



North Hill

The View

Greater Boston's Premier Retirement Community

Spring 2009 Issue Three

 **North Hill**
865 Central Avenue
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25 years of unparalleled service

Find Financial Security in Tough Economic Times

Financial strength has been the byword for two and a half decades at North Hill Retirement Community in Needham. We have the largest investment portfolio of any retirement community in the region. We've carefully built financial reserves by maintaining high occupancy and by sound fiscal and operational management.

These are challenging economic times. People of all ages are feeling uncertain about the future. For Residents of North Hill, many of those uncertainties have been alleviated.



North Hill is currently offering The Dream Bridge, which provides up to 12-months of interest-free bridge financing. See page three for details.

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Financial Security

- North Hill is a debt-free community. A non-profit organization, North Hill has built up eight-figure financial reserves and maintains a solid balance sheet.
- We provide asset protection. Not only is the entrance fee 90% refundable – a valuable estate preservation tool – but Residents don't need expensive long-term care insurance or face considerable out-of-pocket expenses as they move through the care continuum.

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North Hill Resident: “North Hill is Solid”

Former Board member and now a Resident of North Hill, Sid Farnsworth says: “North Hill is financially solid and has been debt free since it opened 25 years ago, even after renovations and modernizations.”

Deciding when to make a move to a care facility is difficult. For the Farnsworths, their decision was precipitated by the sudden illness of a beloved family member. This individual had been unable to avail herself of continuing care because of the vagary of old age and not acting in time to “make the cut” at a life care community. [The policy of life care communities is that residents are expected to be able to live independently when they arrive; then they are taken care



Sid and Laura Farnsworth

of for the rest of their lives.]

“Laura and I lived for 45 years in our home in Wellesley,” says Sid. “It was an adjustment for us to move into a new community. We found everyone to be welcoming and cordial here at North Hill.

However, as with anything new, it took a little while to get comfortable in our new surroundings, to get to know people and to start enjoying the many amenities of North Hill. We are now in the right place at the right time,” adds Sid.

Financial Security

Continued from page one

- There are no hidden fees at North Hill. From skilled nursing to meals to the wide array of activities - all are included in your North Hill monthly fee. North Hill has never cut back on any of its services.
- A portion of the initial apartment cost may be tax deductible (prepaid medical expenses). And on an annual basis, a percentage of your monthly fee may also be

tax deductible (pre-paid medical expense). *(Note: This is not intended as tax advice. Please consult with your tax advisor for tax and estate planning issues.)*

Health Security

- There is no extra cost to go from residence to temporary or full time care in skilled nursing facility. The only extra cost to go from the residence to the skilled nursing center

is two additional meals. There is a life time care guarantee.

- As a Life Care Community, we offer our community members the assurance that their long term care expenses are covered. Included in this continuum is full-service residential living, access to home health services, and 24-hour skilled nursing care in our separate, but connected, state-of-the-art Health Center.

12-months of interest-free bridge financing

The Dream Bridge Loan Can Help You Move Now

While you are in good health, act now on your wish to enter our premier retirement community with a special financing offer to offset the slow housing market.

North Hill is currently offering The Dream Bridge, which provides up to 12-months of interest free bridge financing. If your home is on the market, you will want to consider this unique and very generous offer.

Even before your house is sold, you can be comfortably settled in your new North Hill home, enjoying an exceptional, trouble-free lifestyle, new friendships, and superior amenities and services, including future short or long term care if health issues should ever arise.

North Hill is now offering a monthly service fee incentive program. Call for more information!

The Amenities are Fabulous! Life at North Hill is Fun!

Of course, financial security is a key reason to come to North Hill. But there are other reasons: fun, friendship and community!

There's always something to do and you can choose as many (or as few) activities as you please. All activities (save special trips) are included in your monthly fee.

A typical day might start with a leisurely breakfast in the dining room. Then, perhaps, you'll opt for a swim in the pool. Or, the book club may be

more to your liking. You may decide to catch the van for some local shopping. Lunch with friends is followed by an art class or a project in the wood-working shop. There's an ice cream social in the afternoon. After dinner, there's a movie you've wanted to see.

Tomorrow: Perhaps you'll play a few hands of bridge, spend some time on the exercise bike, attend a lecture – or just relax in your apartment and enjoy a good book.





Our 25th year!

This year, North Hill will celebrate its 25th anniversary.

We are recognized as the premiere Life Care Community in the Boston area. When you come to North Hill, we are dedicated to enriching your life with opportunities for personal growth, wellness and fulfillment.

North Hill is a vibrant and active community, featuring the area's most inclusive services package of activities. The beautiful surroundings and fabulous views make North Hill a one-of-a-kind residential setting.

North Hill provides its residents with peace of mind regarding their social, physical, emotional, environmental and financial future.

OPEN HOUSE

Thursday, April 23, at 10 am and 2 pm
RSVP to Amy Daniel 781-433-6524



Visit Us at North Hill

North Hill is located west of Boston in the lovely suburb of Needham on a 59-acre campus. It is close to Wellesley, Dover, Weston, Sherborn, Newton and Greater Boston

If you would like to know more about North Hill or schedule a tour, please call us at (877) 736-4371.

Visit our website at www.northhill.org

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