

Giving THAT MAKES A DIFFERENCE

Since moving to Applewood Estates in 2000, William Griffin has thoroughly enjoyed the many benefits CentraState Healthcare System's lifecare retirement community has to offer.

"Looking back, moving here was one of the best decisions I ever made," says Bill. "From the available healthcare services, numerous exercise classes, and recreational opportunities to the freedom from concern about cleaning, maintenance services, and meals, it doesn't get much better than this."

A LASTING MEMORY

When Bill's wife, Maryella, died in 2001, Bill was comforted that she was able to spend her last days in



▲ William Griffin stands in the Maryella K. Griffin Chapel at Applewood Estates, named in honor of his late wife.

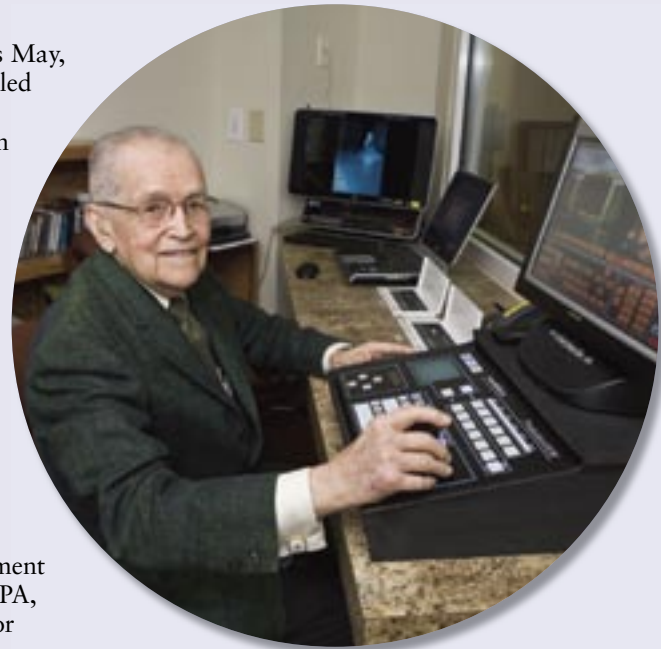
their home at Applewood. This May, Bill and his daughter were thrilled to name the new Maryella K. Griffin Chapel at Applewood in her honor. In addition, their donation of a charitable gift annuity went directly toward Applewood's Residents Assistance Fund, which provides financial assistance to residents who, for reasons beyond their control, encounter difficulty paying the monthly service charge.

"As medical advancements have increased life expectancy, residents have an increased potential to outlive their retirement savings," says Jay Solomon, MPA, LNHA, vice president for Senior Services at CentraState. "The Residents Assistance Fund provides Applewood residents the security of knowing they'll never have to leave their homes."

HOW TO GIVE

To provide this security, the Residents Assistance Fund depends on support from residents, their families, and other caring individuals. Contributions can be made in a number of ways; however, one of the most advantageous ways residents can give is by purchasing a charitable gift annuity—an agreement between the resident and CentraState in which CentraState guarantees the resident income for life based on the resident's age and gift of cash, stock, or other assets. In addition, residents receive a tax deduction for approximately half of their donation.

"The Residents Assistance Fund has proven to be the most important fund for Applewood residents," says Bill. "Although I don't foresee having any financial problems, you never know



▲ Resident Amby LeVan operates equipment in the Ambrose LeVan Visual Sound Booth at Applewood's Performing Arts Center.

"Helping Applewood Estates build a reserve in the Residents Assistance Fund is one of the most worthy objectives you can pursue to help yourself and your friends. An Applewood resident is assured lifetime care and will never be turned away, and the Residents Assistance Fund is the vehicle to support that guarantee."

—Ambrose LeVan, Applewood resident for more than 15 years.

what could happen. A charitable gift annuity pays you back 100 percent over any other investment you could make, and it gives you the assurance that Applewood will always be your home—no matter what."

For more information on the Residents Assistance Fund or how you can give, call CentraState Healthcare Foundation at (732) 294-7030. HD

A Site to See—

CENTRASTATE LAUNCHES NEW WEBSITES FOR SENIOR SERVICES

At www.applewoodestates.com you'll find all you want to know about Applewood Estates, CentraState's lifecare retirement community. The comprehensive, user-friendly website is easy to read and navigate, and allows you to adjust the font size for your reading comfort.

You also can learn about CentraState's other award-winning senior living communities at their new websites.

For information about CentraState's skilled nursing facility **The Manor Health and Rehabilitation Center**, go to www.themanorhealth-rehab.com.

For information about CentraState's assisted living community **Monmouth Crossing**, go to www.monmouthcrossing.com. HD



SENIORSFIRST CALENDAR OF EVENTS

NOVEMBER & DECEMBER 2008

Call (732) 780-3013 for reservations for all programs.

STROKE SUPPORT GROUP

Jackson, NJ
Mondays, November 10 & December 8, 2 p.m.

DINING OUT PROGRAM AND SENIOR GAMES

Star and Barry Tobias
Ambulatory Campus
Conference Center
Join us for good food and fun with other seniors.
Breakfast: scones, muffins, hot beverage. Lunch: wraps, sandwiches, pasta, soda, water. **\$7.**
Wednesdays, November 19 & December 17, 9:30 a.m.–1 p.m.

SENIORSFIRST MEMBERSHIP LUNCHEON—"THANKSGIVING"

Applewood Estates Performing Arts Center
\$9. Friday, November 14, 11:30 a.m.

PARKINSON SUPPORT GROUP

Manalapan Senior Center
211 Route 522, Manalapan, NJ
Tuesdays, November 18 & December 16, 11:30 a.m.

SENIORSFIRST MEMBERSHIP LUNCHEON—"HOLIDAY MEMORIES"

Applewood Estates Performing Arts Center
\$9. Friday, December 12, 11:30 a.m.

To learn more about "the lifecare advantage" at Applewood Estates, attend an information session every Wednesday at 11 a.m. Please RSVP to (732) 303-7416.