

Why Choose Thorne Crest?

Complete Rehab Programs

- Physical Therapy
- Occupational Therapy
- Speech Therapy

www.abhomes.net/minnesota

Thorne Crest Retirement Community

At Thorne Crest our interdisciplinary teams of caring, experienced rehabilitation professionals help residents reach their goals and a return to activities of daily living.

For placement or more information call
(507) 373-2311

Thorne Crest Retirement Community
1201 Garfield Ave.
Albert Lea, MN 56007
507-373-2311
www.abhomes.net/minnesota



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Thorne Crest Retirement Community is owned and operated by American Baptist Homes of the Midwest, a not-for-profit provider of senior housing and healthcare since 1930.



THORNE CREST

Fall 2011

Retirement Community

The NEW Thorne Crest

No matter how comfortable our homes may be, each of us occasionally dreams about the fun and excitement of redecorating. Would it be new granite counters... a tiled bath... stainless steel appliances... new kitchen cabinets?

Sometimes a dream is closer than you might think! This Fall, after you get your leaves raked and gutters cleaned and before you start moving snow again, accept our invitation to explore the new Thorne Crest Retirement Community lifestyle. We start with newly designed apartments that you customize to match your own personal style. Choose the colors, carpets, counter tops, cabinet styles and appliances that make your home uniquely yours. Each new home features individually controlled heating/ cooling as well as in-home washer/dryers and many offer private patios and balconies.

But that is just the start of what Thorne Crest has to offer. In addition to a beautiful new home, you'll find restaurant style dining, a professional fitness/wellness program, planned social events as well as independence from the mundane chores of home upkeep. Your time is your own to enjoy the rewards you've worked for. And should you need a little help, either now or in the future, Thorne Crest offers delivered services to your apartment as well as access to assisted living, nursing care and rehabilitation therapy, all under one roof.

And now, Thorne Crest offers a full 90% refundable entry fee with our new apartments. Regardless of what the housing market is doing, your investment at Thorne Crest will retain its value for you or your estate.

Call Karen today at 507-373-2311 today and schedule your personal tour to discover what the Thorne Crest lifestyle is all about!

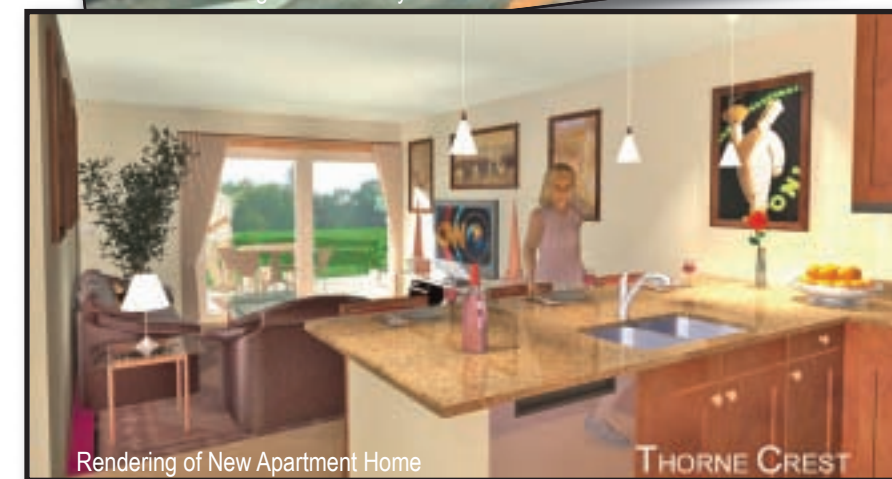
Artist rendering, actual design may vary.



Rendering of New Outside Entrance



Rendering of New Lobby



Rendering of New Apartment Home



507-373-2311

THORNE CREST

Retirement Community

THORNE CREST

Retirement Community

Create Your Lifestyle...

Welcome to Thorne Crest

At Thorne Crest we offer a wide variety of apartment homes to meet your needs. From our spacious 2-bedroom 2-bath to something more manageable like our 1-bedroom 1-bath or a studio. Whatever your needs are, we have an apartment home for you.

And right now Thorne Crest is offering you the opportunity to create your own style. Come in and choose from our selection of cabinets, appliances, fixtures, flooring and more...

Our sales counselor can explain the details of this exciting opportunity!



Kitchen rendering & Floorplan



Actual floorplan may vary.

Call Take a moment to learn about your senior living choices by calling Thorne Crest at 507-373-2311. Ask for Karen, our Senior Living Counselor, for more information and to set up your personal tour of Thorne Crest.

Tour Take a walk through our newly designed model apartment home. Stop in and visit with old friends and new, while enjoying a great cup of coffee. During your tour we would like to offer you a complimentary meal, before it's onto our renovated Wellness Center and much more!

Enjoy At Thorne Crest it's time you enjoy the retirement you have dreamed of. Come to Thorne Crest and let's build your future together. To learn more call 507-373-2311.

Moving Made Easy by Thorne Crest

At Thorne Crest, we understand you may have some questions or concerns about preparing for a move to your new home and of course, selling your current home. With that in mind, we've created a program we call:

Moving Made Easy.

We make available to you at no charge, a group of moving and real estate professionals to ease the way and guide you through. If you would like to find out more about this free services, and our 90% refundable entry fee, we invite you to call our sales office and speak with our senior counselor.

It's as easy as 1,2,3!

1 - Sell Your Home



For most of us, selling a home is a once or twice in a lifetime event, and yet it is also one the most important financial transaction we undertake. And now, in a challenging home selling market, it is more important than ever to have the right professional real estate expertise on your side. With that in mind, Thorne Crest has engaged **The Moving Station**, an executive level relocation firm, to help guide you through each step of the home selling process at no charge.

Each Thorne Crest depositor is assisted by his or her own Real Estate Counselor. These dedicated professionals work side by side with you and guide you through the entire 5-step home selling process. From helping you asses your specific needs and selecting a qualified senior real estate agent, to the closing process, your Real Estate Counselor will look out for your best interests to help you get your home sold for the highest price possible in your ideal timeframe.

2 - Make the Investment



Because we know moving can often be an overwhelming experience and involve a substantial financial commitment have created a financial product that provides a benefit to you and your family. The new Thorne Crest agreement guarantees 90% of dollars you put down as an entry fee will be refunded to you to or your estate when, or should, you ever choose to leave your Thorne Crest home. With this new agreement you can feel secure that you and you family will have financial security for the future.



3 - Enjoy the Happy Ending

At **Thorne Crest** we hope you're as excited to move into your new home as we are to welcome you. And we also hope that by providing some customized services to help with the moving process we make this the best move of your life, in more ways than one!

Coming Soon
to
Thorne Crest

FREE PRESENTATIONS by Thorne Crest

If you are for looking information about retirement or senior living Thorne Crest is your **“Go To”** resource. The Senior Living Specialists at Thorne Crest offer senior groups a comprehensive list of educational seminars FREE.

Thorne Crest is able to host your group seminar, or we can do a presentation at your club or meeting location. When you visit our campus be sure to join us for lunch and a tour.



Below is a list of topics we offer that are important and timely for today’s seniors. The presentations typically last 20 to 30 minutes with time for questions. As part of the Thorne Crest mission we continually strive to reach out and positively impact the lives of seniors and the greater community. If you are interested in having a presentation for your group or organization please call

507-373-2311, or via email at kanderson@abhomes.org

10 Truths about Independent Retirement Community Living

Understand the living options available to you. Independent Living may not be what you originally thought. Find out how things have changed!

21 Questions You Should Ask When Shopping for Independent Living

What questions to ask about a community? This talk provides practical ideas to help you decide if Independent Senior Living is right for you or a loved one.

Can I Really Afford to Live in an Independent Retirement Community?

Learn how to protect your future financial security. A continuum of care community is more than just a place to live. This presentation gives practical answers to important questions to help you decide for the future.

9 Reasons to Give Up My Mortgage-Free Home

If a mortgage free home sounds like a real bargain, you will want to hear this talk. Find out if you are making the best financial decision by staying in your own home.

Understanding the Senior Living Alphabet!

What do all the terms mean and what is right for you. Understand the terminology and make an informed decision about your future.

Thorne Crest... What is it all about?

Learn about the Classic Senior Style living available on our campus. This active senior community is something you should investigate. New updated amenities include: granite counter tops, Wellness center and dining room just to name a few. As one person said, “Living here rocks and I don’t mean in a rocking chair!”

Financial Planning for Seniors: The Process and Valuable Resources

Financial planning and managing your finances so you can achieve your dream and goals—while at the same time helping you negotiate the financial barriers that inevitably arise in every stage of life.

How to Help Your Parents Through A Later Life Move

This program discusses the Do’s and DON’Ts of helping parents with a later life move. Important signs to watch for, educational resources and the timing of key decisions. This presentation will help you to understand the steps to a successful later life move.

Life at Thorne Crest, Meet a Resident

Living in a retirement community sounds like it could be the answer to many of today’s worries. But how can you be sure? During this presentation you will get to meet and talk with a resident of Thorne Crest. They will explain the life style they have chosen and be able to answer questions. This is a great way to get a senior perspective on life in a retirement community.

Sleep...Why Does It Elude Me Now?

Retirement is a great time to enjoy the things you missed while working, even extra sleep. This talk explores the reasons behind sleepless nights and offers some possible solutions.

Stay Healthy... Stay Fit

A man once said, “If I had known I was going to live this long, I would have taken better care of myself.” It’s never too late to start. Learn some practical ways to feel younger and healthier

Senior Defense Against Scams

Someone you know has probably been a victim of some kind of scam. Those “you can’t go wrong” deals are usually no deal at all. During this presentation you will learn easy practical tips to help you recognize a scam and who to call for help.

Lessons of a Lifetime

Through the years, we learn something new every day. Sometimes we forget all the wonderful lessons we have acquired. Old adages remind us of how to stay healthy, wealthy and wise. This program explores the wonderful information we have collected over a lifetime. We’ll check out the reasons behind the good old sayings.

Organize & Declutter



Need Help with Cleaning & Clutter

Tuesday, Oct. 4th, 2:00 pm

Presented by Deb Sorensen of Declutter Design By Deb

- How to start BIG projects
- Learn to De-Clutter with confidence
- Create curb appeal in your home

Home Sales



Selling Your Home in a Tough Market

Thursday, Nov. 3rd, 11:00 am

- Learn about current market conditions
- Find out how to select the right listing agent
- Learn how to host your first Open House

Estate Planning



What You Need to Know!

Thursday, Nov. 17th, 9:30 am

Presented by Danny Panzer of Ameriprise Financial

- 5 Estate Planning Myths
- 5 Essential Estate Planning Documents
- 5 Wishes: Maintaining Your Dignity
- 5 New Estate Planning Issues

Senior Health Fair

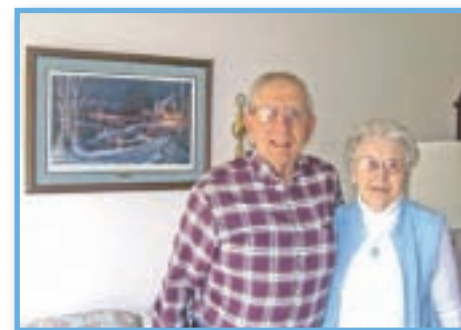


Improve Your Health

Friday, Dec. 2nd, 1:00 - 4:00 pm

- FREE Health Check
- FREE Wellness Assessment
- Visit with Senior Living Vendors
- Tour The New Thorne Crest!

Dale & Darlyne Rippey Return To Thorne Crest



Past Thorne Crest Administrator Dale Rippey and wife Darlyne.

Dale and Darlyne Rippey had been away from Albert Lea for 17 years, enjoying grand-kids and the warmer weather in Arizona. Now however, they are happy to be back at Thorne Crest

and settled into their apartment, Dale said, “it was just like coming home.”

Dale was with American Baptist Homes in the early 70’s and supervised many aspects of the construction as Thorne Crest Retirement Community was being built. Shortly after Thorne Crest opened, Dale was named Administrator and held that position for the next 17 years. At the time, the concept of a Continuing Care Retirement Community (CCRC), all levels of senior care

under one roof, was new and Thorne Crest was the first of its kind in the State. The CCRC concept enabled seniors to live independent, active lives. However, should a greater level of care be needed it was right there on the campus. The feel and values of yesterday are still here but Thorne Crest has grown, now offering more levels of care with the addition of the Short-Term Rehabilitation and Assisted Living.

The Ripeys put their name on the waiting list the day they retired knowing they would call Thorne Crest “home” when they were ready to live in a retirement community. “We considered other places, even toured a few, but we knew Thorne Crest was where we wanted to be”, Dale said. Dale and Darlyne have lived at Thorne Crest for the past 2 years, and couldn’t be happier. Darlene states, “It was like coming home. Thorne Crest was like a family back then, and it still is.” Dale recalls, “I felt better about working here than anywhere else because of the people. People here knew how to work, they were dedicated, it was like a family.”

Senior Living Communities... A Good Value in a Tough Economy



When I suggested that my wife's grandfather move into a retirement community, I had a list of reasons why. I knew he would enjoy the proximity to family, having a

peer group close at hand, the chance to rekindle some dormant interests and the peace of mind on-site health care brings. What was missing from my list was the opportunity for him to save money on living expenses. **That is exactly what he is doing, to an estimated savings of \$400 per month.**

Decision to Move

His story is similar to many people in our country contemplating a move to a retirement or independent living community. The decision to relocate keeps getting put-off due to reasons such as perceived costs or out-dated stereotypes of what a retirement community is like.

Sadly, his wife passed away suddenly and he had to make some decisions, quickly. Should he stay in the home he had lived in for more than 20 years? Move and live with one of his adult children? Or move to a retirement community? After weighing all his options, my Grandfather made the decision that he wanted his own "space" and soon made arrangements to move to an apartment home at a retirement community.

Eight months after his move he has taken up golf and life-long learning classes. He is involved in not one, but two Bridge groups. And although he, and everyone else, lost money in the market last year, he is hopeful about the future. **He is also amazed that his living expenses have actually gone down ---- that \$400 savings per month will add up to almost \$5,000 per year.**

Hidden Value Revealed

Whether someone has a mortgage or the house is paid off, it's likely there is potential dollars to invest if equity could be taken from the sale of the home and often times there is a disadvantage to waiting.

As an example, let's assume a house can be sold for \$250,000 in today's market, but the owner believes waiting five years would yield a \$300,000 sale. This thinking actually loses nearly \$20,000 of value to the person that waits, assuming a typical 5% return on investments. Clearly stated, a person who sells the house today for \$250,000 and invests even part of the proceeds for a 5% return would earn more than the person who waits five years to sell their home for the \$300,000.

Waiting also means:

- 1) 5 years of an uncertain real estate market where prices could continue to slip downward
- 2) 5 years of dealing with costly house maintenance and repairs
- 3) 5 years of paying higher taxes due to property evaluations
- 4) 5 years of all the responsibilities and time commitments of home ownership

Living in a retirement community can eliminate those concerns for the average person while providing them a much more predictable out-of-pocket cost. Here, the concept is shared expense distribution versus a single household incurring all costs. Does anyone know how much gasoline or heating oil is going to be in the next few months, next year? In recent years, heating costs have rocketed 30% or more.

Even assuming a 5% annual monthly service fee increase from the retirement community, a senior or family member can plan accordingly, and there are no hidden surprises.

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Dale & Darlyne Rippey Return To Thorne Crest

Continued from pg. 3

Like Dale, Darlyne was also very involved in the early days of Thorne Crest. She recalls one trip to the Mankato Mall and riding an escalator with a resident who had been a violin builder, "He had suffered a stroke but he did not let that slow him down." After the escalator ride (new in those days) he beamed with joy, and talked about it often afterwards.

For Dale, a favorite memory is a fishing trip with residents. As the story goes, the sun was shining, the fish were biting, and the trip was a great success. Only one problem, Dale forgot to secure the fish to the boat, so, as the boat took off, so did the fish! Dale never did hear the end of that.

Over the past two years Dale and Darlyne have not slowed down. Dale plays pool 3 days a week, and cards on Thursday's. Both participate in the daily Wellness program and WII bowling. They also volunteer throughout the community, assisting residents with appointments and help create decorations for holidays. Dale states "There's always something going on, you can be busy all the time, or not at all - it's up to you!"

When asked what they like most about returning to Thorne Crest, Dale and Darlyne have a hard time naming just one; the Wellness program, the activities, dining and especially the people, residents and staff, and of course the peace of mind. "We really appreciate knowing that if we ever do need help,



Dale in the woodworking shop.

there is someone available 24 hours a day. Our kids love that, they are happy we are here."

The best advice they have for future residents is to come while you can enjoy all that Thorne Crest has to offer, don't wait! Celebrating nearly 65 years of marriage the Rippey's couldn't be happier with their lifestyle at Thorne Crest.

Senior Living Communities... A Good Value in a Tough Economy

Continued from previous page

Unexpected Savings

Other ways someone moving to a retirement community can save:

- Car costs drive off. Most retirement communities offer transportation, so residents can forgo their car, car maintenance, car insurance, and paying for gas.
- Health costs decrease. Retirement communities are built with a more universal design in mind. This translates into less potential for falls, trips, and more. Fewer accidents likely means decreased insurance premiums and fewer hospital bills.
- Food bills get cut. Most retirement communities offer very affordable meal options eliminating the expense of buying groceries while providing seniors with nutritional meals they may not be getting on their own.
- Entertainment, with bulk pricing. A single person goes to the theater, little chance of getting a significant discount. Fifty people go, and wow!

The economy is understandably on everyone's mind and senior living providers should be shouting from the roof-tops the financial benefits of such a life decision. In addition to the positive health and well-being retirement communities offer residents, they give financial peace of mind in a time of uncertainty. This is more than just a benefit for my wife's grandfather; choosing senior housing can benefit thousands of senior homeowners.

If you would like to learn more about the value of living at Thorne Crest, call for your personal tour 507-373-2311.

About the author: Rob Liebreich is co-founder of, seniorDECISION.com, a website offering consumer ratings and reviews of senior living homes and providers.