

Community Corner

This week's question:

So what would you like for Christmas?

We asked this question at Greene's restaurant at Orchard Lake and 10 Mile roads.



"A cruise . . . I really need a vacation."
— Doris Engstrom Farmington



"I don't want anything for Christmas. I don't expect anything."
— Jason Key-Smith Farmington



"A car would be nice for Christmas. I don't like little and they're cute."
— Angel Ryan Farmington



"Oh, a lot of things . . . a good backpack, for one thing. A pair of downhill skis."
— Todd Polk Northville



"Maybe a new car, a Porsche. I like the looks of 'em."
— Les Beltz Farmington Hills



"About two feet of snow on my farm in northern Michigan for skiing and snowmobiling."
— Paul Knapp Farmington

Seniors discuss options for retirement community

By Loraine McClish
staff writer

The estimated 550 senior citizens who attended the Retirement Community Options Conference this month will be dictating what options they want built into a new retirement community in Farmington Hills.

The audience of people more than 55 years old filled out questionnaires that will be used in the development of rental apartments and attached and unattached privately-owned patio homes proposed to surround the Botsford Hospital-owned Farmington Nursing Home on Folsom Road, east of Orchard Lake Road.

H. Wilson Worley, a representative of National Retirement Corp. in Greenville, S.C., who led the conference, speculated it might well be that those who responded to the survey will give serious thought to some of those questions for the first time.

"Take a piece of paper and write down your age," he asked his audience. "Underneath that number write the age that you feel you are. Subtract how you feel from your chronological age."

"If you are like most people in the country your answer will be a difference of between 15 and 20 years."

AND THEREIN lies a problem. "Because we feel so much younger than we are we wait too long to make choices," he said. "I'm here to tell you about the options and alternatives you have so you won't make an emotional choice or be put into a forced situation."

Worley gave enough information to keep his audience busy doing its

homework for a year. He simultaneously showed slides that ran the gamut from what looked like a mom and pop motel on a backwoods highway to common areas that resembled the lobbies of the most opulent hotels.

Retirement communities can feel and look like home, or they can feel and look like an army barracks.

There are seven common types of retirement living communities offered now across the country.

The resort communities became popular immediately after World War II and have been on a slow decline since.

"The residents came to find out their quiet retreats were not so quiet. Crime was there, so were high taxes. They missed the four seasons and people were coming and going so fast there were no steady neighbors," Worley said.

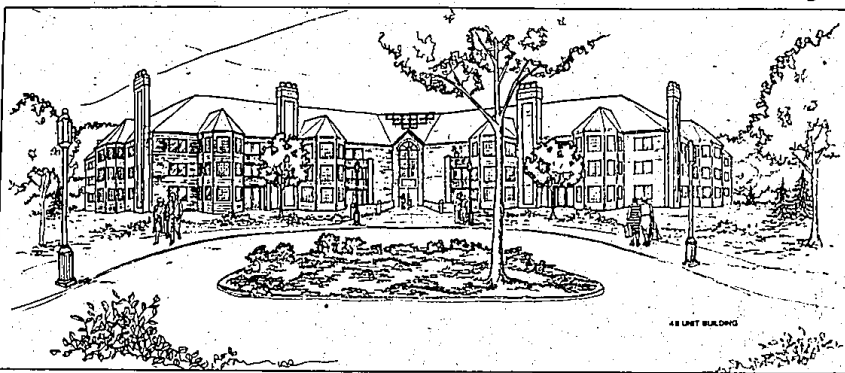
THE SECOND alternative Worley talked about was to remain in the existing home.

"You've got a locked-up equity there for yourself, but that can be good and bad," he said. "The good side is that you probably don't have a mortgage. The bad side is that you can't use that asset."

High maintenance bills, personal security and sentimental value all have to be computed into that alternative.

Subsidized housing is another option, though this is limited to those with below-average incomes.

Shared housing is a term that members of the American Association of Retired Persons will recognize. The concept, pushed into being notably by AARP, "is here to stay."



A 48-unit building, shown above in an artist's rendering, and condominium units are part of a senior citizen complex planned for the Folsom/Tuck Road area.

Worley said. Large residential homes divided into separate living quarters accommodate 10-12 persons.

Similar to shared housing are residential hotels. Both hotels and schools have been converted for this use and offer the services one would expect from a hotel, but no health care.

Lifecare Centers offer continuing care and are the most widely accepted type of living for the senior adult who has a middle to upper-middle

income.

The people who really benefited from this type of retirement living were those who got in on the ground floor in the 1960s.

They paid an entrance fee and a monthly fee that was locked-in with a guarantee of no increases. Then inflation hit hard in the 1970s and the cost of providing the agreed-upon services nearly doubled.

THE RESIDENTS benefited on two counts. They were paying 1960 prices for 1970 goods and services

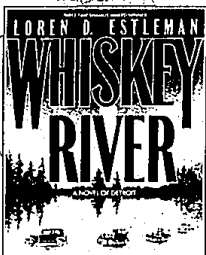
and at the same time were living longer. Studies showed the residents lived longer because they were eating nutritional meals and they were worry-free about personal and domestic concerns.

The last of the seven retirement living alternatives Worley talked about was market rental or equity ownership. This involves selling the existing residence and applying the proceeds to rent or buying another home that is more appropriate to the

individual's needs.

Worley cautioned his audience not to "buy a lot of services you might not need or use" when shopping for a retirement home.

Some of the services to think about are security, a 24-hour emergency call service, home health care, maintenance of buildings and grounds, recreational facilities inside and out, optional or mandatory meals, transportation and nursing care.



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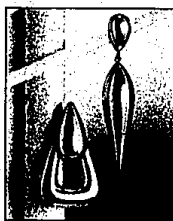
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