

Value Matters

Volume One

A Tsunami of Change Ahead

With the aging of Baby Boomers and rising life expectancy, yesterday's healthcare systems are struggling with how to meet the needs of current and future consumers.

While unheard of 25 years ago, long-term care insurance is now a key component of any good financial plan. To paraphrase the late senator John Heinz, "Having a financial plan that does not address long-term health care is like wearing a bullet-proof vest with a hole over the heart."

Our healthcare system is under siege and costs are escalating out of control. Increasing life expectancies and the aging of 76 million Baby Boomers will strain our long-term care system, creating a



shortage of quality providers. Even under the most optimistic scenario, long-term care burdens on families and institutions will increase substantially in coming decades. If needed, being able to access a quality provider of both

rehabilitation and restorative services could be the difference between future dependence and independence in life's third stage.

The time to identify a quality provider is not when you need one. You also need to assess the probability that space in a quality healthcare center will be available if needed and what the costs might be. As the story goes, "It was not raining when Noah built the ark."

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Rethinking Retirement

You are now "retired" from work, or launching your next career on your own terms. You planned and invested a great deal of time and money to insure that a lifetime of hard work results in a future filled with certainty and satisfaction. Sustaining and even enhancing a fulfilling life is now a priority and you have the resources to do it. You may even be seeking a new place to experience life.

If you have a positive aging self-image, you realize that the value of later life increases if you are healthy, happy, secure, involved, productive, compassionate, stimulated, challenged, and loved. You ignore the negative aging stereotypes and focus on a positive outlook. You may even know that those with an optimistic view of later life live an average of 7.6 years longer.

You want to be active and productive in life's second half; but have not taken the time to plan for the next stage of life as you did for the first two. Planning for the next stage of life should be no less important than the career planning or pre-retirement planning you did to be successful in life's first two acts. Still, few adults over age 65 have a Life Plan — the best time to start is NOW.

Thinking Outside the Box Results in the LFC Brand

While once considered a time of withdrawal and decline, life’s second half can be the most rewarding. Almost daily, new research documents the value of keeping a positive aging self-image, eating right and staying both active and involved. Unfortunately, most “retirement communities” have not changed with the times and remain places where well-meant protectiveness can slowly but surely undermine autonomy. All too often, learned helplessness and dependency is unwittingly encouraged by outdated long-term health care staffing, programs and operating philosophies.

At PRAXEIS, LLC in Jacksonville, a small group of visionary planners with decades of experience in the senior living and long-term healthcare industries decided to heed the words of Albert Einstein as they considered plans for new communities: “You cannot solve a problem with the same consciousness that created it.”

In other words, rather than building bigger and better “retirement communities,” they decided to raise the bar and create places where the wisdom and experience of age is once again revered.

The Importance of Meaning and Purpose

To lay the foundation for a new community model, the PRAXEIS visionaries set their goals high – to create communities where members could focus on

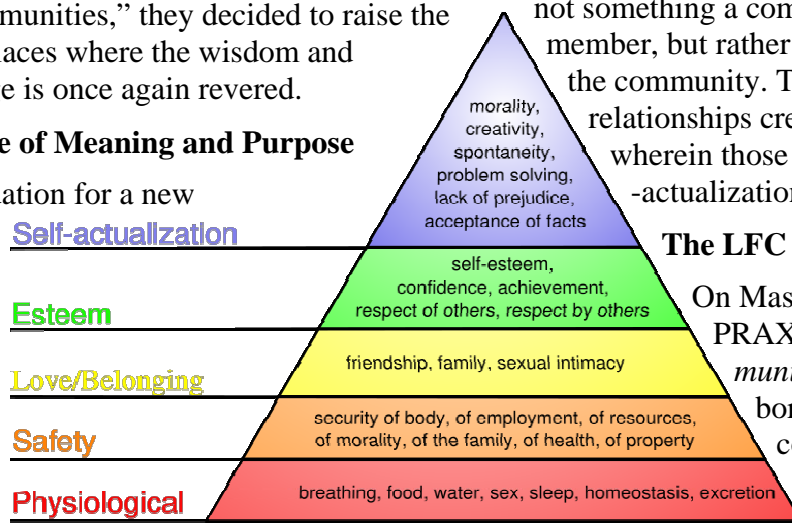
self-actualizing. In Maslow’s hierarchy of needs, the highest level is “self actualization.” Self-actualization is the instinctual need of humans to make the most of their abilities and to strive to be the best they can. In short, self-actualization is reaching one's fullest potential. Very few people reach this level, two percent to be exact. Maslow writes the following of self-actualizing people:

- ◆ They embrace the facts and realities of the world

(including them) rather than denying or avoiding them.

- ◆ They are spontaneous in their ideas and actions.
- ◆ They are creative.
- ◆ They are interested in solving problems; this often includes the problems of others. Solving these problems is often a key focus in their lives.
- ◆ They feel closeness to other people and generally appreciate life.
- ◆ They have a system of morality that is fully internalized and independent of external authority.
- ◆ They are able to view all things in an objective manner.

It was felt that the pathway to self-actualization is to lead a fulfilling life, which is unique to every individual. Fulfillment is not something a community can bring to a member, but rather what members bring to the community. The synergy of member relationships creates a positive culture wherein those interested can pursue self-actualization.



The LFC Model is Born

On Maslow’s foundation, the PRAXEIS *Life Fulfilling Community*[®] (LFC) model was born. The goal was to create communities as gateways to new opportunities for growth, learning, meaningful service and experiences.

In other times and cultures, elders were the means by which younger community members learned how to age successfully. They were the storytellers and wisdom-keepers. Elders served as docents – informed tour guides on living with integrity and purpose. With an eye to restoring the role of respected elder, the *Life Fulfilling Community*

begins by recruiting team members that respect and admire the accomplishments of older adults.

In Life Fulfilling Communities, “retirement” is not so much a time of life as it is one of life’s many crossroads. From the “retirement” crossroad, travelers have many paths from which to choose – active or inactive, enriching or stagnant, involved or disengaged. Travelers entering the LFC gateway are generally not seeking to *retire* to a sedentary life of leisure, but to explore new pathways on which to *experience life*.

Life Fulfilling Community operating associates make it a priority to discover who community members are, where they have been and where they are going from their very first visit. The goal is to assist travelers as they discover that *growing* older is the best protection against just *getting* old and needing extended care. While quality healthcare services are conveniently available, the focus is on personal growth, enrichment, and well-being programs that nourish the body, mind and human spirit.

Unseen Dangers

No one can promise that the fall and winter of life will be without physical challenge and setbacks. However, it is increasingly possible to avoid many – and quickly recover from others. Much as the real danger of an iceberg is not what you see above the water, but what lies beneath. Therefore, it is with planning to get the most from life’s third stage... to plan for the unseen and unexpected as well as that next cruise or European vacation.

Whether a setback is a car accident, fall, heart attack, stroke or other major health problems, how quickly you care insurance PLUS...paying for tomorrow’s healthcare at today’s prices. Additionally, you have the convenience of staying right in the community where you will be close to friends and significant others, and cared for by professionals that probably already know you.

The historical view of “continuing care retirement communities” (CCRC’s) as a continuum of independent living, assisted living and nursing services that one may move through as he or she ages,

is outdated. It has resulted in a consumer perception and marketplace reality that a CCRC is for the VERY old who are beginning to have some health concerns. With PRAXEIS, high quality healthcare services are a LFC amenity – not its central identity.

The Health Assurance Guarantee has both a prevention and a restorative philosophy. When and if member needs healthcare or rehabilitation services, professionals focus on doing everything possible to return our members to the highest level of independence possible in the shortest time while insuring their mental and spiritual well-being as well as their physical health. The traffic in the *LFC* continuum is two-way and can lead to increased independence, and not just increasing decline and dependency perceived by many to be inevitable.

LFC programming has a “whole person” approach rather than focusing on physical decline and dependence. Building on the Dimensions of Well Being Model, our *Six Keys to Living Well* (mental, social, physical, spiritual, emotional and financial) addresses the needs of the whole person from the day he or she arrives.

The LFC culture is grounded in the principles of positive aging. In the future, our communities will become havens for those committed to living life to the fullest, fighting ageism, and avoiding the self-fulfilling prophecies of aging, which can result in premature dependency, memory loss and death. In short, we have declared war on aging stereotypes.

Moreover, once accepted as a member of a Life Fulfilling Community, any concern that one may have about running out of money to pay for future care and services is over. If you should run out of money through no fault of your own, the Health Assurance Guarantee’s benevolent fund will cover your costs. Now that is future peace of mind.





for all life can be!sm

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Creating Life-Fulfilling Communities[®]

Our vision is the creation of empowered community cultures that foster both personal growth and positive relationships between neighbors, staff, families and the greater community; self determination; the rewarding pursuit of meaningful opportunities; the exploration of hidden talent; the discovery of new skills and the enjoyment of adventure with a focus on preventive health and well being. Secure, full service neighborhoods where people have time to share their God given talents and celebrate all life can be!

The Importance of Significance

Jack spent his professional life as an attorney. In a career spanning over 50 years, he gained considerable wisdom, insight, and professional stature. Shortly after retiring, he attended a meeting of the Chamber of Commerce where a newly elected board member asked, “Didn’t you *used to be* an attorney?” This scene is repeated daily throughout America. People work hard to reach retirement; gaining considerable wisdom and expertise in the process that could benefit other businesses, organizations, and individuals only to be stripped of significance and banished to the ranks of the “used-to-be.”

For Jack, “retiring” was a celebration. He looked forward to entering into what he perceived could be life’s most meaningful stage. After considerable research, Jack selected the Life Fulfilling Community model because of the high quality of healthcare available for his ailing wife right in the neighborhood. He could visit her daily and enjoy the company of his first love; but also have time to himself to play tennis,



workout, and walk their dog all without leaving the community.

After losing his wife to Alzheimer’s, Jack made a commitment to make a difference by challenging those who mindlessly accept negative stereotypes and perceptions of aging.

Unlike many of his peers, Jack did not waste time worrying about physical concerns regarding appearance, peak performance and memory, which he believed, would color his attitude toward himself and his personal self-esteem. Leadership came naturally to Jack and he quickly found meaning and purpose chairing a Members Advisory Council, working in the Community’s Performing Arts Theatre, and mentoring sales and marketing professionals.

As members like Jack discover, life, while having its losses, can be a positive and meaningful experience for those who mindfully commit to age successfully.