

# COMPASS

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WARWICK FOREST

Finding the path to informed and inspired living

FALL 2009

## *There's no time like the present*

There is one thing this recession has taught all of us: you never know what the future will hold. If you've delayed your retirement hoping your house value or retirement portfolio will bounce back, you're not alone. However, you can start enjoying the amenities at Warwick Forest and peace of mind from living in a continuing care retirement community without further delay. We make it easy with several unique financing options.

"Many older adults use the proceeds from the sale of their home to cover the entrance fee at a Continuing Care Retirement Community," explained Jim Janicki, senior marketing director. "But despite this tough economy, we have good news for those who want to move to Warwick Forest and haven't sold their house."

For a limited time, you can defer 80 percent of your entrance fee interest free for a year, or finance it at a low interest rate for up to four years. If you take advantage of this offer before December 31, you can lock in the 2009 entrance fee even if you move in 2010.

Of course, you probably still need to sell your current house before you can truly be worry-free. Virginia residents can also take advantage of our home purchase guarantee. Use our preferred realtor, Liz Moore, and move now, before your house sells. If it doesn't sell within 15 months, Riverside will purchase it—guaranteed. Housing prices are not likely to return to their pre-recession values any time soon, but by marketing and pricing your house wisely, you're much more likely to get top dollar for it. See the related article for more details about this program.

Several retirees have already taken advantage of the home purchase arrangement and entrance fee financing option and are now enjoying retirement living at Warwick Forest. You, too, can enjoy years of active living at Warwick Forest while you qualify for LifeCare coverage. For more information about these programs, call the marketing team at **886-2200**.



# Today's real estate market offers opportunities for retirees



According to real estate broker Liz Moore, there's good news for future Warwick Forest residents. The real estate market is definitely perking up.

"We're seeing more activity and the inventory levels are slowly coming down," says Moore. "Pending sales are picking up and we're seeing a recovery towards a balanced market."



Because many seniors have lived in their homes for a long time, Moore says, they're somewhat insulated from the depressed real estate market. They've usually paid off their house by now, so they can price it reasonably while still enjoying long-term appreciation. Many of these houses are ideal for first time homebuyers, who now have the added incentive of the \$8,000 first-time homebuyer credit.

Our innovative home purchase guarantee allows retirees to move into their Warwick Forest home now, without the worry or delay of selling their current home. List your home with Liz Moore and Associates and if it doesn't sell within 15 months, Riverside will purchase it.

Liz Moore and Associates also offers a no-surprises program to make the process easier and completely worry-free.

"We do an immediate appraisal and inspection for the seller," Moore says, "so if they need to make improvement to sell the house—which is critical to getting top dollar—they have all the information upfront. It makes it a less stressful situation. Our concierge program then connects sellers to contractors, and we work with professionals who help people downsize and de-clutter their homes before putting them on the market."

Once the seller moves out, Moore adds, the house is almost more marketable. Staging experts then step in and present the house in the best possible way.

All this upfront effort pays off. The first residents to participate in the home purchase guarantee priced their house right and had several buyers within the first few weeks. They sold their house with very favorable terms and moved directly into their Warwick Forest home.

"Anyone who is interested in Warwick Forest and needs to sell a home should call the marketing office and learn more about this unique program," Moore said.



Amory LeCuyer of Hampton House Auctions discusses an old letter with a Warwick Forest guest.

## ROADSHOW STOPS AT WARWICK FOREST

We all have items that our ancestors have passed down from one generation to the next. But, are they truly worth something, or do they just hold sentimental value to us?

Prospective Warwick Forest residents recently had a unique opportunity to find out, during two Antiques Roadshow-type events featuring Amory LeCuyer, owner of Hampton House Auctions. Each participant brought one item to the event, and LeCuyer described the history of the piece and estimated its approximate value.

As you think about retiring and downsizing from the family home to a smaller retirement dwelling, understanding the emotional and material worth of your possessions helps you to sort through them, and makes it easier to keep what is truly valuable to you and to comfortably part with the rest.

This event also provided a nice way for future residents to meet each other and begin forming relationships before ever moving in.





# News from the Forest



## *Message from the Executive Director* **GINGER KNIGHT**

Readers of the *Daily Press* recently voted Warwick Forest their choice for Best Retirement Community. We're thrilled they've recognized us for the lifestyle we offer to our residents. This award is one of several we've received over the past few years. *Inside Business* magazine cited us as a Top 25 Best Place to Work in Hampton Roads in 2007 and 2009, and for the past two years, Employer of Choice, Inc., included Warwick Forest in its national listing of employers.

These accolades certainly give the team here a sense of satisfaction. However, they're not an excuse to become complacent. Today, seniors have so many retirement options from which to choose. We must continue to improve our existing services and introduce new programs to meet the changing needs of older adults. For example, we created innovative financing options to help folks who thought they had to postpone retirement due to the recession. Resident Kathleen McAvoy took advantage of the entrance fee financing option and settled into Warwick Forest this summer. Kathleen is still working and not yet retired, but is already enjoying an active lifestyle and peace of mind knowing she'll have care services if she ever needs them.

Have a wonderful holiday season. We hope to see you here soon.

Best Regards,

Ginger Knight, Executive Director



## *Harvesting better health this season*

Americans gain, on average, one to five pounds over the typical holiday season. That's not surprising. The Medical College at Cornell University says the average Thanksgiving dinner has 3,450 calories, considerably more than the 2,000 to 3,000 calories recommended per day. Unfortunately, despite ambitious New Year's resolutions, we tend not to lose holiday weight gain, so our once-a-year calorie splurging accumulates over time. This may significantly contribute to the gradual weight gain we normally attribute to aging.

Don't get caught in this vicious cycle. Overall wellness begins with what we eat so we invited Jodi Olson, a Registered Dietician from Riverside Wellness and Fitness Center, to speak at our October 20 wellness event. She discussed how to navigate holiday celebrations without gaining weight and then eat right the rest of the year. Of course, we set a good example by serving appropriate refreshments at the event.

Guests received free passes to Riverside Wellness and Fitness Center (RWFC). If you were unable to attend but would like to learn more about RWFC, or if you would like a copy of Jodi's presentation, please call the marketing office at **886-2200**.



## Retirement at Warwick Forest makes good sense

Have you ever noticed that sometimes things come together the right way at the right time? This is what happened to Kathleen McAvoy, one of Warwick Forest's newest residents.

Kathleen moved to Virginia from Maine three years ago, unsure of where and how she wanted to retire. Every day she passed Warwick Forest on her way to and from work. It seemed the universe was sending her a message.

"The independent living appealed to me," Kathleen explains. "I knew I didn't want someone to have to take care of me. The people at Warwick Forest were so welcoming when I visited."

Kathleen took advantage of the option to finance her entrance fee and, happily, everything fell into



Kathleen McAvoy

place. At 62, Kathleen is one of the younger residents at Warwick Forest. She still works full time at a nearby middle school and enjoys many of the weekend and evening activities Warwick Forest offers,

such as trips to hear the symphony. She's also a regular at Riverside Wellness and Fitness Center.

Kathleen was overwhelmed with the reception she received when she moved into Warwick Forest.

"The welcoming I got from everyone was a surprise," she said. "I moved in by myself, not knowing anyone. People invited me to dinner. The community welcomes new people and makes everyone feel right at home. So far, this has been a positive experience."

Kathleen's advice to soon-to-be retirees is to do your research.

"Check out Warwick Forest. Decide what you want to do. Do your research and make a plan that works for you. This certainly fell into place for me."

## Are you a member of the Advantage Club?

If so, we'll be inviting you to join us for some special events so you can get to know more people in our community. The Advantage Club makes it virtually risk free to move to Warwick Forest when you are ready.

### Here's how it works.

When you join the Advantage Club, you can reserve the type of home you'd like and specify the year you plan to move. When that time comes, we'll make sure your choice of residence is available based on your priority. The sooner you join, the lower your priority number. Although we request a deposit to join the Club, you are under absolutely no obligation. If you wish to move to Warwick Forest earlier or later, you can adjust accordingly. If your circumstances change, we'll refund your deposit upon request.

Join the Advantage Club today and take advantage of all the benefits of membership. A refundable deposit of \$1,000 plus a \$300 administrative fee, will hold your priority position until you become a resident or let us know of a change in plans. For more information or to join the Advantage Club, call our marketing team at **886-2200**.





# RIVERSIDE Rehabilitation Center *keeps you in the game*



As a resident of Warwick Forest, you will have access to some of the best rehabilitation care available in Virginia—right in your backyard. The Riverside Rehabilitation Center provides a full range of physical, occupational and speech therapies for people who've had a stroke or have a chronic illness, neurological disorder, balance difficulties or an injury that impairs their day-to-day functioning.

Warwick Forest helps you stay engaged in an active lifestyle, so you don't want to be sidelined by an injury or illness that limits your independence or ability to participate fully. Our rehabilitation program, which is staffed by fully licensed professionals, and directed by a physiatrist, gets you back in action as quickly as possible.

The Center also provides recovery care for people who don't live at Warwick Forest. These services are part of Riverside's continuum of services. One of the many advantages of being part of the Riverside Health System is that we make it easy for doctors, therapists and other health professionals to share important information about you and your care. In other words, we're well connected.

We hope you never need our rehabilitation services. However, if you do, it's certainly nice to know you can receive outstanding care right here on the Warwick Forest campus.



# CALENDAR OF EVENTS

## NOVEMBER - DECEMBER 2009

### At Warwick Forest

#### WARWICK FOREST HOLIDAY PARTY

**Tuesday, Dec. 15**

4-6 p.m.

Join your neighbors and rock the holidays with Forte Jazz, an outstanding jazz trio from Smithfield, VA. Call 886-2200 to make your reservation.

### CHRISTMAS

#### Colonial Williamsburg:

**Sunday, Dec. 6**

#### Grand Illumination

Celebration begins at 4:45 p.m. on outdoor stages throughout the Historic Area; includes Fife and Drums and costumed performers.

[www.colonialwilliamsburg.com](http://www.colonialwilliamsburg.com)

#### Newport News:

**Sunday, Dec. 13**, 7:00 p.m.

#### Handel's Messiah and Gift of the Magi

Virginia Symphony Orchestra.

Ferguson Center for the Arts.

757.892.6366

#### Yorktown:

**Friday, Dec. 4**, 6:30 p.m.- 8:30 p.m.

#### Illumination and Christmas Tree Lighting

Begins at 6:30 p.m. with entertainment at the Victory Monument, followed by the Procession of Lights, Free.

757.890.3500

## JANUARY 2010

**Friday, Jan. 8**

8:00 p.m.

#### Brahms Piano Concerto

Virginia Symphony Orchestra.

Ferguson Center for

the Arts, Newport News

757.892.6366



### THANKSGIVING

#### Jamestown Settlement:

**Nov. 26-28**

#### Foods & Feasts of

#### Colonial Virginia

Learn how food was gathered, preserved and prepared by Virginia's English colonists and Powhatan Indians.

888.593.4682

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[www.warwickforest.com](http://www.warwickforest.com)