

# Lifestyles

FALL  
2007

CUMBERLAND CROSSINGS

## SENIOR LIVING

### GIVE UP MY INDEPENDENCE? SAYS WHO?

When faced with decisions about senior accommodations, many people often “freeze,” sweep the matter under the rug or hide their head under the sand—all in fear of “losing their independence.” Yet, who’s most independent?

Older adults who elect to remain at home are at the mercy of repairmen and gardeners. They often start deferring some repairs after a bad experience.



Cumberland Crossings residents can rely on a courteous and attentive maintenance staff who will promptly respond to concerns big and small. You won’t even need to change light bulbs if you’re not in the mood.

“It is a pleasure to live in a pretty setting with congenial neighbors and the knowledge that we do not have to worry about maintenance problems or unexpected repair costs for our homes,” says resident Nancy Barry.

*Please turn to the next page...*

## 2 Senior Living

Free yourself ...with our help.

## 3 Q&A With Oliver Hazan

Get the answers you need to know.

## 4 Focus on The Heritage

Our most affordable cottage with a garage!

## 6 To Learn More...

Call (717) 240-6013 today for more information or to reserve your place at one of our free seminars.



CUMBERLAND CROSSINGS

A DIAKON LUTHERAN SENIOR LIVING COMMUNITY



*Neighbors playing a friendly game of checkers.*

Seniors who remain at home have little contact with younger neighbors who are often too busy with jobs and growing families to constitute a real neighborhood. The “old neighborhood” might also not be as safe as it once was. Residents of Cumberland Crossings face each day deciding which of their life interests to pursue, surrounded by friends in a secure environment.

Seniors who remain at home love their house, or do they? Many good memories were made within these walls, but the bedrooms are upstairs, the laundry is in the basement. Your castle can turn into a prison. Residents of Cumberland Crossings reside in inviting cottages personalized with their cherished furniture.

Yet the cottages are all on one level, with wheelchair-wide doorways and handicap-accessible showers. Kitchen cabinets and the microwave oven have been placed at a moderate height, perfect for older adults. Everything is planned for today—and tomorrow.

Resident Virginia McGowan remembers being surprised that her furnishings “looked just as ‘homey’ here” as they did in her previous home. “Having delicious meals prepared for me, plus the added advantages at my fingertips, makes life even more pleasant,” she says.

Individuals who remain at home place a big responsibility on the shoulders of their children or relatives. If the unexpected occurs, children will be faced with the arduous task of downsizing in a rush, and also of making decisions about the care of their parents.

Eventually, the disposal of the parent’s house and its contents will be another burden passed on to children, who may live several states away.

Residents of Cumberland Crossings had the foresight to downsize and divest before doing so becomes an emergency. While enjoying a vibrant lifestyle, they also know, in the back of their minds, that they have made their own decisions about their current accommodations, and that there is an entire infrastructure of care available if ever needed. So, who’s most independent?



# Q & A WITH OLIVER HAZAN



*Although every family's situation is different, there are some questions that Oliver Hazan, marketing manager at Cumberland Crossings, hears frequently when he greets visitors. The answers to those typical questions may be of interest to you . . .*

## **What kind of people move to Cumberland Crossings?**

We have residents from far away and some from around the corner, but they all share a desire to trade chores and worries about the future for an active and varied lifestyle today. They have led full and well-planned lives, and they are looking forward to so much more.

## **How old is Cumberland Crossings?**

The community was built in 1991, but the cottages undergo a complete renovation between occupants. New residents basically move into a "new home" with new fixtures, appliances, cabinetry, and finishes.

## **What if my house doesn't sell?**

The move-in process at Cumberland Crossings has been designed as a series of "baby steps." You will not be required to take the next step until you are satisfied that the time is right. If you are concerned about selling your house, chances are we can hold a cottage of your preferred style until you find a buyer for your house. In the last two years, we have helped some residents move in very quickly and others move in more slowly—always according to their wishes.

## **How does it work?**

Cottage residents pay a one-time entrance fee as they move in, and then a monthly service fee while they live in their cottage. Most residents pay the entrance fee from part of the proceeds from the sale of their house, and the service fee from Social Security and retirement income.

## **How can we tell whether we can afford it?**

We have a simple set of financial requirements. At your request, we will be able to pre-qualify you financially before you make an initial deposit. In addition, many of the bills you pay now, such as for cable television, landscaping, and real estate taxes, will disappear when you become a resident.

## **Are we charged for assisted living services or nursing care in advance?**

No. At a fee-for-service community such as Cumberland Crossings, residents pay for higher levels of health-care services only if they are needed.

## **What if we live very long and we run out of money?**

Diakon Senior Living Communities offer a very valuable service in this unlikely situation. Through our Benevolent Care program, you can be assured that once you are here, you are here for the duration. Should your resources become legally exhausted, Diakon will continue to provide your care.

## **What about when we stop driving?**

Whether or not you still operate your own vehicle, our shuttle service can bring you to the dining room at meal time and to your Carlisle doctors' appointments at no charge. There are also scheduled banking and shopping trips every week.

## How do you decide that I'm ready for assisted living services?

First, please be aware that residents in a community such as Cumberland Crossings are not on a "conveyor belt" from one level of care to the next. There are many possibilities of transfer between the levels, including short-term stays. This being said, when cottage residents are unable to remain in their home safely, the transfer to the next level of care and service is accomplished with the greatest compassion and flexibility, and with the utmost consideration given to the family's wishes.

## Am I required to participate in activities?

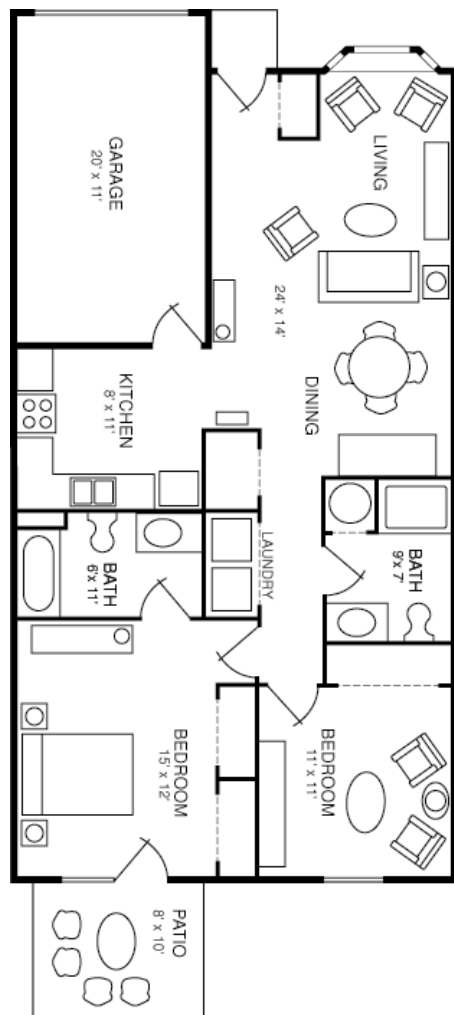
Absolutely not. You can participate as little or as much as you wish. This flexibility is particularly valuable for married couples in which one member wants to see people and keep active all day while the other is content doing less. Whether you are happy reading and sipping lemonade, or rushing from an early water-exercise class to the vegetable garden before a resident committee meeting or a scheduled trip, there is no "right" or "wrong" way for you to spend the day at Cumberland Crossings.

## Well, where do I sign?

Don't decide for or against moving to Cumberland Crossings too quickly. Come back for a second or third look, possibly with your children; ask the tough questions sure to pop into your mind; come meet some of our current residents. We want to make sure that Cumberland Crossings is right for you.

## FOCUS ON:

# THE HERITAGE



The Heritage floor plan offers optimal versatility at a reasonable cost. The large master bedroom easily accommodates a triple dresser and king-size bed. Five large closets will suit your storage needs, and the garage is large enough for shelving in addition to your car. The well-equipped kitchen is bathed in light from a skylight, and the laundry is fitted with full-sized appliances.

Please call (717) 240-6021 to visit our furnished Showcase Heritage cottage and view the Heritage models we have available without a waiting period.

# YES, I WOULD LIKE MORE INFORMATION ON CUMBERLAND CROSSINGS!

Please cut off at the dotted line and return in a business envelope to us at 1 Longsdorf Way, Carlisle, PA 17015.

I am interested in:

- \_\_\_ Scheduling a visit to Cumberland Crossings
- \_\_\_ Receiving an informational packet in the mail
- \_\_\_ Receiving a phone call to answer some of my questions
- \_\_\_ Receiving an e-mail with more information
- \_\_\_ Receiving a home visit from a marketing representative

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

E-mail address: \_\_\_\_\_

The Marketing Department works in close association with future residents' adult children, Realtors, movers, auctioneers, decorators, and bankers to make the move as painless and stress-free as possible.

Discover more about CUMBERLAND CROSSINGS at one of our upcoming informational seminars.

Our seminars are a friendly, relaxed time to gather information, meet new people, and tour our beautiful community for yourself. Explore all your options. Explore life at Cumberland Crossings.

Telephone (717) 240-6021 today for more information or to reserve your place at our next free seminar event.



## VISIT OUR WEB SITE FOR CURRENT EVENTS AND MORE

For the latest information, events, and happenings at Cumberland Crossings, please regularly visit our Web site at [www.diakon.org/cumberlandcrossings](http://www.diakon.org/cumberlandcrossings).

Our Web site includes detailed information about all upcoming events, our beautiful community, floor plans, testimonials, directions, and more. Check it out today—you don't want to miss a thing!



# JOIN US FOR A TASTEFUL EVENT

The best way to learn about Cumberland Crossings is to visit us. Although you are welcome at any time, we invite you to be our special guest at any of our upcoming seminars, at which you can enjoy a delicious meal (our treat) and discover why so many people savor the Cumberland Crossings lifestyle.

## SEMINAR DATES AND TIMES

### October 18, 2007

11:30 a.m. - Fiesta Fajita Bar

### November 16, 2007

11:30 a.m. - Taste of Italy Pasta Bar

## OTHER FREE EVENTS TO WHICH YOU ARE WARMLY INVITED

### October 24, 2007

1:30 p.m. - Identity Theft Workshop

Joyce O'Brien, community liaison coordinator for the Public Protection Division in the state Attorney General's office, will describe the latest tricks used by criminals to steal your financial information, and offer steps through which you can protect yourself.

### October 30, 2007

7 p.m. Breast Cancer Update

Join us as a panel of physicians gives us an update about early diagnosis and treatment. Moderated by Alicia Richards from ABC 27-News.

### November 19, 2007

Michael B. Devlin, a retired partner in the Carlisle office of Boyer & Ritter, will discuss strategies to reduce your tax burden.

**Please reserve your space by calling (717) 240-6021. When you drive into the community, follow signs to the event.**



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Carlisle, PA 17015