

YES, I WOULD LIKE
MORE INFORMATION
ON CUMBERLAND
CROSSINGS

Call: (717) 462-7199



Email: StantonM@diakon.org

Or, Please cut along the dotted line and return to:
Cumberland Crossings
Attn: Marketing
1 Longsdorf Way
Carlisle, Pennsylvania 17015

I am interested in:

- Scheduling a visit
- Receiving an informational packet in the mail
- Receiving a phone call to answer some of my questions
- Receiving an e-mail with more information

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____ Cell: _____

E-mail Address: _____

The Cumberland Crossings marketing department works in close association with future residents, their adult children, real estate agents, movers, auctioneers, decorators, and bankers as requested and appropriate to make residents' move as stress-free as possible.

Independent Living Homes

Personal Care

Nursing & Rehabilitative Care

VA Benefits Assistance Service



CUMBERLAND CROSSINGS
A DIAKON LUTHERAN SENIOR LIVING COMMUNITY

www.cumberlandcrossingseniorliving.org
1 Longsdorf Way
Carlisle, Pennsylvania 17015

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Lifestyles

CUMBERLAND CROSSINGS

How to reduce stress and prep for your move in six steps

With the number of older adults on the rise each year, many seniors and their newly or soon-to-be-retired adult children are faced with a long, winding and confusing path to retirement living.

Knowing that many of them wonder where to start, whom to call and whom to trust, John Loftus, a Realtor and senior real estate specialist, started Move65.com.

"I noticed right away that there was a gap in services and many seniors, their family members and caregivers felt unprepared and lacked confidence in determining the next steps," Loftus says.

"The idea of downsizing items, selling their home, finding contractors, understanding financing and transitioning to a retirement community is uncharted waters



for many families. Something needed to change."

In response, Loftus, who previously served as an admissions director for a local retirement community, started a full-service real estate transition program for older adults throughout central Pennsylvania. Associated with Keller Williams of Central PA East, Move65.com is a senior-focused transition team

...continued inside

In this issue...

- How to reduce stress and prep for your move in six steps
- Executive Director's Message: Fall is upon us
- Oh, the places you'll go!
- On our calendar

ON OUR CALENDAR...

For more information on any of these events, or to rsvp, please call (717) 462-7199.



OKTOBERFEST
FRIDAY, OCT. 27 | 2 P.M.

A German extravaganza with food, band and socializing.



TRUNK OR TREAT
SATURDAY, OCT. 28 | 2 P.M.

Trunk or treat event for the community.

See "On our Calendar" for more upcoming events inside...

This is the
Way to *Live!*



Executive Director's Message: Fall is upon us

Fall is upon us and it won't be long before the leaves are changing colors and there is a chill in the air. It is the perfect time to visit Cumberland Crossings and learn why our residents say, "This is the way to live!"

If you have ever wondered what you would do without the constraints that come with home ownership, take a few moments to look at the photos featured in this issue.

Our residents take full advantage of the freedom that comes from being a resident of Cumberland Crossings. Many have traveled to places they never dreamed of going when raising their families and maintaining their homes. They truly believe that

retirement is an adventure and are enjoying it to the fullest.

If that is not enough to convince you, we also have included a six-step process, suggested by a senior real estate specialist that will help ease your decision-making process.

Why not schedule a tour today and see for yourself what carefree living at Cumberland Crossings is all about.

I think you will agree that we make it easy for you to be yourself and lead an active, purposeful life *your* way.

—Tammy Clabaugh, RN, NHA
Senior Executive Director

Oh, the places you'll go!

If you were wondering what you would do with your time once you leave the worries of home-ownership behind and move to Cumberland Crossings, then wonder no more.

In addition to the many programs and activities on campus, our residents are traveling far and wide, as evidenced by the photos below. From destinations on other continents to international sporting events, they have the freedom and time to do the things they love.

- Patricia Singley at Tokyo Disneyland
- Enjoying Peggy's Cove in Nova Scotia
- Connie and Joe McDermond at the 2017 Little League World Series in Williamsport, Pennsylvania
- Gail Steinmetz on the Greek island of Santorini



Tokyo Disneyland



Greek Island of Santorini



Little League World Series



Peggy's Cove Nova Scotia

How to reduce stress and prep for your move in six steps *continued from front page*

that assists clients with a one-point-of-contact, concierge-style service that helps with every aspect of their future move.

"I'm blessed with an opportunity to bring my years of expertise in real estate and senior living together to offer an A-Z solution to the senior families we serve. Everyone's needs are different, but no one succeeds alone," he explains. "We only partner with vendors that also specialize in senior services, so we know our clients get the very best in attention and expertise. Trust is not something we take lightly."

The idea of change is never an easy conversation and is often filled with guilt, anxiety and worry. Loftus suggests using the following six-step program to help reduce that stress:

1. Locate your next destination

What will your ideal life look like when you go to a senior living community? Do your research and decide what makes the most sense for you. Consider making a list of pros and cons about each type of community you research: note the location, cost, activities available, proximity to family, level of assistance provided, and any other important details you want to consider.

2. Sort through your belongings

When it comes to cleaning and decluttering, it's easy to get overwhelmed. Try going room by room through your house and deciding what you absolutely have to keep. Save space and memories by taking a photo.

Sort into 4 categories:

- Keep the rest of my life
- Keep for the time being
- Sell/donate/give away
- Trash

3. Make needed repairs or renovations

Talk with your real estate professional about what features of your home you should update to give you the best return. Curb appeal is also a big



eye catcher, so having a landscaper do a makeover is typically a good investment.

4. Get familiar with and prepare for the new destination

If you're moving out of the area for warmer climates or to be closer to family, familiarize yourself with the area before moving by exploring points of interest and researching area health-care providers.

5. Consult with an estate attorney or an accountant

Ensure your property and belongings are cared for and donated, as you see fit. You will also want to discuss your financial options to determine what types of living arrangements you can afford—and that make sense for the long term.

6. Sell your home when the time is right

Working with a real estate agent will not only help you sell your home for top dollar, but also connect you with the right people to accomplish your goals at each step in the process. Find a local senior real estate expert who will help you make the move at your pace, while feeling good that you have a trusted partner for before, during and after the move.

If you are considering a move in the next six to 18 months, now is the time to start the process. Contact Loftus and his team at Move65.com by calling (717) 712-4747 or emailing jloftus@kw.com for a free in-home consultation to review your goals.

On Our Calendar *continued from back page*



VETERANS DAY EVENT SATURDAY, NOV. 11 | 11 A.M.

Community Veterans Day event, featuring flagpole ceremony and luncheon.



LONGWOOD GARDENS TRIP THURSDAY, DEC. 7 10 A.M. – 10 P.M.

Transportation with Wolf Bus, admission to Winterthur, tram ride, tour of Winterthur's Christmas, admission to Longwood Gardens, \$15 dinner voucher (if all \$15 is not used, the remainder can be used in the gift shop). Deadline to register is Oct. 31. Call (717) 462-7199 for more information or to register.