

Active Retirement — No one does it better than **LIONS GATE!**

Many people think “active retirement” is an oxymoron, but nothing could be further from the truth. If you’re looking to carve out a retirement that feels like an extended vacation, you can! How? It’s all about making choices **TODAY** that will lead you to the retirement of your dreams **TOMORROW**.

Ask yourself these three questions:

1. Do you think your best years are in **FRONT** of you or **BEHIND** you? When you’re retired, your currency is time. How you spend it determines how meaningful your days will feel. There’s nothing wrong with spending your days reading a book under a tree, as long as it’s your choice!
2. Are you a **PLANNER** or a **REACTOR**? Planners prefer to be in front of a challenge, crafting a plan for the future to address “what ifs” before they happen. Reactors are more laid back, and take the future as it comes.
3. Do you think you’ll need care at some point in the **FUTURE**, and if so, do you think your loved ones will be up to the **CHALLENGE** of providing that care? Everyone has the best of intentions, but no one wants to be a burden.

If you’re a planner who wants to be in control of decisions about your future and healthcare needs **BEFORE** they change, then you’re ready to take a deep dive into what you should be looking for in an active senior living community, and how Lions Gate is setting the standard for unparalleled senior living in South Jersey.



What **AMENITIES** Does **LIONS GATE** Offer?

All-inclusive independent senior living at Lions Gate means a worry-free lifestyle rich with opportunity. We do all the work. You have all the **FUN!**

We COOK: Bistro and formal dining, Kosher chef-prepared meals served daily. We cater to special diets, including low-sugar/sodium, dairy-/gluten-free or other special needs.

We DRIVE: Complimentary transportation to doctor appointments, shopping trips, and other scheduled activities and events.

We CLEAN: Our all-inclusive community provides complimentary utilities, maintenance, housekeeping and concierge services.

We IMPRESS: Our gorgeous campus includes a fitness center, heated indoor swimming pool, art studio, pub, library, computer center, TV & game rooms, exterior walking paths, picnic areas, a garden, and more.

We ENTERTAIN: A full activity calendar including Lions Gate University lectures and classes, daily wellness and fitness classes, games, movies, and many more fun weekly events.

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Do I have a choice of **HOUSING OPTIONS**?

At Lions Gate, you can choose from spacious and beautifully appointed 1- or 2-bedroom apartments and 2-bedroom cottages with full kitchens and washer/dryer.

Can anyone help me **MOVE**?

Of course! Lions Gate has partnered with The Moving Station and Byron Homes to help take you from large home to cozy cottage in 30 days or less, where you end up with money in your pocket and all the clutter purged from your life. *Whew!*

My current house is already paid off. Why would I want to move into a senior living community with **MONTHLY PAYMENTS**?

Your current monthly payments are probably higher than you think. Add up your costs for utilities, yard work, house cleaning, home maintenance, snow shoveling, car insurance, etc. Don't forget to include your annual property taxes, and appliance repairs and replacement. At Lions Gate, your predictable monthly payment covers all of that. There are NEVER any hidden fees, and your one-time entrance fee is either 50% or 90% refundable to you, depending on your contract option. If you're a veteran, Lions Gate will even help you access untapped veterans benefits that could assist with your monthly fee. Best of all, choosing Lions Gate means your assets are protected from the rising cost of long-term care.

What if my health changes? Will my family have to move me **AGAIN**?

Not when you live at Lions Gate! Our continuing care community features independent living for active seniors that seamlessly transitions into a safe, nurturing assisted living, memory care, skilled nursing, or rehab environment as the need arises. Our continuing care model is so successful, we're proud to have been lauded by US News & World Report for Best in Senior Care for 3 years in a row.

I want to surround myself with people who share the same **VALUES** as I do. How do I find that?

Lions Gate welcomes people of all faiths, but our Jewish roots and traditions are an important part of our story and culture. We believe Jewish cultural practices and perspectives draw residents closer to friends, family, and the community. While we observe Jewish traditions, customs, holidays, and culture, we honor the religious traditions of all members of the Lions Gate family.

If I move, how do I continue my **WORSHIP** traditions?

Lions Gate provides Jewish Worship for residents on Shabbat — Friday afternoon and Saturday morning — as well as on the Jewish Holidays. Once a month, from Sukkot through Shavuot, we hold a Havdalah (End of Shabbat) service. For non-Jewish residents, we offer a monthly Communion Service led by a Deacon from St. Andrew the Apostle Roman Catholic Church in Gibbsboro. And of course, area clergy are always welcome at Lions Gate.

Making the most of “active retirement” means making choices today that set the foundation for a worry-free lifestyle tomorrow. Be pro-active, and embrace your future! Join us for a complimentary lunch in the Lions Gate Bistro, and let's chat about your senior living needs over soup and a sandwich. Take a tour of the community. Meet our wonderful team. Discover the many reasons why Lions Gate is the right place for you.

Schedule a visit TODAY! Call Alex at 856-679-2362 • www.lionsgateccrc.org



Why exercise? SeniorFit Wellness Program:

Stay *Active* to stay *Independent*

When you're in your 20's, exercise is all about getting buff. In your 30's, exercise is about staying toned. In your 40's, it's about maintaining your weight. But what's it all for in your 50's and beyond? Exercise for the second half of your life is all about preventing muscle and bone loss stemming from a more sedentary lifestyle. All it takes is one silly fall to break a hip, and you're suddenly in rehab for a month being taken care of by someone else. *No thanks!*

There are five areas of exercise that are important for those aged 55+ — flexibility, cardio, strength, balance, and core. Strength, flexibility, and balance are the most important to maintain, because as we age our muscles get smaller and weaker, and there are changes in our connective tissues. Overall, all exercise helps concentration, reduces stress, and relieves depression. But you need to get moving to stay moving, so here are 8 easy exercises that will keep you healthy for decades to come!



1. CARDIO

Anything that gets your heart pumping is considered cardio — from climbing stairs to swimming to Zumba. You need at least 30 minutes of cardio exercise per day. You can do that all in one session, or break it up into three 10-minute sessions. So get out there and bike, walk, or Salsa your way to better cardio health!

2. STRENGTH TRAINING

Strength training not only helps maintain muscle tone, but also helps regulate glucose metabolism. You should do strength training at least twice a week for about 30-45 minutes per session. Whether you do push-ups, lift weights, or use stretch bands, all will help you build and maintain muscle.

3. FLEXIBILITY TRAINING

Just stretching 5-10 minutes a day can help you maintain your balance. Yoga is great for flexibility, but you can also keep it simple by stretching in the shower when your muscles are warm, and stretching your calf muscles and hamstrings before you go to bed.

4. BALANCE TRAINING

Good balance prevents falls, so balance training is imperative. No need for a special class. Just stand on one foot for 10 seconds, and then switch feet. The more repetitions you do of this throughout the day, the better your balance will become.

5. CORE

Strengthening your abdominal muscles helps support your back and upper torso. Crunches are better than sit-ups for this. Simply lie flat on your back, raise your head and shoulders by tightening your stomach muscles, and hold the position for 5 seconds.

6. FRONT LEG LIFTS

You need to work the quadriceps on the front of your thighs just to maintain muscle mass. Lie on your back with your right leg extended to start. Put your left foot flat on the ground for support, and slowly lift your right leg off the ground using your thigh muscle. Repeat 5-10 times, then do the same for your left leg.

7. SIDE LEG LIFTS

These will help strengthen your leg and hip muscles. Lie on your back with your feet flexed, and less than shoulder width apart. Put your hands under your buttocks, and spread your legs out to a Y shape slowly. Hold this position for 1-2 seconds, then bring legs back to starting position. Repeat 5-10 times. You should do a complete set several times during the day.

8. REVERSE LIFTS

You need to work the hamstring muscles on the back of your thigh to maintain muscle mass. Lie on your stomach and support your head with your hands. Slowly lift your right leg, and bring it toward your buttocks. Don't lift your heel to the point of being painful, just lift it to the height you can. Lower your leg, and repeat 5-10 times. Then switch legs.

Put more *Life* into your golden years with life care planning

When people contemplate life care planning, they assume it's all about end-of-life decisions. That's certainly part of it, but at its heart life planning is an effort to think through your choices for all possible scenarios so that the trajectory of your future is never in doubt. When tackling life planning, there are four areas of consideration:



1. FINANCES:

How will I pay for everything?

This is the most common area of concern. Financial planning includes cash flow management, investment strategies, estate planning, and the selection of appropriate life and health insurance. Between social security payments, pension disbursements, and 401k withdrawals, your income as a senior might be more substantial than you had expected. So seize the cash flow, and start by making a detailed budget. Then think about what you want to do with your time as well as your money — travel, education, bucket list activities — and work those into the budget. Once you assess your monthly expenses as well as your high-ticket priorities, you can focus on strategically arranging your assets to sensibly maximize your return on investment while protecting against future stock plummets and unexpected expenses.

2. HOME:

Which living option will work best for me?

As you explore which living option is most conducive to your future, you should seriously consider the benefit of continuing care that only the best senior communities can provide. Making the move to an active senior community provides you with so many more options to meet new people, pursue hobbies, take classes, and indulge in travel than being isolated in a single-family home. Studies show that seniors who live in an interactive, supportive community live up to 7 years longer than those who do not. And a continuing care active senior community means you can remain in the community you've grown to love while receiving the care you or your partner may eventually need. No need to move overnight if a critical health crisis emerges out of the blue. You want your living option to be flexible enough to handle a short-term health emergency, like a broken hip that requires short-term rehab services, as well as a long-term health change, like a stroke or Alzheimer's that requires long-term care accommodations and services. And be sure to consider how your living option flexes if either you or your partner require health accommodations but the other doesn't. You want to preserve the integrity of your relationship without turning one person into a full-time caregiver.



3. LEGAL:

What do I need to do to protect myself, my assets, and my family?

You want to protect the assets you have acquired over your lifetime, and use them to take care of yourself and your family. That means legal paperwork. It's not difficult once you start, so take a deep breath and explore all of your options including estate planning, wills, probate, and advocacy. Estate planning is required in order to properly distribute your assets according to your wishes after you pass. Many choose to employ an elder law attorney to help them sort through the complexities of wills, living wills, durable powers of attorney, life insurance investments, retirement plans, and other estate planning devices. A will specifies what assets are to be distributed to specific beneficiaries. Probate is the legal proceeding that transfers your estate according to the terms of your will. In the absence of a will, your assets will be distributed based on probate law. A living will is a legal document that a person uses to make their wishes known regarding life prolonging medical treatments. It can also be referred to as an advance directive, health care directive, or a physician's directive. A power of attorney (POA) is a document that authorizes someone to act on your behalf. The most common uses for a POA are financial transactions and health care decisions. Most states have one set of laws governing financial POAs and a second set of laws governing POAs for health care decisions. Therefore, it is the common and recommended practice not to mix the two purposes into one document, but instead prepare two separate POAs. A durable POA means that your chosen delegate will act on your behalf if you become mentally incapacitated.



4. HEALTH:

What health services will I need as I age?

Your health is your wealth, and that is never more true than when you're an active senior. Your diet and exercise not only impact how you feel day-to-day, but a long-term healthy lifestyle can reduce serious medical expenses and help extend the reach of your cash reserves. Another way to reduce medical expenses is to take advantage of Medicaid and Medicare programs. Medicare is a federally subsidized program that covers 80% of medical costs for people aged 65+ (or those who are any age and are mentally or physically disabled). You choose a healthcare plan that operates in your region — either HMOs or PPOs. You can also elect to have a Medigap policy which covers whatever Medicare does not pay. Medicaid is a government insurance program funded 50/50 by state and federal monies, with guidelines for eligibility. It is primarily for individuals of any age with a low income. For seniors, Medicaid provides financial assistance with the various costs associated with personal care services and nursing care. Both assistance programs have served the seniors of this country well for the past 53 years, but recently the proposed 2019 Federal budget advocates cutting \$544 billion from Medicare spending and \$1.44 trillion from Medicaid spending over the next 10 years. That's a total cutback of almost \$2 TRILLION for the health programs over the next decade. But it's not all doom and gloom. You can take advantage of all both programs offer today, and contact your elected officials tomorrow to urge them to adjust the budget in a way that is beneficial to those that rely on these targeted programs.



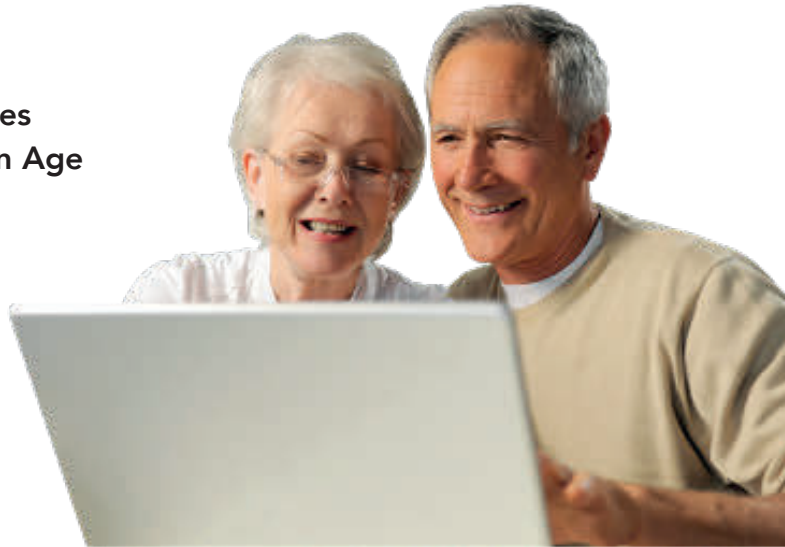
Life planning is all about making sure you have the cash you want, the care you need, and the asset protection you deserve. It starts with a frank conversation with your family. After that, it's up to you to take your future into your own hands, and get all your budget priorities, your investment opportunities, and your end-of-life wishes down on paper with the help of a certified elder law professional. The earlier you start to work on life planning, the more carefree your senior years will be.

The Secret to Staying Young: *Keep Learning!*

At Lions Gate, we strive to ensure our residents stay young in body, spirit, and mind. Our wellness programs take care of the body. Our Jewish values focus on the spirit. And our **LIONS GATE UNIVERSITY** helps keep the mind sharp by challenging every resident to embrace the thrill of learning something new everyday!

LIONS GATE UNIVERSITY is our on-site life-long learning program. Throughout the year, we offer a variety of educational programs in partnership with the Saltzman Foundation Lifelong Learning Institute. Our lecture series cover so many interesting topics such as:

- Debating Today's Ethical Dilemmas
- "No Passport Required" — Egypt Lecture Series
- Europe and Western Civilization in the Modern Age
- A Midsummer Night's Dream, Twelfth Night, and Much Ado About Nothing
- The Guide to Essential Italy/Smithsonian
- Forensic History: Crimes, Frauds, and Scandals
- NEW! Experiencing America: A Smithsonian tour through American History
- Life Lessons from the Great Myths
- And more!



JOIN US for an LGU course today, and meet new friends that share your passion for learning

Join us for a FREE LUNCH!

Join us for a complimentary lunch in the Lions Gate Bistro, and let's chat about your senior living needs while enjoying our excellent cuisine. Take a tour of the community. Meet our wonderful team. Let us show you the many reasons why Lions Gate is the right place for you.

Call Alex at 856-679-2362
www.lionsgateccrc.org



**SPECIAL
OFFER!**

Establish residency at **LIONS GATE**
before November 1, 2018 and save
\$10,000 your first year!



Stop texting and start *Talking* — Conversation Starters for a Multi-Generational Q&A.

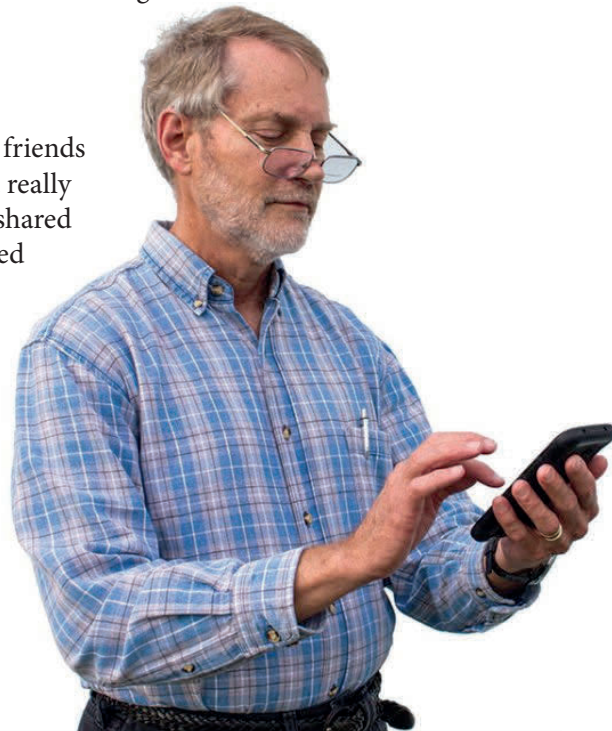
With the advent of smart phones, it seems we're in touch with more people than ever before. We can text our friends to meet us for an impromptu lunch. We can talk to our kids hands-free while we're driving in the car. We can email an old college roommate in the middle of the night, and never wake them up.

But is that really communicating?

When was the last time you sat around a dinner table, and talked with your friends and family? Not just reminisced about the tried and true family stories, but really talked. Asked a parent about their childhood. Reminded a sibling about a shared secret. Revealed a silly teenage crush. Apologized for being flawed. Thanked someone for being honest.

Not every cup of coffee has to turn into a life-changing event, but it's sad to think how many opportunities to connect with another human being we've all missed because texting doesn't exactly facilitate more than an emoji response from us.

Let's get the conversation started! Here are 50 questions to jumpstart a conversation with any generation. Some are meant to get a laugh. Others are trying to get at a person's likes/dislikes. And a few are meant to get you thinking. So pull up a chair, make some eye contact, and share as deeply as you listen. This is an opportunity to connect. Make the most of it!



1. What is your first memory?
2. Who were your friends when you were growing up?
3. What were your favorite things to do for fun (ride bikes, go to the movies, day trip to the beach, etc)?
4. Did you receive an allowance? How much? Did you have to do chores for it? Did you save your money or spend it?
5. What pets did you have growing up?
6. What was school like for you? What were your best and worst subjects?
7. What school activities and sports did you participate in?
8. Do you remember any fads (popular toys, hairstyles, clothing, etc.)?
9. What did you want to be when you grew up?
10. What's the worst phase you went through?
11. What was your first job? Have you ever worked retail? Food service?
12. What were your favorite movies/TV shows/books /music?
13. Who was your first crush? Do you have a lost love?
14. What's your favorite holiday? Why?
15. What's the most memorable birthday or holiday gift you received as a child?
16. What's the weirdest tradition your family has?
17. What's your favorite food/dessert/drink/snack?
18. What's the best ice cream topping?
19. Are you usually early or late?
20. What irrational fear do you have?
21. What's something you're self-conscious about?
22. Do you have any bucket list activities that you secretly want to do?
23. Besides big milestones (marriage, birth of a child, etc), what is the happiest moment of your life?
24. Who, besides your parents, had the biggest impact on your life?
25. Is there a specific world events had a big impact on you?
26. If you had it to do over again, what would you change?
27. What would you do with a million dollars?

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LIONS GATE

Lifestyle. Care. Community. Tradition.

www.lionsgateccrc.org
(856) 679-2362

Lions Gate | 1110 Laurel Oak Road | Voorhees, NJ 08043 | Phone: (856) 679-2362 | Fax: (856) 782-2660

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| 28. If you could have one super power, what would it be? | 39. What keeps you up at night? |
| 29. How do you get rid of stress? | 40. When does time pass fastest for you, and when does it pass the slowest? |
| 30. What's your favorite season? Why? | 41. What fact are you really surprised that more people don't know about? |
| 31. Has anyone ever saved your life?
Did you ever save anyone's life? | 42. What memory do you just keep going back to? |
| 32. Have you traveled to any different countries?
Which ones? | 43. If you could hear every time someone said something good about you or something negative about you, which would you choose? |
| 33. If you could relive one day of your life forever, which day do you choose? | 44. Name something weird that you recommend everyone try at least once. |
| 34. If you didn't have to sleep, what would you do with the extra time? | 45. What's your "and then it got worse" story? |
| 35. What is the most annoying habit that other people have? | 46. What's your "curiosity killed the cat" story? |
| 36. There are two types of people in the world. What are the two types? | 47. What's the biggest lie that someone told you? |
| 37. If you could make a 20-second phone call to yourself at any point in your life— past, present, or future — when would you call, and what would you say? | 48. What do you love about yourself? |
| 38. What bends your mind every time you think about it? | 49. What's the most ridiculous thing you have convinced someone is true? |
| | 50. What's the most rage-inducing thing you've had to make or put together? |