

# A Letter from T.H.

Dear Reader,

Life is often a series of decisions and choices, and we are enthusiastic about our decision to move to one of the brand-new cottages being built at Lake Forest Place retirement community. A lot of consideration went into our decision. If you've been thinking about the future too, it might help you to know how we made this choice.

We've lived in our beautiful Glencoe home for 44 years. It's filled with memories of events, family and friends, and those memories will be ours forever. It's not easy to leave, but many of our long-time neighbors already have. Nothing stays the same forever. However, new memories lie ahead. We're moving with the sense of what we're about to add to our lives. Friends new and old, ease of living, activities and security.

First of all, if you haven't seen Lake Forest Place, it's beautiful. Individual neighborhoods of cottages, with spectacular flower gardens and walking trails, give you the feeling of a small village. Today, our big home and yard require a lot of energy and maintenance. Our new home will be maintenance-free. We're ready for that!

We're excited about decorating our new cottage, which is 2,150 square feet and has two bedrooms and a den, a formal dining room, vaulted ceilings, hardwood floors, fireplace, private patio and garden, a traditional front porch, and a two-car garage. We plan to finish the lower level, which will ultimately give us 4,600 square feet — plenty of space to entertain our family and eight grandchildren.

But back to what went into our decision. After a career in finance and management, I learned that to be successful in business and in life, you need to make effective decisions. You'll still feel the emotions of a major decision, but if you think things through and carefully consider all the possibilities, you'll make a good plan. At this time in our lives, a plan of "risk avoidance" delivers peace of mind.

My primary concern was making sure that my wife would always be provided for. We're in good health today, but are coming up on our 80th birthdays and living in a big two-story home. The probability of a health-related event goes up in these years. If one of us became ill or significantly impaired, we'd be in a crisis and then our choices would be limited. We wanted to get ahead of the game and keep control of our lives.

We also have three caring and supportive children — all married with busy families and demanding employment. The last thing we want is for them to be worried about us, or have to deal with an emergency event regarding our care. Though they'd be happy to do it, we'd like to have a plan in place for ourselves.

Having said all that, we're looking ahead to an active life. We already know several people who live at Lake Forest Place and love it. We think we'll be back to attending the Chicago Symphony downtown more often. And we're convinced that the Fitness Center, personal trainers and warm-water pool at Lake Forest Place will make the difference in maintaining our good physical health.

If anything were to happen to either of us, we'll be living in a wonderful community of support and friends. That's so important. With health care security already in place if we need it, we feel we've made a great decision for our future.

Please put Lake Forest Place in your plans. Do call (800) 896-9095 to set up a time for a visit.

Sincerely,  
T. H.

