

SPECIAL ADVERTISING SECTION: This section was edited and produced by Tribune Media Group.

# Primetime

[www.chicagotribune.com/special/primetime](http://www.chicagotribune.com/special/primetime)


## Space saver menus

Downsizing doesn't have to dampen the party.

Page 3



## Spring forward

Updated clocks and calendars can keep you on pace.

Page 4

## Educated giving

Make sure your heart and your money are in the right place.

Page 8

# Ahhhhhhhhhh...



Communal areas, such as this comfortable lounge, invite residents of The Mather to meet and get to know one another in an inviting setting.



Top: The new GreenFields of Geneva offers spacious accommodations, such as this living room. Bottom: A swimming pool is just one of the amenities offered at Sedgebrook in Lincolnshire.

## Continuing care communities give peace of mind

**L**ike a lot of people, Bob and Judie Knott took care of their mothers in their later years. Though both of their mothers lived in assisted care facilities, the Knotts spent a fair amount of time taking them to doctor's appointments and making sure that everything was done right. They were happy to help. But when it came time for the couple to pick a retirement spot for themselves, they settled on a place that would be able to provide complete care.

So they recently moved to GreenFields of Geneva, a new continuing care retirement community in the west suburb. The Knotts have a 1,155-square-foot, two-bedroom, two-bath apartment. But if their health changes, the 26-acre campus also offers assisted living and skilled nursing care.

"This place answers all of our needs," says Bob Knott. "It's like one-stop shopping."

who lives  here

This is the third in a 12-part series "Who Lives Here." Each month we will take a look at a different senior housing option. This month, we focus on continuing care. Next month we will feature rehabilitation care.

Continuing care retirement communities or CCRCs typically have several different types of housing on a campus, or in one big building. The idea is that the older person moves to an apartment on the campus while independent. As the resident ages, and needs more help, he or she can move into the assisted living facility. Skilled nursing care is also available if the resident becomes very ill or frail. Other services, such as meals, are also typically offered, along with a lot of other amenities including fitness centers and activities.



The Mather is a new two-building complex located in downtown Evanston. As a continuing care community it offers services for different stages of life.

### Beginnings

The first CCRCs were started about 100 years ago by church-affiliated organizations. The communities were originally meant to care for a congregation's elders.

CCRCs have changed a lot over the years. Though some are still affiliated with churches, the communities don't require residents to be a

SEE CARE PAGE 6



Paul Sichert, a Michigan transplant, enjoys living closer to his two daughters. The Mather, he says, suits his goals.

## Finding a good fit — for life

At some point, the desire to be near family is just too hard to resist.

Paul Sichert had lived in Michigan for 40 years, but he decided it might finally be time to move close to his daughters in case he got sick or needed help. One of his daughters lives in Chicago, and the other in Evanston. So together they started researching and touring retirement communities.

As it turned out, Sichert's daughter in Evanston noticed a new retirement building under construction there, The

Mather, a two-building project by Mather LifeWays, a non-profit organization that owns several retirement communities. The Mather is a continuing care retirement community with apartments for independent seniors. Assisted living and nursing care units are available for those who get sick or need help. "We decided The Mather would suit my long-term goals," says Sichert, a retired automotive executive. But, he adds, "It was a long process getting here." It took Sichert 11 months to

sell his house in Michigan. About 180 people looked at the house before it sold. After that, he rented an apartment in Michigan for six months. "Then it was time to go to Illinois," says Sichert.

Sichert moved to a one bedroom apartment on the fourth floor at The Mather in downtown Evanston. "It's a good fit for me," says Sichert, who has already made new friends at the building.

Sichert utilizes a lot of the

SEE FIT PAGE 6



**CARE**

CONTINUED FROM PAGE 1

member of the faith. Anyone can usually live at a particular community, though people tend to select a place that suits them.

The Chicago area has a wide variety of CCRCs. Most are on suburban campuses, but some are in urban areas. Each community has its own character.

Jack and Louise Jadel live at The Mather, a new community in Evanston. One of the reasons they selected an apartment in the new two-building complex is that it's located in downtown Evanston. Lots of restaurants are nearby. The Mather is close to Lake Michigan, and close to transportation, which pleases Louise. She volunteers at Chicago's Art Institute, just a 20-minute El ride from the building. "We looked at four different communities," says Jack Jadel. "The location here is a high point."

CCRCs offer lots of activities too. "We are like a little city," says Valerie McGhee, executive director at Sedgebrook in north suburban Lincolnshire. Sedgebrook has 550 residents. It runs 90 different clubs and activities. The water volleyball group plays every Saturday in the

fitness center pool. The 92-acre property has walking trails, a plus for the dog owners. Pets of all kinds are allowed.

**Different fees**

The fees at a CCRC are somewhat complex. It's not quite like renting, but not quite like owning either. Most communities charge substantial upfront entry fees, along with a monthly fee. The fees vary depending on the location of the facility, the size of the apartment, and services included. Entry fees at Sedgebrook range from the upper \$100,000s to the upper \$400,000s. Entry fees at some CCRCs can go as high as \$1 million. Monthly fees usually start at about \$2,000. Monthly fees cover the cost of meals, utilities, activities and other services. The fees may change once the resident moves to assisted or nursing care, depending on the type of contract selected.

Many communities offer a partial refund of the entry fee — usually 90 percent. The refund is available when the resident leaves the community and the unit has been resold.

Moves within the community, such as from an independent living apartment to assisted living, are typically

coordinated by the staff, and decisions about moving are usually made between the staff and the resident or the resident's family. Many seniors in independent living apartments who need some assistance and want to stay in their own apartments longer can opt to hire their own personal caretaker to help.

**Contract for care**

Residency contracts vary. Some buildings offer what's called a life care contract. The monthly fee does not change even if the resident moves into the assisted living, or nursing care section of the building. These types of arrangements provide the security of knowing what the costs will be no matter what happens. But life care contracts are initially more expensive than those in which residents pay for health care services if, and when, they are used.

Also, each community may have several different types of contracts. Because of the complexity, experts advise residents consult with financial advisors on the best option.

The cost of CCRCs has been held in check by the housing downturn. Communities have been reluctant to raise prices since demand for the product has generally slowed.

Older homeowners typically use the proceeds from the sale of a long-time home to pay the upfront entry fee. But it can take a while to sell a house in the current real estate market.

The Knotts at GreenFields in Geneva had 32 showings of their single-family home before it finally sold in February. Bob Knott says they had to "come down in price," but the process was pretty smooth.

Continuing care communities sometimes offer homeowners help with the selling process. The communities will refer residents to experienced local real estate agents. Specialists may be available to help stage and de-clutter the homes for sale. Move-in coordinators will help to plan the transition. ■



**The convenience of not leaving home to exercise is one of the perks of living in The Mather for Paul Sichert. Close proximity to Lake Michigan and public transportation is also a plus.**

**FIT**

CONTINUED FROM PAGE 1

amenities. "This is not the place to sit around and watch TV," he says. He enjoys exercise classes as well as field trips to local plays and events. Clubs are available for those with

special interests. "There are hobbies for everyone," says Sichert.

It was an adjustment moving to a new place and new city, Sichert admits. He had to find new doctors, change his address, register his car in Illinois, and handle a hundred

other little details. "There's a learning curve when you move to another state," he says. The transition has been eased by the fact that he still works part-time, following automotive trends for overseas clients. He's also "into the media," he says, monitoring radio and television reports about the automotive industry.

Sichert's apartment has a full kitchen. He sometimes eats his meals at one of the building's dining rooms. Other days he cooks for himself. "It depends on my schedule," he says.

Sichert sees his daughters and his four grandchildren as often as their schedules will allow. "That's wonderful," he says. But he's not waiting around either. "When I want to do something, I get in the car and go." ■



**The Mather has many dining options, with dinner packages tailored to individual needs.**

**Primetime EXTRA****Contact Primetime**

For comments, questions and suggestions for articles in this section, please contact **Lori Botterman** at [tmgcontent@tribune.com](mailto:tmgcontent@tribune.com)

For advertising opportunities in this section please contact **Mary Hoffman** at [Mhoffman@tribune.com](mailto:Mhoffman@tribune.com).

The next Primetime will publish April 13, 2012.

**Visit us on Facebook**

Share your comments and look for more articles at [facebook.com/PrimeTimeOver50](https://www.facebook.com/PrimeTimeOver50).

Visit our webpage to view all the articles from today's section and previous sections at: [chicagotribune.com/special/primetime](http://chicagotribune.com/special/primetime)



**Sedgebrook provides a walking path to its 550 residents. It also has 90 different clubs and activities.**