

We will launch our brand new website on January 30, 2011. Same address: www.SpringdaleatLucyCorr.com, but a lot more to see. You'll want to check this site often for new events, new information about retirement living, and the latest news about Springdale at Lucy Corr. You will also see profiles of people who live here, so you can hear from them why Springdale is a friendly and fun-filled community to call home.

We want to hear from you...

As we continue to grow and evolve as a full-service continuing care retirement community, we want to know more about you, your preferences, and how Springdale at Lucy Corr may be able to meet your needs, or those of a loved one, in the future. For over 40 years, we have been the trusted name for quality health care in the Chesterfield area, and we now have the opportunity to offer active, fun-filled, residential living to seniors in our cottages and Brightwater apartments.

Please go to our website and fill out our online survey. Once you have completed the survey, you will be directed to a coupon for lunch for two at our Bistro. Thank you for your help!

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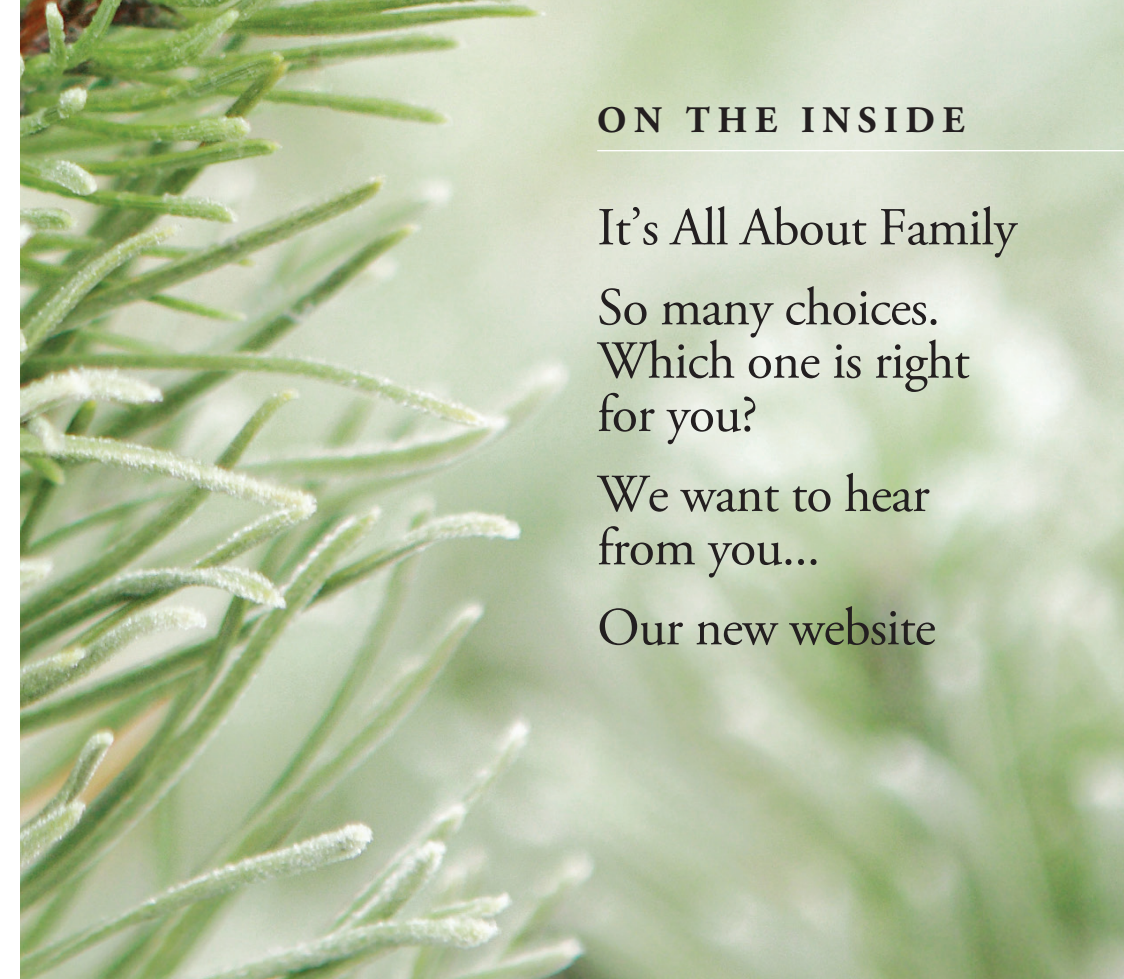
6800 Lucy Corr Boulevard
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WINTER 2011

SPRINGDALE

REFLECTIONS



ON THE INSIDE

It's All About Family

So many choices.
Which one is right
for you?

We want to hear
from you...

Our new website

So many choices. Which one is right for you?



Retirement communities are in abundance throughout the U.S. and particularly here in Richmond/Chesterfield area. There are choices to meet almost everyone's needs and desires. We wanted to share some information we hope will be informative and help you in your search for the community that is right for you. This is the first in a series of newsletter articles that will give you the questions you should be asking as you look or help a loved one look for a retirement community.

So what are some of the questions you should be asking as you search for a continuing care retirement community?

Who manages the CCRC and how accessible is the management? CCRCs, whether for-profit or not-for-profit, should disclose the management structure and provide a comfort level that on-site management is readily available to discuss your needs. Ongoing dialogue between management and

residents should be plentiful and often in a CCRC. Ask if periodic updates are held and how residents can have input into decisions made. You will also want to have the opportunity to meet the Board of Directors when you become a resident. The Health Center Commission for the County of Chesterfield has oversight over Lucy Corr Village.

What Entrance Fee Options are available and how do they work with Long-Term Care Insurance? Many entrance fee choices are available in CCRCs today. Lifecare, Modified Lifecare, and Fee for Service agreements are available, coupled with a variety of refund options. Lifecare agreements typically have a higher entrance fee and monthly fee, and the consumer is pre-paying for health care services even if they never use them. Fee for Service agreements, like those offered at Springdale at Lucy Corr, have more moderate entrance fees and monthly fees and allow the resident to pay for health services only when and if they need them. This option partners wonderfully with Long Term Care Insurance where many seniors have already made an investment.

Fee for Service agreements and refund options such as declining balance, 50% and 90% guaranteed refunds give seniors many choices that can maximize the preservation of their estate. It is always best to talk with your own financial planner about these choices, once you have talked with a marketing counselor at the community.

The best advice: Plan early so you can choose the community that best suits you and enjoy the lifestyle!



It's All About Family

Daughter's work in financial services combined with friendly first impression made Springdale the right choice

A move to a retirement community is a decision that usually involves the entire family. There are benefits to this move for everyone involved: the senior finds a great, new, carefree place to call home; the adult children have fewer daily worries about their parent(s); and the grandchildren get to have a closer relationship with their grandparents. This is certainly true for the Tingler-Hughes family.

Margaret Tingler, a retired preschool teacher, taught in Illinois, where she and her husband enjoyed a busy life until he passed away in 1998. She moved to West Virginia a year later to be near her cousins, who were in declining health. She longed for someone to join her for lunch or dinner. Her daughter, Linda Hughes, who lives in Richmond, was getting concerned for her, and had a vision to move her mother closer to her own family where she could be comfortable and enjoy the benefits of having family nearby.

Linda and Margaret visited other retirement communities, but said they just didn't feel right. They put the idea of a move on hold for a while, until July 2010, when Linda visited Springdale at Lucy Corr. After that visit, it didn't take long for Margaret to make the move to Springdale in October of 2010.

Linda's biggest hurdle in helping her mother make the move was juggling all the activities of a busy life. Working full time in financial services in

Richmond, taking karate lessons with her granddaughter, finding the time to look at retirement communities, finding the right place, and getting the paperwork together was a challenge.

Interestingly, Margaret and Linda share the same first impressions about Springdale. Linda said, "You walk into this fabulous lobby that is warm and inviting. When you walk in, you are immediately greeted by a concierge. The Brightwater apartments have seniors in mind, with lots of windows and light. I love the ledges on the windowsills for photos and knick knacks," she said. "The apartment floor plans are more expansive than expected. The fitness center is great for Mom—she really enjoys it. But when it comes right down to it, it's all about the people. Everyone is so friendly and warm. The food is wonderful, which I wasn't expecting; especially the Lobster Bisque."

Margaret totally trusted her daughter's instincts and moved into Springdale without ever seeing her new home until the day she moved in. "From the moment I walked into the lobby and met Barry, the head concierge, who greeted me warmly and was just wonderful, I immediately felt at home. My first day while visiting the Brightwater dining room a group of ladies invited me to join them for dinner," she says. "I have joined them every night since, except when I'm visiting my family. On Fridays, I love to shop. Samuel, the bus driver, is so

helpful and pleasant, always asking if he can help me with my bags. But I always say, 'I'm not ready for that yet.' I also enjoy various events in and around Richmond."

For the first time, the whole family was able to spend Thanksgiving together this year. The family gathered at Linda's house for food and fun and enjoyed having their mother/grandmother as part of the day. Linda realizes her mom is happier now, and they see her much more often. "She finally got to go to my granddaughter's karate tournament. She'll get to see them grow up. I am very happy that she gets to see us, her grandchildren, and their spouses, and her great-grands will get

to know her, too."

Margaret also tells us she has gained much more than just a great, new place to live. "I have spent Christmases with Linda and family, but I got to spend my very first Thanksgiving with all the family, for which I am very thankful. I would recommend Springdale to everyone, but the main benefit is having my family just 'stop by.' It's wonderful! I love my new Springdale apartment home, and all of my new friends have become my Springdale family."

Written by Betty Zivelonghi, Springdale, Sales Counselor



For more information, go right to the source. Send this postage-paid card or call (804) 425-8280.

- I (We) would like to hear more about the new apartments and cottages at Springdale. Please call.
- I (We) would like to schedule a time to visit Springdale's model cottage and learn about all residential options.
- I (We) would like to RSVP to attend a lunch and learn. Please contact me to set a date.

Name _____

Address _____

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Phone _____ Best time to call _____

E-mail _____