

# Linkage

### Six Dimensions of Wellness

ERH Wellness Philosophy Offers An Integral Approach to Living

PLUS: St. Paul Village I Makes Its Debut

Welcoming Dr. Graff



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#### On the Cover

The ERH Wellness Philosophy is woven into the daily lives of residents. Here, Sue Pontius, gardening committee chair, and ERH residents, Betty Easley and Victoria Chisholm nurture bodies, minds and spirits with gardening, an option that's right for them. Read more about this integral approach to wellness on page 6. *Cover photo by Jonathan Willis*.

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To better serve you, Linkage magazine is available via email and on the Episcopal Retirement Homes website at www.EpiscopalRetirement. com. If you would like to be removed from the Linkage mailing list, please call (513) 271-9610.

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Linkage is a resource to address issues and interests of older adults, providing a link between ERH's programs and the community. For 60 years, Episcopal Retirement Homes has been a not-for-profit, financially sound organization dedicated to improving the lives of older adults from all faiths through innovative, quality services based upon their values and delivered by highly experienced, deeply committed professionals.



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#### Your Home/News 🗘

Care, Beech Acres Parenting Center's Foster Care Program, Faces without Places and First Step. The committee is delivering more blankets all the time, including 20 donated to tornado victims in nearby Moscow and Bethel, Ohio in March of 2012.

The committee expanded its reach to the Hyde Park Episcopal Church of the Redeemer's "Home Comforts" effort. This project collects furniture and household items to give to formerly homeless individuals. "Home Comforts" is a perfect match for DH residents. Many move in with more belongings from former residences than they end up using, so they choose to donate their extra things.

Blankets, however, remain the committee's primary focus. The group meets Friday mornings in the Deupree House conference room to knot together pre-cut pieces of fleece, purchased with funds donated from DH residents. "We're very fortunate to have generous donors here," Phil says. "We really do appreciate them, because without them none of this would be possible."

Anyone is welcome to join the "knot and chat" group. No sewing skills are required.

While one of the program's goals, Dietz says, is to "provide [DH] residents with meaningful experiences to enrich their lives," it is clear that the Outreach Committee's work enriches the lives of so many more.

More than 260 handmade blankets and counting for the homeless and communities in need.



### Crafting for Community

By Samantha Held

Hundreds of individuals throughout the Cincinnati region are experiencing warmer and cozier nights thanks to members of Episcopal Retirement Homes' Deupree House (DH) Outreach Committee. Members worked with the Detroit-based charity "Blanketed With Love" to provide 261 handmade fleece blankets to homeless and disadvantaged residents of the surrounding community.

The Outreach Committee was formed in September 2011 after many DH residents expressed a desire to become more involved with charitable projects. Phil and Joan Maechling knew that they wanted to volunteer with Blanketed With Love after their granddaughter co-founded the organization in 2009. When they heard about the newly forming committee, they felt this project might be a perfect fit. The committee is now moving ahead fullspeed and is completely residentrun, with Phil as chairman.

"I am not at all surprised that our residents are interested in this type of work," says Rochelle Dietz, Director of Life Enrichment at DH. "It is yet another example of their desire for lifelong learning and for staying physically and mentally active."

Since its first blanket donation in October 2011, the committee has given blankets to the Interfaith Hospitality Network, the Center for Respite

#### � Your Home

### Meet the Board

The Episcopal Retirement Homes (ERH) Board of Directors makes it a priority to serve the ERH mission: enriching the lives of older adults in a person-centered, innovative and spiritually based way.

"ERH has struck a perfect balance between being mission-driven and having a very well-thought-out business strategy," says Trish Martindell, Chair of the board and former Procter & Gamble executive.

In this issue—and upcoming issues—of Linkage, you'll meet the dynamic and passionate volunteer board members who help drive ERH.

By Whitney Harrod // Photographs by Gary Kessler



#### Keith Lawrence

Vice Chair of Strategy; Member of the Next Generation Leadership Development and Personnel Committees

Occupation: President of Sustaining Success Solutions and co-founder of LifeScape Solutions, two private consulting firms launched after retiring from 32 years at Procter & Gamble. Area of Expertise: Leadership development, strategy development and organization design. How long have you been with ERH? Three years. Why do you volunteer on the board? It's part of my strategy of giving back to the world and making it a better place. I enjoy working with a very talented board and the ERH leadership team. I also learn a lot about different fields, such as health care reform.

*Most rewarding part:* Working alongside very talented, passionate employees of ERH that are deeply committed to helping improve the lives of others and seeing how ERH practices Person-Centered Care in all it does. It is truly inspiring. I also enjoy tapping into my four decades of business experience to help ERH achieve its aspirations. *Something people may not know about you:* I'm an author of a best-selling book on retirement that captures a decade of research and 10 secrets to having a fulfilling retirement.

#### Your Home 🗘



#### Mary West Deupree House representative to the Board

*Former Occupation:* Advertising copywriter and high school English and journalism teacher. *Area of Expertise:* Since I have written advertising copy for all media, I've been known to offer tips to the ERH Marketing Department. Also, I handled publicity for the Park Board Volunteers and Friends of Krohn.

Something people might not know about you: A friend and I have played duo-piano for 25 years. I volunteer at the Cincinnati Art Museum, accompany the Hyde Park Community Church Choristers and play for Father Steve Cuff's services at the Cottages.

*How long have you been with ERH?* I have lived at Deupree House for seven years.

*Why do you serve on the Board?* I was elected by residents of Deupree to represent them for a two-year term.

*Most rewarding part:* I'm impressed with the expertise, dedication and down-right brain power of the board members. I am confident ERH is in good hands.



#### **Dr. Mark Meyers** Member of the Board of Directors

*Occupation:* Dean of the College of Social Sciences, Health and Education at Xavier University *Area of expertise:* I have a multidisciplinary perspective on health care. I offer collaborative solutions, which might come from other professions, but can be applied to ERH. I also bring a university connection, which benefits ERH, Xavier and even other universities.

*Something people might not know about you:* I serve on the board at the Cincinnati Association for the Blind and Visually Impaired.

*How long have you been with ERH?* One year. *Why do you volunteer on the board?* Giving to the community has always been an expectation of mine and my family.

*Most rewarding part:* Seeing the direct connection the programs have for residents. On boards, it is often easy to focus on the numbers, reports, and the "stuff" of running an enterprise as complex as ERH. But the presentations to the board, the discussions by residents themselves and the interaction with residents make it clear what we do is important. And that means serving the individual.

# Six Dimensions of Wellness

#### ERH's Integrated Approach Helping Residents Live Well into the Future

by Coleen Armstrong // gardening & staff photography by Jonathan Willis



Residents Sue Kellogg, Betty Moscove and Nancy Holterhoff make good use of their green thumbs around the Deupree House campus. magine living in an ideal retirement community. What would it look like, feel like? Would life there cultivate the Six Dimensions of Wellness physical, emotional, spiritual, intellectual, vocational and social?

The environment would be alternately stimulating and peaceful, the landscape thoughtfully designed with walking paths and space, for those who want, to indulge in a life-long love of gardening. You would be socializing with friends, jogging and swimming, reading, nurturing your spirit, relaxing in your beautiful customized apartment, as well as enjoying concerts, plays and fine dining—in short, doing all of the things you didn't have time for while working a job and raising a family. ERH wellness experts are dedicated to this philosophy, making life's third act the best one yet.

How dedicated? ERH has an entire team dedicated to wellness, including: The Rev. Steve Cuff, Director of Spiritual Services; Victoria Pagan, Wellness Director; Rochelle Dietz, Director of Life Enrichment; and Kathy Ison, Vice President of Affordable Living and In-Home Services. With the help of these staff members and their teams, ERH provides a holistic approach to wellness through the six dimensions and creates a caring, integrative culture with respect for the whole person.

Those six dimensions of wellness are addressed and commingled with astonishing ease and enable residents to thrive. Fr. Cuff often finds while talking with residents that they segue from the spiritual into the equally challenging emotional. That overlap, he explains, is completely normal.

Despite its name, ERH is non-denominational, and Fr. Cuff is more intent on building close relationships than promoting any specific religion. "Moving here is a huge transition," he says. "Once a resident has adjusted to their new home



Rochelle Dietz, Fr. Steve Cuff, Victoria Pagan and Kathy Ison play vital roles within the ERH wellness team.

and community, we can have an intentional conversation about what it means to have a spiritual life."

One woman in assisted living was dealing with diminished eyesight and hearing, and feeling increasingly isolated. "I can't interact with people the way I used to," she told Fr. Cuff. "What can you still do?" he countered. "I still say my morning prayers," she replied. "Well," Fr. Cuff smiled, "a lot of people don't. Have you considered also praying for the rest of us?"

It was an "Aha!" moment. Her prayer life became her way of feeling purposeful. To anyone looking on, nothing about her had changed. But inside, everything had.

Another ERH philosophy: Residents are not living in ERH communities, but rather the ERH staff is working in the residents' homes. ERH administrators tread purposefully, but softly. They don't rush or hover. No newcomer is bombarded with a flurry of activity sign-up sheets. "Once the orientation process is completed, I say, get settled in first," says Victoria Pagan, who focuses on the physical aspects of wellness with residents. "Get used to where you are right now and what you might like to do. We won't go pounding on anyone's door, insisting that now is the time for exercise. It's okay to do nothing for a little while. We're here when you're ready."

But once residents start walking a treadmill or participating in water, yoga or stretching classes, Pagan adds, they begin connecting the dots from the physical dimension to the intellectual and social—another overlap. While lifting hand weights, they make new friends, then get involved in Bible studies, bridge tournaments, computer tutoring, theater groups, wine tastings. Soon they're signing up to attend the Cincinnati Ballet, the Symphony and the Opera.

A large number of residents have been esteemed professionals at the top of their fields and longtime patrons of the arts, points out Rochelle Dietz, Director of Life Enrichment.

"They're also lifelong learners who continually seek new experiences. Their standards are very, very high. They crave a vibrant community. So we have a concert series, a speaker series and dinners at well-reviewed restaurants. We invite authors to discuss their just-released books."

Many elders take advantage of moving into independent living communities on their own terms, before any intervention or assistance is necessary, so they can take full advantage of the many leisure, social and educational opportunities. Proponents often term this the wisest decision they ever made.

On the other hand are those with less mobility and greater needs, some of whom are transitioning from physical therapy following an illness or fall. Dedicated staff members and the well-equipped Fitness Zones foster close monitoring and gentle encouragement with personalized programs. An



Betty Easley and Victoria Chisholm enjoy gardening together as a part of their personalized wellness programs.

additional benefit is that residents can return to their own apartments rather than log a brief rehab stay in a nursing home. With all of the spiraling healthcare costs, these preventative steps are critical. "It saves on Medicare/Medicaid payments, it saves on transportation costs, and residents grow accustomed to the Fitness Zone and programs offered on site," says Kathy Ison, Vice President of Affordable Living and In-Home Services. "So staying fit right here becomes a habit, one which they're less likely to break later on."

"People may move in with health issues and concerns, but over time things tend to improve," Dietz says. "They really do thrive. Many say that they never dreamed they could have so much fun."

That's clearly evident in someone who has

become ERH's oldest living goodwill ambassador—Jo Millhouse, age 102. "Until she was 93, she walked the treadmill for one mile every morning and one more every evening," Ison marvels. "Now she has cut back to 'only' one mile each day."

What's more, for her birthday last May, she wanted nothing else but to ride a motorcycle again. Again? She'd ridden one once before at age 96. This time, however, Millhouse wanted to "go her age." That meant, of course, 102 mph. "We said, 'Ah...maybe not,'" Ison recalls, laughing. She did get her ride on the Harley, but at a bit slower speed.

Other staff members at ERH are also dedicated to improving residents' well-being. Laura Lamb, Vice President of Residential Housing and Health Care at ERH, founded the Council For Lifelong Engagement (CLLE) in 2007, with the 'engagement' part being her specific niche. Not only does this program turn the tables of traditional volunteerism by making elders the givers rather than the receivers, they generate a greater regard, even admiration, from students and



also give elders something just as vital—a sense of purpose. "Purpose is what gets you out of bed in the morning," Lamb declares. "When you lose purpose, you lose a lot more, including health and well-being."

For ERH residents, wellness is not just about workouts and nutrition, it's also about making new friends, joining clubs and committees, relaxing in your apartment and even playing in the pool with grandkids. It's all part of ERH's wellness philosophy of living well into the future.

#### Flower Power

A year ago, Sue Pontius approached the groundskeeper at Deupree House to ask if she could accompany him to the greenhouse to select flowers for planting. He agreed. Today, Sue is chair of the gardening committee, and Deupree's landscape is a panorama of color. "I once thought I'd be content with what bloomed in pots on my balcony," Sue laughs. "But I discovered I hadn't outgrown my need to play in the dirt."

She also discovered that the walking, hauling, digging and weeding with friends fulfilled several aspects of ERH's wellness philosophy at once (physical, social, spiritual, emotional). She isn't fond of treadmills, Sue says, but gardening feeds her soul. "I come back inside, dirty, exhausted and soaked with sweat," Sue explains. "I'm a real mess. But still, I have to do it, because it's so satisfying. For the rest of the summer I get to watch things grow."

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### Play, Shop and Dine at a Discount

ERH Preferred Customer Program Expands

by Kaileigh Peyton

n just a little more than a year since the inception of its Preferred Customer Program, Episcopal Retirement Homes is pleased to announce forthcoming developments to the program.

Currently, residents of Deupree House and Marjorie P. Lee are eligible to receive an average discount of 10 to 20 percent at a variety of local restaurants and shops. To redeem the discount, residents are simply required to show their Preferred Customer Program card at a participating retailer.

The existing ERH Preferred Customer Program will extend to staff by the end of the year, with the same list of restaurants and merchants. The merchant list is anticipated to expand this summer and fall.

The discount program is scheduled to expand to St. Paul Village residents by the end of the year.

Like many other residents, Sue Pontius, a Deupree House resident, has found her Preferred Customer Program card useful for buying gifts and going out to dine with other residents.

The list of participating merchants includes some of the finest vendors and restaurants in the Cincinnati area, including the Zagat-rated Nicola's Ristorante Italiano and The Fig Leaf, a Hyde Park boutique.

"A group of about 20 of us went on a bus for dinner downtown at Nicola's," Pontius says. "The staff took very good care of us and we ate in a private dining room. It was very nice."

ERH plans to soon partner with Cheers to Art, a Madeira painting studio. "We're working with the Life Enrichment program and Cheers to Art, and we're hoping to bring the events to our locations for our residents' convenience," says Megan Kron, marketing assistant for ERH. "We would like to have an event that residents can bring their grandchildren to."

The preferred customer program also includes discounts for the everyday needs of residents at local merchants such as Widmer's Dry Cleaning and Rainbow Car Wash.

"What I like about the program is that the stores are independent and not chains," Pontius says. "I plan on using my discount soon to purchase a new cachepot from The Fig Leaf to display my orchids."

Additional information about the Preferred Customer Program, including directions, hours, menus and more, can be found at episcopalretirement.com/pcp.

Please contact Megan Kron at (513) 272-5555 ext. 4294 or mkron@erhinc.com for more details about the ERH Preferred Customer Program.

## St. Paul Village I Makes Its Debut

ERH Continues to Raise the Bar for Affordable Living By Max Webster

Piscopal Retirement Homes celebrated the grand reopening of the newly renovated St. Paul Village I with Cincinnati Mayor Mark Mallory, City Manager Milton Dohoney Jr. and other city officials at a ribbon-cutting ceremony on May 1, 2012.

The ceremony marked the completion of a 15-month, \$13 million rehabilitation project that renovated more than 100 apartments, improved three community areas and upgraded the Village's outdoor spaces. It was a project made possible by \$8.1 million in tax credits and an approximately \$1.8 million investment from the City of Cincinnati. After viewing the improvements to the facilities, Mayor Mallory said that the work at St. Paul Village was "one of the great projects in our neighborhoods."

The construction work, led by the Model Group and GBBN Architects, restructured 124 studio apartments to create 103 new, spacious one bedroom residential apartments. The improvements were made following the input and suggestions of the Residents' Council, whose members wanted to see a design that was more open and accessible. The apartments boast an extended floor plan that is more suitable for residents and their guests.

In addition to the living areas, the kitchens are remodeled with new counter space and more

energy-efficient, full-sized refrigerators and stoves. All of the units were designed following the "Green Communities" criteria with new doors and windows and a geothermal heating-and-cooling system, which provides for an energy-efficient and more even climate-control experience year round.

"It is an amazing place now," says Kathy Ison,



Doug Spitler, ERH President & CEO, Kathy Ison, ERH Vice President of Affordable Living & In-Home Services, and Cincinnati's City Manager Milton R. Dohoney, Jr. were among the speakers celebrating the grand re-opening.

Vice President of Affordable Housing and In-Home Services. "I hear residents say all the time, 'I've never lived in a place as nice as this.' Our residents have a lot of pride in where they are living." St. Paul Village has provided residents with a safe and affordable environment to pursue an independent lifestyle since first opening in 1978. The new renovations are designed to improve the amenities offered to the entire community while promoting the Village's mission to provide residents with lives of freedom, choice and purpose.

#### "...Our residents have a lot of pride in where they are living."

Kathy Ison, Vice President of Affordable Housing and In-Home Services

In addition to the residential apartments, significant improvements were also made to the community areas of the Village. Residents now enjoy a full fitness/wellness area, therapy gym and salon. Two elevators have been added, as well as automatic doors and a new nurse call system. Outside areas have also been improved. Courtyards have been renovated to include new walking paths, fountains and furniture, while raised bed planters provide residents with a chance do their own gardening by growing flowers and vegetables.

Additional improvements coming to St. Paul Village II will add to the countless opportunities for neighbors to interact. They provide new space for regularly scheduled events and club activities, such as the Ceramics Club and Senior Club, which plans and sponsors trips to Reds games, Coney Island, restaurants and local arts and cultural institutions.

"It's hard when you're in your 80s to get used to change, but change is good," says 13-year resident Marjorie Mosley.

One aspect of St. Paul Village that has always made it an attractive and comfortable place for senior living is its affordability. Despite the new renovations, the Village continues to welcome lowincome seniors and those living below the area's average income. Almost all of the apartments qualify for HUD or CMHA subsidies. Residents of the Village are able to retain more of their monthly income, while receiving the kind of support from the ERH staff and community that keeps them healthy and less likely to be admitted to a nursing home, an expense which can be 10 times more costly for both the resident and taxpayer.

"St. Paul Village has really raised the standard for what seniors need to have to live independently," says Jay Kittenbrink, Executive Director of Affordable Living Development. "Especially in this environment where a lot of the time people assume that the elderly don't have everything they need to get by. Our residents have everything that they and management have been able to identify as needed."

The ribbon-cutting ceremony was especially emotional for Kittenbrink, whose father founded the community. "My mom lived here, my mother-in-law still lives here, so I just want to see people have a great life," he says.

The renovations at St. Paul Village I are the first step in a larger project that will eventually remodel the entire facility. Work has already begun on St. Paul Village II and residents can soon expect to find 65 renovated one-bedroom apartments, a library, computer space, meditation room, game room, ceramics room and even more expanded community spaces.



Revitalizing the main entrance was a major part of the recent \$13 million St. Paul Village I renovation.

#### Your Life 🗘



Dr. Jason Graff takes the practice of geriatric medicine to a different level for residents like Phil Osborn.

### A Warm Welcome: Jason Graff, M.D.

New Medical Director Focuses on Person-Centered Care and Wellness

By Rick Bird // Photographs by Gary Kessler

r. Jason Graff is a firm believer in the philosophy that a happy patient is a healthy one.

It's one reason he was delighted to be appointed Medical Director of Deupree Cottages, with its industry-leading commitment to Person-Centered Care that shatters the stereotypes of skilled nursing care facilities.

"Patient-centered care takes a look at each individual and their needs, coming up with a comprehensive plan to help them function at their highest level and add quality to their lives," Graff says. "It's a focus on the individual's needs and not the needs of the facility."

Graff thinks a nursing care approach that builds dignity and independence fits perfectly with the volumes of medical research that show positive feelings translate to healthier individuals.

"For all of us, the happier we feel about our surroundings our job, our families—the better life will be. The more positives your brain receives, the better your brain and overall body functions are."

Graff, a native of Bismarck, N. D., received his undergraduate and medical degrees from the University of North Dakota before doing his residency at The Christ Hospital, then joined the geriatric fellowship program at the University of Cincinnati. He was appointed to the Deupree position last August, complementing his duties as the co-medical director of the Center for Health and Aging at The Christ Hospital.

Graff says he always wanted to be in internal medicine and decided to specialize in health care for older adults, partly because he enjoyed the challenge of dealing with the complex multiple medical ailments presented by the age group.

And Graff says he was attracted to a field of medicine that put him in touch with innately interesting people. "I love to talk," he explains with a laugh. "And I love to listen to the stories and wisdom that older people have to offer. I found that it is very rewarding to talk to a generation of people who have lived through what I read in the history books."

Graff notes he has been thrilled to work in a smaller facility that "doesn't have to be run like a

#### 🗘 Your Life

factory to function."

Indeed, the Deupree Cottages were built with Person-Centered Care in mind. Opened in June of 2009, the campus features two cottages of 10 private rooms and two private suites, each built around a home-like hearth room with an open kitchen, den, library and spa room. Residents have the freedom to set their own schedules—waking, sleeping, bathing and eating as they wish.

"The philosophy revolves around restoring purpose, choice and freedom to our residents," says Emerson Stambaugh, Deupree Cottage Director. "Our belief is, 'We work in our residents' home.' We adjust our schedules to meet their needs and desires. We don't set schedules for staff convenience, and we can do all of this while still delivering the highest quality of medical care." in Cincinnati to build the small houses," Stambaugh says. "And there are some communities retrofitting existing nursing homes to create household groups within a large building."

Graff says the approach is just what the doctor ordered for older adults, since it stimulates dignity, independence and quality of life. "People are less likely to 'give up.' When they have a belief in their treatment program, they do well," he says.

Through his work at The Christ Hospital, Graff has also developed a specialty in dementia and memory loss issues acknowledging, "It's a huge area where we've only scratched the surface on diagnosis and treatment."

But Graff has seen that one common denominator for both preventing and treating memory



The approach does away with the institutional nursing home reputation. Deupree was ahead of the curve in what now has become a trend.

"You are seeing more 'small house' nursing facilities across the country, but we are the only ones loss is exercise. He hopes to closely monitor exercise programs at the Cottages and perhaps institute new therapies in line with current medical thinking.

Even though much is not known about memory loss, Graff says, one thing is obvious: "If people move more and eat better, all diseases improve and specifically Alzheimer's."

Graff notes in the last few decades exercise among American adults is way down and weight and nutritional problems are up. He doesn't think it's a coincidence that memory-loss diseases, like Alzheimer's, are on the rise.

"A great deal of research points to inactivity as the No. 1 risk factor in every disease process," Graff says. "For dementia, physical activity is the No. 1 treatment available. We used to think people couldn't form new brain cells. We've learned that's not true. Research shows that through exercise people undergo neuronal changes that involve the growth of new brain cells and thus improving cognition."

Graff also says the understanding of what type of exercise older adults need is changing with more evidence that resistance training is perhaps more effective than traditional endurance workouts aimed at developing cardiovascular systems. "Cardiovascular training is important, but we are finding resistance to your muscles might be the magic bullet. This form of exercise is thought to produce and release chemicals that make changes that can grow new brain cells."

Dr. Graff practices what he preaches. He has been able to fulfill a life-long dream to construct a complete gymnasium in his home. He also enjoys hobbies such as writing poetry, journaling and coaching soccer and tennis for his two young daughters.

#### Your Life 🗘



### Donor Spotlight Living Legacy Society

Piscopal Retirement Homes would like to express its gratitude to a new member of the Living Legacy Society. A resident for more than four years, who exercises daily in the fitness zone, Mr. Oreson "Chris" Christensen always knew he would move to Deupree House. Recently, Christensen decided to take advantage of the 2011 tax law regarding IRAs in which a gift would count toward minimum distribution. When asked why he gave to ERH, Christensen replied that, "Deupree needs it more than I do."

In conjunction with Paul Scheper, CFO of ERH, a long-time friend and former coworker, Christensen created an endowment fund for the Deupree House library. With this gift, the library will receive extra funds each year to purchase large print books, bestsellers and items to enhance the collection. Thank you for your generosity and welcome to the Living Legacy Society, Mr. Christensen!

#### Is Your House Preventing You From Moving?

Episcopal Retirement Homes now offers a "Life Income Plan," a real estate program, for those who wish to have the burden of selling a home removed and would be interested in a guaranteed lifetime income at very favorable interest rates. With this plan, you are quickly out from under the burden and anxiety of selling your home and ready to move on with a lifestyle of your choosing at one of our ERH communities.

The basics of the Life Income Plan involve exchanging your house for fixed income payments made to you at an attractive annual rate. Your income stream starts immediately, rather than waiting for the sale of your house. You may also receive a sizeable charitable tax deduction and a portion of each income payment could be tax-free. It is also important to note that your income will never fluctuate with market conditions.

For more information, contact Lori Asmus at (513) 272-5555 ext. 4224.



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### Save The Date!

#### ERH Annual Gala Masquerade

Hyde Park Country Club September 28, 2012, 6-10 pm

Enjoy an evening of cocktails, hors d'oeuvres, dinner, live music, a silent auction and wine raffle.

*Tickets:* \$125 per person or \$850 for a table of 10 Purchase online at www.episcopalretirement.com/gala.

Ticket sales and donations benefit the Good Samaritan Mission, providing financial aid for the residents of the ERH community and supporting programs such as Deupree Meals on Wheels and Parish Health Ministry.

For more information contact Diane at ddecker@erhinc.com or (513) 272-5555 ext. 4283.