly coress Reference Community Area Total monthly coress Reference Community Area Total monthly coress Reference Community Area Total monthly coress Reference Souther Reference Community Area Total Sige Sige Sige Sige Sige Sige Sige Sige	The INDE	EX				rapy	ation									
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Belle Meade Southern Pines 220 \$3,500 x				124	\$3.295								-			919-848-2088
Bire Pointe Morrisville 128 \$3,800 x <td< td=""><td></td><td></td><td></td><td>220</td><td>. ,</td><td></td><td>х</td><td>х</td><td></td><td>х</td><td>х</td><td>х</td><td>x</td><td>х</td><td>х</td><td>910-246-1023</td></td<>				220	. ,		х	х		х	х	х	x	х	х	910-246-1023
Cambridge Village of Apex 39 Apex 219 \$2,800 x	Brier Pointe		Morrisville	128	\$3,800		х	Х	х	х	х	х	x	х		919-378-2902
Cambridge at Brier Creek, The 35, 38 Raleigh 205 \$4,775 x <	Brookdale North Raleigh		Raleigh	219	\$2,750	х	х	Х	х	Х	х	х	х	х	х	919-334-2222
Cambridge at Brier Creek, The 35, 38 Raleigh 205 \$4,775 x <	Cambridge Village of Apex	39	Apex	219	\$2,800	х	х		х	х	x	х	x	х	х	919-355-6057
Cardinal at North Hills, The BC Raleigh 165 Call x <td>Cambridge at Brier Creek, The</td> <td>35, 38</td> <td>Raleigh</td> <td>205</td> <td>\$4,775</td> <td>Х</td> <td>х</td> <td></td> <td>х</td> <td>х</td> <td>х</td> <td>х</td> <td>х</td> <td>х</td> <td>х</td> <td>919-612-1054</td>	Cambridge at Brier Creek, The	35, 38	Raleigh	205	\$4,775	Х	х		х	х	х	х	х	х	х	919-612-1054
Cypress of Raleigh, The Raleigh 262 \$2,484 x	Capital Oaks		Raleigh	128	\$2,942	х	х	х	х	х	х	х	х	х		919-784-0099
Gardens at WakeField Plantation, The Raleigh 120 \$3,049 x	Cardinal at North Hills, The	BC	Raleigh	165	Call	х	х	х	х	х	х	х	х	х	х	888-226-9120
Glenaire Retirement Community Cary 224 \$2,512 x <td>Cypress of Raleigh, The</td> <td></td> <td>Raleigh</td> <td>262</td> <td>\$2,484</td> <td>х</td> <td>919-518-8918</td>	Cypress of Raleigh, The		Raleigh	262	\$2,484	х	х	х	х	х	х	х	х	х	х	919-518-8918
Independence Village of Old Raleigh Raleigh Call \$2,085 x	Gardens at Wakefield Plantation, The		Raleigh	120	\$3,049	х	х	Х	х	х	х	х	х	х		919-562-5580
Jordan Oaks Cary 115 \$2,600 x	Glenaire Retirement Community		Cary	224	\$2,512	х	х		х	х	х	х	х	х	х	919-447-4492
Lodge at Wake Forest, The Wake Forest 118 \$2,600 x<	Independence Village of Old Raleigh		Raleigh	Call	\$2,085	х	х	х	х	х	х	х	х	х		919-781-8226
Magnolia Glen BC Raleigh 160 Call x<	Jordan Oaks		Cary	115	\$2,600	х	х	Х	х	х	х	х	х			919-617-9463
Preston Pointe 35 Morrisville 168 \$4,115 x	Lodge at Wake Forest, The		Wake Forest	118	\$2,600	х	х	Х	х	х	х	х	х			919-554-8768
Searstone 45 Cary 169 \$3,410 x	Magnolia Glen	BC	Raleigh	160	Call	Х	х	х	х	х	х	х	х	х	х	855-531-1940
Southern Pines 32, 39 Southern Pines 124 \$2,195 x <td>Preston Pointe</td> <td>35</td> <td>Morrisville</td> <td>168</td> <td>\$4,115</td> <td>Х</td> <td>х</td> <td>Х</td> <td>х</td> <td>Х</td> <td>х</td> <td>х</td> <td>х</td> <td>х</td> <td></td> <td>919-897-7328</td>	Preston Pointe	35	Morrisville	168	\$4,115	Х	х	Х	х	Х	х	х	х	х		919-897-7328
Springmoor Life Care 3, 37, 45 Raleigh 389 \$2,596 x </td <td>Searstone</td> <td>45</td> <td>Cary</td> <td>169</td> <td>\$3,410</td> <td>Х</td> <td>877-591-9295</td>	Searstone	45	Cary	169	\$3,410	Х	х	Х	х	х	х	х	х	х	х	877-591-9295
StoneRidge 32, 38 Cary 126 \$2,595 x<	Southern Pines	32, 39	Southern Pines	124	\$2,195		х		х	х	х					910-692-3367
Researve at Mills Farm, The Apex 100 Call x	Springmoor Life Care	3, 37, 45	Raleigh	389	\$2,596	Х	х	Х	х	х	х	х	х	х	х	919-338-5192
Templeton of Cary, The Cary 199 \$4,400 x	StoneRidge	32, 38	Cary	126	\$2,595	х	х	х	х	х	х	х	x	х		919-460-0560
Treeo Senior Living Raleigh 143 \$2,395 x	Researve at Mills Farm, The		Apex	100	Call	Х	х	Х	х	Х	х	х	х			919-809-5310
Verena at Bedford Falls, The Raleigh 181 \$2,995 x </td <td>Templeton of Cary, The</td> <td></td> <td>Cary</td> <td>199</td> <td>\$4,400</td> <td>Х</td> <td>984-200-3688</td>	Templeton of Cary, The		Cary	199	\$4,400	Х	х	Х	х	Х	х	х	х	х	х	984-200-3688
Waltonwood Cary Parkway 37 Cary 134 \$4,595 x	Treeo Senior Living		Raleigh	143	\$2,395	Х	х	Х	х		х	х	х	х		919-863-7770
Waltonwood Lake Boone 37 Raleigh 119 \$4,695 x	Verena at Bedford Falls, The		Raleigh	181	\$2,995		х	Х	х	х	х	х	х	х	х	919-846-7216
Whispering Pines 32, 37 Raleigh 118 \$2,495 x y y y y y y y y y y y y y y y y	Waltonwood Cary Parkway	37	Cary	134	\$4,595	Х	х	Х	х	х	х	х	х	х	х	919-444-2615
Whitaker Glen, The Oaks 48 Raleigh 96 \$3,121 x	Waltonwood Lake Boone	37	Raleigh	119	\$4,695	х	х	х	х	х	х	х	х	х		984-235-3049
Windsor Point 38, 45, 46 Fuquay Varina 141 \$3,356 x y 919-552-4580 x x x x x x x x x y 919-552-4580 x x x x x x x y 919-552-4580 x x x x x x x x y 919-552-4580 x x x x x x x y 919-552-4580 y y x x x x x y 919-552-4580 y y y y y y y y y y y y y y y y y <t< td=""><td>Whispering Pines</td><td>32, 37</td><td>Raleigh</td><td>118</td><td>\$2,495</td><td>х</td><td>х</td><td>х</td><td>х</td><td>х</td><td>х</td><td>Х</td><td>х</td><td>Х</td><td></td><td>919-870-0222</td></t<>	Whispering Pines	32, 37	Raleigh	118	\$2,495	х	х	х	х	х	х	Х	х	Х		919-870-0222
	Whitaker Glen, The Oaks	48	Raleigh	96	\$3,121	х	х	х	х	х	х	Х	х	х		919-839-5604
Woodland Terrace BC Cary 104 Call x <td>Windsor Point</td> <td>38, 45, 46</td> <td>Fuquay Varina</td> <td>141</td> <td>\$3,356</td> <td>х</td> <td>х</td> <td></td> <td>х</td> <td>х</td> <td>х</td> <td>Х</td> <td>х</td> <td>Х</td> <td>х</td> <td>919-552-4580</td>	Windsor Point	38, 45, 46	Fuquay Varina	141	\$3,356	х	х		х	х	х	Х	х	Х	х	919-552-4580
	Woodland Terrace	BC	Cary	104	Call	х	х	х	х	х	х	Х	х	Х	х	866-614-0217

Chapel Hill, Durham, Hillsbor	'ough														
Atria Southpoint Walk		Durham	115	\$4,200	х	х	х	х	х	х	Х	х	х		919-401-0100
Azalea Estates	32, 39	Chapel Hill	151	\$2,595	х	х	х	х	х	х	Х	х	Х		919-929-2160
Bartlett Reserve		Durham	99	\$3,550	х	х	х	х	х	х	Х	х	Х	х	919-361-1234
Carol Woods		Chapel Hill	314	\$2,466	х	х	х	х	х	Х	Х	х	Х	х	800-518-9333
Carolina Meadows		Chapel Hill	389	\$2,938				х		х	х			х	800-458-6756
Cedars of Chapel Hill, The		Chapel Hill	306	\$3,133	х	х	х	х	х	х	х	х	х	х	919-259-7929
Croasdaile Village		Durham	409	\$1,873	х	х	х	х	х	х	х	х	Х	х	919-384-2475
Durham Regent		Durham	121	\$2,100	х	х	х	х	х	х	х	х			919-490-6224
Emerald Pond		Durham	106	\$2,100	х	х	х	х	х	х	х	х	х		919-493-4713
Forest at Duke, The		Durham	249	\$3,372	х	х	х	х	х	х	х	х	х	х	919-490-8000
Galloway Ridge at Fearrington		Pittsboro	301	\$3,077	Х	х	х	х	х	х	х	х	х	х	919-328-2657
Pine Knoll		Southern Pines	84	\$2,500				х		х	х			х	910-246-1023

Information and pricing subject to change without notice.

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www.retirementresourceguide.com

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

We believe every day is an opportunity for Optimal Living[™] from your community, to your health, to your overall wellbeing. Our newest community is perfectly located in Raleigh, on the border of Durham so you have access from everything to cultural events or outdoor adventures, and everything in between. Live your best life with our custom healthcare, spa and wellness programs designed to keep you happy and healthy at any age. **Opening Spring 2022!** Hard hat tours starting Winter 2021!

Accepting reservations now, Call for more info!

919-612-1054

7780 Brier Creek Pkwy, Suite #410 • Raleigh, NC 27617

PRESTON POINTE

cvsliving.com/brier-creek

AT BRIER CREEK

All Day Dining

Cafe & Market with free wifi

Spacious floor plans

Movie theatre

Housekeeping service

Scheduled transportation

Pet-friendly

Extensive activities

24-hour emergency response system

Health Services available with on-site care partners Schedule your tour

today!









Resort-Style Retirement

Retirement Living at its Finest

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

Independent Living Communities

The INDEX

Independent Living Communities

Community Cross Refere					On-Site Physical Therapy	Scheduled Transportation	Public Transportation		ier Shop	ea	-	es	iter		
Independent Living C	Communitie	es			Phys	lled Tr	Iransp	owed	/ Bart	ing Ar	Cente	Faciliti	ss Cer		
Community	Ad Pg.	Area	Total Residencies	Monthly Cost From	On-Site	Schedu	Public ⁻	Pets Allowed	Beauty / Barber	Gardening Area	Fitness Center	Dining Facilities	Wellness Center	Pool	Phone
Greater Greensboro															
Abbotswood at Irving Park	BC	Greensboro	177	Call		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	32, 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, 42	Greensboro	95	Call	Х	х		Х	х	х	х	х	х		336-355-7733
Heritage Greens	40, BC	Greensboro	142	Call		х	х	Х	х	х	х	х	х		866-698-8572
Pennybyrn at Maryfield		High Point	180	\$2,353		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	46	Greensboro	238	\$2,912		х		Х	х	х	х	х	х	х	336-545-5400
WhiteStone		Greensboro	167	Call		х	х	х	Х	Х	Х	Х	Х	Х	336-419-0828
					_			_		_					

Greater Winston-Salem															
Arbor Acres	11, 41, 47, 58, 60, 61	Winston-Salem	330	\$1,638		Х		х	х	х	х	х	х	х	366-724-7921
Arbor Ridge at Kernersville		Kernersville	69	\$2,450-\$3,825		х	х	х	х	х	х	х	х		336-414-1122
Arbor Ridge at Stanleyville		Winston-Salem	70	\$2,750-\$3,450		Х	х	х	х	х	х	х	х		336-377-2195
Bermuda Village	41, 46, 49, 58, 60	Bermuda Run	232	Call	х	х		х	х	х	х	х	х	х	336-998-6539
Brookridge Retirement Community	9, 41, 47	Winston-Salem	137	\$1,400	х	х	х	х	х	х	х	х	х	х	336-759-1044
Creekside Terrace		Winston-Salem	115	\$2,025-\$3,575	х	х	х	х	х	х	х	х	х		336-768-5350
Forsyth Court		Winston-Salem	150	\$1,695-\$2,695		х	х	х	х	х	х	х			336-723-2006
Gardens at Bradford VIg West, The		Kernersville	45			х	х	х	х	х	х	х			336-423-7973
Gateway Place Apartments		Kernersville	120	\$695-\$845		х		х	х	х	х				336-992-4433
Harmony at Brookberry Farm	5, 40	Winston-Salem	79	Call	х	х		х	х	х	х	х	х		336-701-6781
Heritage Woods	42	Winston-Salem	107	\$1,995-\$3,100	х	Х	х	х	х	х	х	х	х		336-768-2011
Homestead Hills		Winston-Salem	176	Call	х	Х	х	х	х	х	х	х	х	х	336-659-0708
Oak Park	32, 38	Salisbury	118	\$2,195	х	Х	х	х	х	х	х	х			704-636-4600
Parkwood Place		Elkin	51	\$1,922		х		х	х	х	х	х			336-526-6000
RidgeCrest		Mount Airy	60	\$2,783		х	х	х	х	х	х	х	х	х	336-786-9100
River Landing		Colfax	297	\$3,100-\$3,300		х		х	х	х	х	х	х	х	336-668-4900
Salemtowne	8, 47, 58, 60, 61	Winston-Salem	224	\$2,199	х	х	х	х	х	х	х	х	х	х	336-767-8130
Trinity Elms Independent		Clemmons	54	\$1,700		х		х	х		х	х			336-608-3555
Vienna Village		Pfafftown	9	\$2,000		Х						х			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	х	х	336-538-1500
Village at Brookwood		Burlington	155	\$2,271-\$4,448	х	х	х	х	х	х	х	х	х	х	336-570-8440

36 www.RetirementResourceGuide.com

Information and pricing subject to change without notice.


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Call and schedule a personalized tour today.

Independent Living, Assisted Living & Memory Care

Waltonwood Cary Parkway 919-444-2615

Waltonwood Lake Boone 984-235-3049



SINGH

Map page 13

919-338-5192

750 SE Cary Pkwy, Cary, NC 27511 3550 Horton St., Raleigh, NC 27607

Springmoor Life Care Retirement Community

WALTONWOOD.COM | SINGHCAREERS.COM



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.

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

Whispering Pines



7501 Lead Mine Road • Raleigh, NC 27615 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

919-870-0222

Map page 13

- 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





7780 Brier Creek Pkwy, Suite #410 • Raleigh, NC 27617

www.retirementresourcequide.com

The Cambridge at Brier Creek



919-612-1054

- www.cvsliving.com/brier-creek 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
- Salon & Spa
- Concierge Healthcare

Map page 13

- · Valet parking and shuttle transportation
- Grand movie theater, library & study
- Multiple dining venues 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

Stoneridge

105 Convention Drive • Cary, NC 27511

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

919-460-0560

Map page 13



- 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

1221 Broad Street • Fuquay-Varina, NC 27526

www.windsorpoint.com

- Five levels of supportive care Beautiful detached brick cottages
- Spacious studio, one and two bed-
- room apartments
- Washer and dryer in all units • Wellness Center w/ Fitness Rooms, Indoor Pool & Spa
- Delicious meals daily
- Pharmacy services
- Weekly housekeeping services

919-552-4580

Map page 13

- Hair salon & manicurist
- · Guest rooms for out of town quests
- 24 hour emergency response system
- Billiards room
- Transportation services
- Convenience store/ Gift Shop
- Library
- Activity Rooms & Coffee Lounge
- Pet friendly
- Continuing Care Retirement Community

Oak Park

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

704-636-4600

Мар	page	16

- Emergency pull cords in each room Fully Equipped Resistance Training Room
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases

Independent Living

Active Adult

548

Oak Park

Gracious Retirement Living

service

Assisted Living



Cambridge Village of Apex



10,000 Cambridge Village Loop • Apex, NC 27502 www.cvsliving.com/apex

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

- Exclusive State-of-the-art Fitness Center
- Studio, 1 & 2 bedroom apartment
- homes / Over 10 Floorplan options
- No buy-in fees
- All-inclusive amenities
- Kitchens and washer/dryer in each apartment / Walk-in closets

919-355-6057

Map page 13

- Pet Friendly
- Transportation provided
- Restaurant style dining
- Cultural & Educational Programs
- 24 hour Emergency Response
- Guest Suite available and furnished short term stay apartment
- Pond with fountains and sitting bridge
- Concierge Care Services

Azalea Estates

919-929-2160



700 N Estes Dr. • Chapel Hill, NC 27514 www.seniorlivinginstyle.com/azalea-estates/

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

Map page 12

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

Brand New Independent Living Community in Chapel Hill

Southern Pines

Active Adult

910-692-3367



- · 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
- Map page 13 • 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)

• 24-hr emergency response service

· Intimate dining room with delicious

Skilled nursing and assisted living

15 minutes from Greensboro and

On-site storage areas

Entrance fee optional

Piedmont Triad Airport

care available

Full kitchens

meals

• No buy in fees or leases

Countryside Village Retirement Community



Independent Living

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

Life Plan

Assisted Living Rehab & Nursing

Memory Care





www.retirementresourcequide.com

Heritage Greens



801 Meadowood St. • Greensboro, NC 27409 www.LifeatHeritageGreens.com

866-698-8572

Map page 14

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

Video Tours Online!

Videos of many communities are available online. If you see this icon, go to www.retirementresourceguide.com to watch the video.

Amenities include pool, fitness room, chapel, community store, and a bank all on campus eGuide.com RetirementR

RETIREMENT

Harmony at Brookberry Farm



Active Adult

336-701-6781

Map pg. 16



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



Brookridge

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

- Affordable Home Ownership
- No Entrance Fee!
- Condominiums AND Villas
- Social activities and events
- Fitness classes Pilates/yoga/
- balance/aqua and more
- 1-1 personal training
- Indoor heated salt-water pool
- Beautiful Clubhouse with private dining room and on-site chef-prepared meals

Two Golf Courses

- Hair Salon
- Chapel with Sunday worship services
- Library with computer/printer access
- Resident Garden
- Woodwork Shop
- Lifelong Learning on campus and at Wake Forest University
- Pet Friendly
- Casual Bistro Walk-in Option; Dining Room and Pub



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

1199 Hayes Forest Drive Winston-Salem, NC 27106 www.brookridgecommunity.org

- Newly renovated Garden Homes and Apartments
- 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

Map pg. 16

- 24 Hour emergency response system
- Garden Home Club HouseScenic Walking Trails with
- Koi Pond
- Gardening areas
- Storage Spaces for Apartments available
 Guest lodging
- Buest lodgif
 Pet-friendly



Active Adult

Independent Living

Life Plan

Assisted Living



www.retirementresourceguide.com

Heritage Woods



3812 Forrestgate Drive • Winston-Salem, NC 27103 www.heritagewoodsseniorliving.com

• Monthly rent with no buy-in fees

- Independent Living and Assisted Living
- · Ideally located close to shopping, doctors and major hospitals
- Studio, one and two bedroom apartment homes
- 3 hot meals a day served restaurant style
- Scheduled transportation
- Weekly housekeeping

Map page 16

336-768-2011

- · A full range of activities for a variety of interests
- · On-site chapel for church services and Bible study
- On-site fitness & wellness programs with state-of-the-art equipment



Carolina Estates

4434 Old Battleground Rd. • Greensboro, NC 27410





Harmony at Greensboro

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

336-282-6133

Map page 14

- Emergency pull cords in each room Fully Equipped Resistance Training
- Room
- 24/7 Soft Served Ice Cream
- All Utilities Paid (except telephone)
- No buy in fees or leases
- 3420 Whitehurst Road Greensboro, NC 27410 Map pg. 14 www.harmonyatgreensboro.com • No buy-in fee • Apartments up to 1,304 • Apartments all feature a sunsquare feet • Beginning monthly cost \$3,200 porch, patio, or balcony • Apartments include granite Offering Assisted Living and Secured Assisted Living countertops and stainless steel appliances · Conveniently located off • Some apartments will feature Battleground Ave, close to walk-in closets, vaulted ceilshopping centers and many ings, ceiling fans points of interest including Battleground Park and the • Movie Theater, Fitness Center, Greensboro Science Center Pub, and Beauty Salon Restaurant style dining NOW ACCEPTING DEPOSITS Weekly housekeeping included Transportation included Harmony at Greensborg

Active Adult 42 www.RetirementResourceGuide.com

Independent Living

Life Plan

336-355-7733

Guide to Life Plan Communit

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.



Community Cross Reference Life Plan Communities		Area	Independent Residences	Assisted Living	Memory Care/Support	Skilled/Nursing Care	Monthly Cost From	Entry Fee	Swimming Pool	Fitness Center	Gardening Area	Pets Allowed	Phone
Greater Raleigh													
Cardinal at North Hills, The	BC	Raleigh	165	27	18	15	Call		Х	х	Х	х	888-226-9120
Cypress of Raleigh, The		Raleigh	205	4	16	20	Call	call	Х	Х	Х	Х	919-870-9007
Glenaire Retirement Community		Cary	224	49	16	71	\$2,512	х	Х	Х	Х		
Whitaker Glen, The Oaks		Raleigh	96	Х	Х	139	\$3,121	х		Х	Х	Х	919-839-5604
Searstone	45	Cary	169	14	Х	25	\$3,410	х	Х	Х	Х	Х	919-887-7635
Springmoor Life Care	3, 37, 45	Raleigh	389	18	18	173	\$2,679	Х	Х	Х	Х	Х	919-338-5192
Templeton of Cary		Cary	199	70	22	28	\$4,400		Х	Х	Х	Х	984-200-3688
Windsor Point	38, 45, 46	Fuquay Varina	141	75	20	45	\$3,356	Х	Х	Х	Х	Х	919-552-4580
Chapel Hill, Durham, Hillsborough													
Carol Woods		Chapel Hill	315	59		60	\$2,466	х	х	х	Х	x	800-518-9333
Carolina Meadows		Chapel Hill	441	64	14	86	\$2,938	X	X	x	X	X	800-458-6756
Cedars of Chapel Hill, The		Chapel Hill	306	yes	yes	76	\$3,133	call	X	X	X	X	919-259-7927
Croasdaile Village		Durham	409	64	X	110	Call	X	X	X	X	X	919-384-2475
Forest at Duke, The		Durham	249	34	16	42	\$3.332	x	X	X	Х	X	919-490-8000
Galloway Ridge at Fearington		Pittsboro	300	40	20	40	\$3,358	X	Х	Х	Х		919-769-1989
Pine Knoll		Southern Pines	84				\$2,500	х	-	х	Х	-	910-246-1023
									_				
Greater Greensboro													
Countryside Village	39	Stokesdale	60	16		60	\$996-\$1,968	Х	Х	Х	Х	Х	
Friends Homes Inc.		Greensboro	372	100	Х	100	\$1,605-\$4,261	Х	Х	Х	Х		336-369-4313
Pennybyrn at Maryfield		High Point	180	24	24	125	\$2,353	X	Х	Х	Х	Х	336-821-4050
Piedmont Crossing		Thomasville	168	20	18	114	\$1,571	Х		Х	Х	Х	336-474-3605
River Landing		Colfax	356	40	Х	48	\$3,020	Х	Х	Х	Х	Х	336-668-4900
Well • Spring	46	Greensboro	238	60	20	40	\$2,912	Х	Х	Х	Х		336-545-5400
WhiteStone		Greensboro	234	24	12	88	Call	Х	Х	Х	Х	X	336-547-2947
Greater Winston-Salem													
Arbor Acres	11, 41, 47, 58, 60, 61	Winston-Salem	300	х	18	53	Call	х	x	x	х	x	336-724-7921
Bermuda Village	41, 46, 49, 58, 60	Bermuda Run	232	52		24	Call		x	x	х		336-998-6539
Brookridge Retirement Community	9, 41, 47	Winston-Salem	137	37	10	77	\$1,400	х	Х	Х	Х	Х	336-759-1044
Salemtowne	8, 47, 58, 60, 61	Winston-Salem	224	46	20	100	\$2,199	х	х	х	х	x	336-714-2157
Greater Burlington													
Oak Creek		Burlington	54			х	\$1,071-\$1,978	Х		х	Х	х	336-226-5739
Twin Lakes		Burlington	430	36	32	104	\$1,634	X	х	x	X	-	
Village at Brookwood, The		Burlington	155	12	12	24	\$2,271-\$4,448	X	-	X			336-570-8440
		9.0				'	,, ,	~	~	~		~	



get your FREE SUBSCRIPTION

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

336-235-3087



At Windsor Point, you'll feel the difference the moment you walk through the door.



Searstone



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

- One, two and a two bedroom with den
 Cultural, educational and spiritual apartments and estate homes
- 24-hour security, concierge, scheduled transportation, housekeeping and maintenance
- Life Care community offering all levels 45,000 square foot Clubhouse with of health care services for Searstone residents
- Fitness Center
- Indoor swimming pool and spa
- White Horse Bar & Grille

919-887-7635

919-338-5192

Map pg. 13

Map pg. 13

- events
- Salon and massage center
- On-site rehabilitation and therapy services
- library, casual and formal dining and ballroom
- 4.5 acre stocked, walk-able lake
- Expansion opening 2024, **Accepting Reservations Today!**

Springmoor Life Care Retirement Community

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 maintenance
- Pathways Wellness Center with indoor pool, theatre, spa and more
- Supportive Living Center, where residents receive daily assistance. Licensed Assisted Living & Skilled Nursing services are provided in the Stewart Health Center
- Guaranteed residence for life

Active Adult

Independent Living

Life Plan

Assisted Living



www.retirementresourcequide.com

Windsor Point

919-552-4580 1221 Broad Street • Fuquay-Varina, NC 27526

Map pg. 13



• Five levels of supportive care

- Beautiful detached brick cottages · Spacious studio, one and two bedroom apartments
- Washer and dryer in all units
- Wellness Center w/Fitness Rooms, Indoor Pool & Spa
- Delicious meals daily
- Pharmacy services
- Weekly housekeeping services

- · Hair salon & manicurist
- · Guest rooms for out of town guests
- 24 hour emergency response system
- Billiards room
- Transportation services
- Convenience store/ Gift Shop
- Library
- Activity Rooms & Coffee Lounge
- · Pet friendly
- Continuing Care Retirement Community

Well • Spring

4100 Well Spring Drive • Greensboro, NC 27410 www.well-spring.org

- Private, gated nonprofit community close to everything 16 different floorplans for villas,
 - garden homes and apartments—and our newest residences, coming in 2022, Wildflower Square, a "hybrid"
 - High-tech theatre for a wide array of cultural experiences
 - Fitness center featuring heated pool, exercise room and fitness classes

336-545-5400

Map pg. 14



- 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

Video Tours Online!

Videos of many communities are available online. If you see this icon, go to www.retirementresourceguide.com to watch the video.

RETIREMENT

Bermuda Village

142 Bermuda Village Drive • Bermuda Run, NC 27006 bermudavillage.net • 336-998-6619 Residents have a choice of either Daily housekeeping and personal spacious condos or suites laundry service • Personal care assistance Chapel • Physical, occupational and speech Hair Salon therapy on site • Fitness room with exercise equipment • Three meals daily with special diets Multiple dining options being respected • Billiards room and game room • Fitness and social activities to encourage an active lifestyle Medical transportation

Active Adult

Independent Living

Life Plan

Assisted Living

46 www.RetirementResourceGuide.com

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- 336-998-6112





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Life Plan Communities

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& cultural areas

 Physicians clinic • Library & computer lab CCAC accredited Transportation

• Fitness center

- Superb cuisine
- On-site therapy services
- Library & computer lab

336-714-2157

336-724-7921

Map pg. 16

Map pg. 16

- Woodworking shop
- Art gallery
- Gift Shops
- Transportation
- · Convenient to shopping areas
- Pet friendly
- Wellness Clinic
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Active Adult

Life Plan

Assisted Living

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5501 W. Friendly Ave. 336-346-2635

3262 Randleman Rd. 336-574-8400

3702 Groometown Rd. 336-854-8585

Winston-Salem

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Planning for the





Planning for the Future



Have You Or Someone You Know Been Diagnosed With Mild Alzheimer's Disease?

A study researching a different approach for mild Alzheimer's Disease using a neurosurgical procedure called Deep Brain Stimulation (DBS) is seeking participants who:

✓ Are 65+ years old

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- ✓ Are in good general health
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Participants will receive:

- Reimbursement for time and travel
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If you or someone you know is interested in the ADvance II Study please contact:

Phone: (321) 307-9407

Email: info@MildAlzheimersStudy.com

www.MildAlzheimersStudy.com

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It's Fall, Time for Change



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

A lady called me after reading the *Retirement Resource Guide's* "Summer" edition. She commented, "This guide saved the day for us!" She further explained how much information was provided in the guide to assist family members in the transition phases of life. I shared how honored I am to write a few thoughts about extended care planning each quarter. The main objective of my column is to equip and prepare you, the reader, for an unannounced health event leading to a short or long term care event while protecting you from huge consequences to your retirement plan.

You plan to enjoy a long and happy retirement life and are not planning on a long term care event where you will be dependent on the care from others. Let's face it you hope it doesn't happen. But with a very high probability that it could, are you prepared? If you don't have some type of long term care insurance policy (LTCi) to protect yourself as you get older, don't put it off. The longer you wait, the greater the chance of your health not allowing you to obtain coverage in addition to the premiums perhaps costing more.

In my 25+ years in the insurance business, I've seel hundreds of situations where a planned decision was nc made before an actual event occurred and families suffered due to a lack of planning. If you know of someone experiencing a long term care event right now, ask them how they prepared for paying for the cost of care. More than likely they will say they wish a policy would have been in place. If they encourage you to consider a policy, please take their advice.

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 cognitive impairment such as dementia or Alzheimer's. Our knowledge is often limited by the assumption that only the frail and feeble need care. That is only a small part of the population. Spoiler Alert – Health insurance and Medicare DO NOT pay for long term care expenses. It's cash and/or a long term care policy that will pay these expenses. For the business owner, LTCi premiums may be partially or fully deductible as a business expense under IRS laws.

As we enter a new Fall season, consider implementing a plan and enjoying the peace of mind that it can provide. If you've read this far, you may want to take one more step of having a conversation with a professional. It will cost you nothing to ask. If you have a policy, please share this with a friend and encourage them to look into this. If you are in the midst of providing care now for a parent, keep the hope and don't give up. You're doing the right thing. I know, I've been there before.

All the Best! David



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Wellness

Top 3 Fitness Tips for Maturing Adults



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.

s we grow older, our metabolism slows and mobility gets limited sometimes causing us to become frail and weak; however, it does not have to be so. We can train and strengthen our bodies and enhance our quality of life. Fitness is essential for not just physical activities but also to keep the mind fresh, strong, and active. Here are some perfect daily exercise ideas and some fitness tips to increase body movement and range of motion.

Tip One: Focus on Balance and Flexibility

Falling is common and usually happens due to a weak balance. Similarly, flexibility is also an issue that



comes with age as your joints age and become stiff. That results in an increased risk of injuries and a decreased range of motion. Stretching before and after workouts as well as separately can enhance your motion range and help you stay flexible.

Tip Two: Cardio Endurance

Aerobic fitness and stamina have a tendency to reduce with age. A reduction of these can cause reduced mobility, and daily and routine tasks can become difficult to perform. Cardio and aerobic exercises may protect you from different heart conditions, bodily malfunctions, and stroke.

Thirty minutes of daily cardio movement is recommended by The National Institute on Aging. Remember to check with your doctor if it is okay and safe for you to perform the specific cardio activity or activities that you want to pursue before you engage in them.

Tip Three: Strength and Muscle Training

Aging attracts a loss in the quality of the tissue, muscle mass, and overall strength of the body. From the age of 30, muscle mass starts decreasing at a rate of 1% every year. The medical term for this is Sarcopenia. Resistance exercise and strength training can not only forestall the decline of muscle mass but build it as well.

You can also use weight plates and dumbbells but be sure to take advice from your doctor first. Tissue and muscle weakness and frailty can greatly reduce the quality of life, and strength and muscle training can strengthen your body, preserve bone density, and offer vitality.

If the movements seem alien and you are unable to attend a fitness program-- than take advantage of your computer and look up the topics listed and try the beginner version after consulting with your physician. Personal trainers are also a good option to help you learn form and adjust your movement should you have a physical impairment or not.

Being inactive and being old are two different things that are not interdependent. Exercise for seniors can ensure that you will live and age gracefully and peacefully.



Vellness



Wellness

Tell Your Pandemic Story



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.

e have all just experienced an enormously challenging time and now COVID variants are causing new concerns and procedures for staying safe. We have lived through other historical crises, but the COVID-19 pandemic is exceptional.

Telling your story can reduce your concerns and help others.

The president of the University of Pennsylvania, Dr. Amy Gutman, wrote that COVID-19 took us unaware because we did not know the stories of people who experienced earlier crises. She suggested that if we had known

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how people dealt with the 1918 flu pandemic, for instance, we would have been more comfortable with distancing, masks and even being afraid. Today, Penn students are writing about their experiences, their stories, to help future generations with a different, still unimagined crisis.

"Telling your story can reduce your concerns and help others."

What is your story? What can you tell your grandchildren about what you did, how you felt, and what you were proud of as you dealt with the pandemic?

What have you done differently because of the pandemic?

How have you felt about social distancing, working at home, using Zoom for get-togethers, and masks?

Did the COVID experience change you? How?

Telling your story about the COVID-19 experience can also help you process your feelings as you make plans for moving ahead.

Many people are still feeling anxious. Looking closely at current information about ways to reduce risk can help you reduce some of the tension.

Many people are cautious about returning to work, cultural events, and sports venues. Thinking about what you must do versus what you want to do will help decide on logical next steps.

Everyone has found new ways to stay engaged and connected, even from a distance. Telling your story will highlight for you the creative ways you continue to be productive and in touch with others.

The richness of your story will help others find strategies for dealing with crises and remind you of your rightful pride in navigating these times.

Share your story with a loved one. I would love to hear your story, too!



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Healthcare Assisted Living



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- CCAC accredited
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142 Bermuda Village Drive • Bermuda Run, NC 27006 Map pg. 16

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- Private Room, private bath Licensed nursing providing 24 hour care
- · Physical, occupational and speech therapy on site
- · Special diets respected
- · Activities director plans and assists with supervised activities
- Medical transportation
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Pastoral care

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- Medical Transportation
- Hair salon
- Gift Shop
- Call Today to Arrange a Tour

Your brain never stops growing

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

Active Adult



Map pg. 16

Resources



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

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Table Games	Volunteer Opportunities

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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 [ittle Bit Better!



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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.





Our mission is to provide innovative arts programming and education to enhance the well-being and social connection among older adults throughout North Carolina. The Creative Aging Network-NC campus, located in Greensboro NC, serves as a site for intergenerational and multicultural engagement, collaboration and education.

To learn more about what we offer, visit https://can-nc.org/ 2400 Summit Ave, Greensboro, NC 27405

Healthcare Rehab & Nursing



Arbor Acres



Bermuda Village

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- Private room, private bath Licensed nursing providing
- 24 hour care
- Physical, occupational and speech therapy on site
- Special diets respected
- Chapel
- · Activities both stimulating and entertaining of nature
- Respite Care, Hospice Care

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

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Salemtowne Rehabilitation

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Map pg. 16

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Memory Care

Healthcare Memory Care

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• 24-hour nursing care

Private rooms

Hospice care

- All-inclusive, except telephone
- · Physical, speech, and
- occupational therapy
- CCAC accredited
- Transportation
- Pastoral care

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- Person centered care
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- Assisted Living Level of care –
 assistance with medication manage-
- ment, bathing, and dressing
- 30 Map pg. 16
 20 private rooms with private bathroom with walk-in shower
- Central courtyard
- Bathing Spa
- Household features a sunroom, large living room, and dining room



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Medicare Quick Tips

There are two ways to get Medicare Original Medicare (Parts A & B). Part A is hospital coverage and Part B is medical coverage. Original Medicare is provided by the federal government. Benefits and coverage are the same across the country. With Original Medicare, you can also add a stand-alone Part D prescription drug plan and/or a Medicare supplement insurance plan (Medigap). Medicare Advantage (Part C). These plans combine your Part A and Part B coverage, and many also include Part D prescription drug coverage and other benefits such as hearing, vision, dental or fitness. Plans are offered by private insurance companies.

2 There are two ways to get drug coverage

You may add a stand-alone prescription drug plan (Part D) to Original Medicare. Or you may enroll in a Medicare Advantage plan that includes prescription drug coverage.

3 Original Medicare doesn't cover everything

Original Medicare (Parts A & B) doesn't cover everything that you may need for your health. It doesn't include prescription drug coverage, hearing health, dental, vision, wellness services or financial protection. If you want additional coverage, explore plans provided by private insurance companies.

4 Location impacts your coverage choices

Medicare Advantage plans and prescription drug plans vary in terms of coverage and cost. Insurance companies may offer several plans where you live. Medicare supplement insurance (Medigap) plans are standardized and are the same nationwide, except in Minnesota, Wisconsin and Massachusetts.

5

Calculate all your Medicare costs

• You are responsible for monthly premiums plus additional out-of-pocket costs such as deductibles, copavs and coinsurance.

copays and coinsurance.

• Your costs will vary based on the Medicare coverage you choose, the health services you use during the year and if you have any financial assistance for Medicare costs.

6 Protection from high out-of-pocket costs is available

• Medicare Advantage plans put a cap on your out-ofpocket costs for Part A and Part B services covered by the plan. It's called the "annual out-of-pocket maximum" and it provides built-in financial protection. There is no outof-pocket cap with Original Medicare. Total out-of-pocket costs and financial protections may vary for in-network vs. out-of-network costs.

• Medicare supplement insurance plans help pay some out-of-pocket costs not paid by Original Medicare, like deductibles and coinsurance. A variety of plans are available that offer different levels of financial protection. Medigap plans are organized by letters, such as "Plan A" or "Plan G."

• Both Medicare Advantage and Medicare supplement insurance plans are offered by private insurance companies. You can have either a Medicare Advantage or Medicare supplement insurance plan, but not both together.

7 Timing matters when you first enroll

• Your Initial Enrollment Period (IEP) is your first chance to enroll in Medicare. It is 7 months long — it includes your birthday month or the 25th month of getting disability benefits plus the 3 months before and 3 months after.

• You may qualify to delay Medicare enrollment if you have creditable coverage through your employer or your spouse's employer. If you can delay, you'll have an 8-month Special Enrollment Period (SEP) that begins either when you lose the employer coverage or leave your job, whichever occurs first.

• If you enroll after your Initial Enrollment Period or Special Enrollment Period, you could face late penalties for Medicare Part A, Part B or Part D.

You may be able to enroll or make changes at other times

• Medicare offers a General Enrollment Period (GEP) every year January 1 – March 31

for those who have missed their Initial Enrollment Period.

• Medicare provides Special Enrollment Periods (SEP) for qualifying life events.

Examples include moving your primary residence or leaving an employer health plan.

Visit Medicare.gov for a complete list of qualifying events.The Medicare Advantage Open Enrollment Period

(MAOEP) is January 1 – March 31

each year. You may switch to a different Medicare Advantage plan or drop a plan and

go back to Original Medicare at this time.

• The Medicare Annual Enrollment Period (AEP) happens every year from October 15

to December 7. You may change your coverage during this time if you decide to.

Medicare Quick Tips provided by Daniel Gomez, owner of Good Life Insurance, NC. He can be reached at 336-546-7956.



Get local help with your Medicare questions.

I'm Daniel Gomez, a licensed sales agent in North Carolina. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs. Take advantage of my knowledge and experience to:

- Take the confusion out of Medicare
- Receive one-on-one service

Get help comparing plans

Make enrolling in a plan easier

I look forward to helping you explore your Medicare options so you can enroll in a plan with confidence.

It's time to take advantage.



Daniel Gomez Licensed Sales Agent 336-546-7956, TTY 711 danielg@goodlifeinsurancenc.com www.MyUHCagent.com/life.good Sí, hablo su idioma.



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A Parting *W*ord

Continuing Care Retirement Communities (CCRCs) Expanded Service Options under Consideration

Hardly a week goes by that I'm not engaged in a conversation with management at a community about the concept of the "CCRC Without Walls". Various CCRC communities, now usually referred to as Life Plan Communities, have coined different names for these programs and perhaps, in some cases, the name tells us more about the program. Regardless, all the names fall under NC General Statute 58.64.7 titled "Continuing Care Services Without Lodging".

Borrowing a section from the Statute and paraphrasing a little the idea is a Continuing Care Retirement Community may desire to provide or arrange for continuing care services, including home care services, to an individual who has entered into a continuing care contract with the provider but is not yet receiving lodging.

Across North Carolina there are, according to the July 2021 NC Department of Insurance Guide, 61 Continuing Care Retirement Communities (CCRC). I am not sure how many of these are offering a Continuing Care Services Without Lodging contract or package. I do

know the number is growing as many see a range of possible benefits from such a program. These benefits include; increasing services to their primary market, offering more benefits that go beyond a traditional waiting list, financial gain to the Life Plan Community and the ability to meet a request from many seniors for more choices and more ways to benefit from the Community. Several aspects of these contracts vary such as does the contract include meals on campus. do members of this form of contract have access to use the Community for things like the Wellness Center, Private Dining, possibly a Clinic or a Physical Therapy area or other medical services. In my opinion, the largest variable is simply whether or not the Services Without Lodging contract includes the ability for the senior to move directly to licensed care whether that be Assisted or Skilled or Memory Care.

I think this last aspect is an important one as a safety net and is critical that the community and the member fully understand what circumstances trigger what steps.

A final point, which is a hugely

important one and one which I will provide more thoughts on in a future article, is this; do we foresee a world where CCRC's are more "at home" than in the community? There is some discussion in the industry about an Assisted Living and/or Skilled facility offering services in an "at home" scenario to more members than live on site.

As you may be considering contracting for a Continuing Care Services Without Lodging contract be sure to fully review the community's Disclosure Statement. By law it has to be fully disclosed in that document and these are available online as well as at the community.

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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