Benedictine

Living Fully
Living Well
WITH PURPOSE

> It's a vibrant, fun-filled and safe place. I think it's sacred work that the staff does here, and I'm grateful."
>
> *— KATHLEEN*

Independent Living | Assisted Living | Memory Care
Long-Term Skilled Nursing | Short-Term Rehabilitation

Benedictine Living Communities

Benedictine Living Community-Anoka | BLCAnoka.org
910 Western Street, Anoka MN 55303 | (763) 310-6393
Assisted Living | Care Suites | Respite Care

Benedictine Living Community-Minneapolis | BenedictineMinneapolis.org
618 E 17th St, Minneapolis MN 55404 | (612) 879-2800
Long-Term Skilled Nursing | Short-Term Rehabilitation

Benedictine Living Community-New Brighton
BenedictineNewBrighton.org
1101 Black Oak Drive, New Brighton MN 55112 | (651) 633-1686
Long-Term Skilled Nursing | Short-Term Rehabilitation

Benedictine Living Community-Northfield | BLCNorthfield.org
2030 North Avenue, Northfield MN 55057 | (507) 650-5010
Independent Living | Assisted Living | Memory Care

Benedictine Living Community-Osseo | BenedictineOsseo.org
625 Central Ave, Osseo MN 55369 | (612) 756-3323
Assisted Living | Memory Care | Respite Care

Benedictine Living Community-Regina | BenedictineRegina.org
1175 Nininger Road, Hastings MN 55033 | (651) 404-7947
Assisted Living | Memory Care | Long-Term Skilled Nursing | Short-Term Rehabilitation

Benedictine Living Community-Shakopee
St. Gertrude's and The Gardens | BLCStGertrudes.org
1850 Sarazin Street, Shakopee MN 55379 | (952) 233-4400
Assisted Living | Respite Care | Long-Term Skilled Nursing | Short-Term Rehabilitation

Benedictine Living Community-Shakopee Windermere Way | BLCWindermere.org
1705 Windermere Way, Shakopee MN 55379 | (952) 900-5213
Independent Living | Assisted Living | Memory Care

Cerenity Senior Care

Cerenity Senior Care-Humboldt | CerenitySeniorCare.org
512 Humboldt Ave, St. Paul MN 55107 | (651) 220-1786
Assisted Living | Memory Care | Long-Term Skilled Nursing
Short-Term Rehabilitation

Cerenity Senior Care-Marian | CerenitySeniorCare.org
225 Frank St, St. Paul MN 55106 | (651) 495-1910
Independent Living | Assisted Living | Memory Care
Long-Term Skilled Nursing | Short-Term Rehabilitation

Cerenity Senior Care-White Bear Lake | CerenitySeniorCare.org
4615 2nd Ave, White Bear Lake MN 55110 | (651) 429-9654
Assisted Living | Long-Term Skilled Nursing
Short-Term Rehabilitation

MISSION

Benedictine is a nonprofit, faith-based organization entrusted with advancing the life-enhancing senior care ministry of the Benedictine Sisters of Duluth, Minnesota. We witness to God's love by creating inclusive communities, supporting those we serve to live well and with purpose, with special concern for the underserved.

BENEDICTINE FOUNDATION

Benedictine Foundation helps bridge the gap between our financial reality and our dreams for a more purposeful and fulfilling life for our residents. Whether it's assistance for someone who has exhausted their financial resources or innovative programming to make their lives more joyful, generous donors enhance our ability to serve our residents.

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> *"Care of the sick must rank above and before all else so that they may truly be served as Christ, who said: 'I was sick and you took care of me' (Matt. 25:36)."*
>
> — ST. BENEDICT

A LEGACY OF Service

Thank you for your interest in Benedictine. It's my pleasure to introduce you to our faith-based, nonprofit network of Benedictine and Cerenity senior living communities.

Founded by the Benedictine Sisters of St. Scholastica Monastery in Duluth, Minnesota, we've been serving seniors for over 30 years. The Benedictine order is one of the oldest religious orders of the Christian church and was established by St. Benedict in the sixth century. St. Benedict taught that the Sisters and Brothers of his order should care for the sick above all else.

We at Benedictine take this mandate seriously as we strive to create communities and services that offer wholeness, healing and hope to each person who is entrusted to our care. Our Core Values — Hospitality, Stewardship, Respect and Justice — ignite and sustain our compassionate care.

We remain steadfast in carrying forward our founders' mission of caring for seniors. Benedictine is honored to be part of an enduring legacy of service, flourishing under the sponsorship and prayers of the Sisters of St. Scholastica.

Jerry Carley, CEO
Benedictine

The Heart
OF BENEDICTINE

At Benedictine, our mission is to bring meaning to every resident's life so they can live fully and live well. Here, age or state of being will never diminish a person's worth and purpose.

We recognize that as we age, our purpose evolves around life's many opportunities and challenges. From starting and growing families to retirement, the meaning we find in our lives is constantly changing. At Benedictine, we aim to provide our residents the opportunity to discover and focus on their purpose, so they can find connection and happiness.

"Listen and attend with the ear of your heart." — ST. BENEDICT

Benedictine is known for providing deeply personal care and comfort. We listen, relate with empathy and serve residents where they are, reminding them that they are welcomed and loved. The exceptional care we offer is based on guiding principles that are at the heart of our mission:

- Benedictine is a faith-based nonprofit that is inclusive and welcomes all people regardless of religious affiliation.
- We offer person-centered, holistic care of mind, body and spirit. We've invested in our caregivers by creating a proprietary Benedictine Experience training model that focuses on providing genuine, heartfelt and purpose-driven experiences for our associates, residents and their families.
- All our associates are guided by Benedictine's Core Values of Hospitality, Stewardship, Respect and Justice and these are promoted throughout our entire network.
- More than 200 of Benedictine's therapists and caregivers are Dementia Care Specialist certified. They are uniquely equipped to provide the highest level of personalized dementia-capable care and to support people at all cognitive levels and dementia stages.

PERKS OF Community Living

How does living in a community with other seniors benefit you? The truth is, where you live can impact your overall health.

Physical activity, social interaction, mental stimulation and healthy dining are keys to healthy living for seniors, all of which are conveniently available to Benedictine Living Community and Cerenity Senior Care residents.

Exercise

Physical activity is known to help maintain one's weight, improve sleep, strengthen bones and regulate blood pressure. Benedictine and Cerenity offer a wide variety of planned physical and social activities. From chair exercises to drumming clubs and fully equipped exercise rooms, residents have access to an assortment of choices. Walking through the carefully maintained gardens and grounds offers a safe space to enjoy a stroll.

Fun Activities

According to the National Institute on Aging, seniors who engage in meaningful activities, such as volunteering and hobbies, report feeling happier and healthier. Benedictine and Cerenity residents can choose from a host of social events such as summer barbecues, reading clubs, crafts, musical performances and much more. Have an interest in serving? Volunteer opportunities are also available on campus and in the community.

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Social Connection

With so much focus on social isolation during the pandemic, the advantages of living in a senior community have come to light. Research shows that those who are socially isolated experience more health issues, while senior living communities focus on offering activities that encourage residents to interact. From sharing conversations over meals and social hours, to enjoying shared interests such as playing cards, quilting, crafts or sports, residents can find ways to easily connect with others.

Nutritious Meals

Good nutrition is also essential to a healthy lifestyle. Cooking balanced meals for one or two can be challenging. Who among us hasn't been frustrated when thinking of something new to eat that is healthy and budget friendly? Registered dietitians oversee menu choices to ensure Benedictine and Cerenity residents have healthy, balanced meal choices every day without the hassle of shopping, preparing and cleaning up. Eating with friends in the dining room adds the benefits of social interaction to good nutrition.

Advice from Benedictine residents on transitioning to a senior living community:

"Don't wait too long. If you don't wait too long, you can ease into it." — JOE

"It's the thing to do so you're not by yourself — you make lots of friends. And it's better for your health." — BETTY

"Make the decision before someone else has to make it for you. [Moving] was my own decision." — TOM

"Come when you're younger. I wish we'd come here when we were 70. That's 11 more years we could have been here enjoying these wonderful people and such a nice place to live. I just love my apartment!" — JUDITH

Talking With a Parent
ABOUT TRANSITIONING TO SENIOR LIVING

It's not always easy to talk with an aging parent or loved one about a need for additional care that may lead to moving out of the family home, but delaying these conversations won't make the issue go away. Doing nothing or delaying the conversation may put a parent's health, safety or well-being at risk, while possibly accelerating their declining health and your own stress level as a caregiver.

The solution is to do some advance planning — before problems arise or get worse — to make these conversations easier for everyone.

Planning the Conversation

Start early. An AARP survey shows that most older adults feel better about having future planning discussions when things are going well. Too often, families delay having these discussions until after a parent has had an unexpected health issue or crisis and is no longer able to take care of themselves. The urgency at this time causes increased stress, confusion and uncertainty when the clock is ticking. At that point care options are limited, and significant decisions must be made quickly.

Being proactive instead of reactive will help provide calm, thoughtful discussions, and ensure families have a plan in place should a loved one's health situation change unexpectedly. Planning ahead also enables mom or dad to get on a senior living community's waiting list, if necessary. Selecting a "continuum of care" community allows adult children to choose the best care option for their loved one, while planning for additional assistance should the need arise.

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> *"The pandemic had taken a toll on my husband's grandmother, keeping her isolated at home. But once she moved to her new senior community, she discovered friends that became like family, her apartment turned into a place of laughter, joy and connections that filled her days."*
>
> — LINDSAY

Prepare for the discussion. You might consider scheduling a time for the talk and giving your loved one a list of questions, issues or concerns beforehand. This helps them prepare for the conversation by letting them think about the specific kinds of help they may need or what's important to them in a new living environment. At the same time, you're facilitating their important need for some degree of control in their lives. By knowing their wishes, you'll be better able to help your parent live life the way they want.

Decide the best people to be involved. Usually this includes adult children who live nearby and may already be involved in caring for mom or dad. It may also include a spouse of the aging parent if the couple has different care needs. Limit the number of participants to avoid overwhelming the parent or loved one. You can always update additional family members after the conversation. Often it can be helpful to have someone in addition to adult children involved in the discussion; mom or dad may be more likely to listen to an independent, unbiased perspective from an outside party, such as a trusted friend, relative, doctor or pastor.

Asking Questions the Right Way

Once you come together, there are particular communication procedures you might use and signals to watch for — both within yourself and your loved one. Seniors seem to have a radar that is highly tuned to the signals we send when we're about to tamper with their control without their permission. We need to signal back that we're friendly and "on their side." Keep in mind that you're "partnering" with your loved one to solve a particular need or issue in their life, as opposed to "parenting" or taking a one-sided approach that tells them what to do or what is best.

Consider this approach in speech and delivery of your side of the conversation:

- Give your loved one time to settle in and get comfortable.
- Listen with your full attention and let the conversation flow. Make it a dialogue instead of getting preoccupied with your own "agenda."
- Don't rush. Wait for them to gather their thoughts. Pause is good, and silence can serve a great purpose. Indicate with your own body language that you're "all ears" and eager to hear more.
- Speak in terms of questions, not answers, so you can gather as much information as possible.
- Be thoughtful in choosing the right words so your meaning is clear and supportive.

Here are some suggestions for dealing with delicate topics:

Approach the subject indirectly:

"Mom, I know you're taking a lot of pills. How do you keep track of them? Would it help if you had someone to remind you when to take your medication?"

"John says his dad has given up driving. Have you thought about how you would get around if you could no longer drive?"

Be direct, but non-confrontational:

"Mom, I'm worried that you seem to be unsteady on your feet. I'm wondering what we can do to help protect you from falls?"

"Dad, if you ever decided it's not a good idea to live alone, have you thought about where you might want to live?"

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Watch for openings:

"Uncle Joe, you said you were having problems with your eyesight. Now that you no longer drive, do you have anyone who can take you to your regular doctors' appointments?"

"Gramps, after you said last week that you had trouble turning the handles on the water faucets, I wondered how you were managing with the shower?"

Share your own feelings about your loved one's changing life:

"You've always been so independent, Dad. I imagine it's hard for you to ask for help now. But if it were readily available, what kinds of things would you like help with?"

"Aunt Jane, I know you must be bored alone in the house all day with me at work. Wouldn't it be nice to be someplace where you can be around interesting people and have stimulating things to do?"

Calming Resistance

Be prepared for your loved one to resist any conversation about their diminishing independence and health. They may be offended, telling you to mind your own business, or they may dismiss your concern with reassuring statements, preferring to pretend that life is as normal as it has always been for them.

In such situations, experts advise:

- Respect their feelings if they make it clear they want to avoid the subject, then make a mental note to return to the conversation at a more suitable time.
- Push the issue if their health or safety is at risk, yet recognize their right to be in charge of their own life.
- If you decide you simply must intervene, act firmly, but with compassion: "Dad, we can't ignore this any longer, we must deal with the situation. I'm here to help."
- Involve other people your parents respect, such as a family friend, attorney or minister.
- Hold a family meeting so everyone can discuss concerns and jointly develop a mutually agreeable plan. Once your loved one has agreed to at least consider the idea of seeking additional help, possibly in a continuing care senior community, research your options carefully and learn everything you can about what life will be like for your loved one if a move is the answer.

Moving to an independent living, assisted living, memory care or skilled nursing community can be one of the best decisions a family can make for an aging parent. This is particularly the case when activities of daily living become more than they can handle, social isolation is an issue, or their care needs are more than family members can provide. Starting the conversation early will make your loved one's transition into their next phase of life easier and more enjoyable for everyone involved.

How To Choose
A SENIOR LIVING COMMUNITY

Choosing a senior living community can be an emotional process, but it doesn't have to be overwhelming. Be sure to know what to look for when touring a community and ask important questions. We've compiled helpful information and a comprehensive list of questions that will give you confidence that you're making the right decisions.

What is the right level of care?

Independent living can be an ideal choice when you're in good health, able to care for yourself and want to live a more vibrant, fulfilling and worry-free lifestyle. If you are feeling isolated or lonely in your home, you may thrive in an environment that is rich with neighbors, activities, events and other social opportunities.

Assisted living suits seniors who have had a slight decline in health and need help performing one or more daily living activities, such as bathing, grooming or dressing. If you or a loved one desires social connection with few responsibilities and easily accessible care, assisted living may be ideal for you. Typically, assisted living communities offer prepared meals three times a day and help with housekeeping and laundry.

When a loved one can no longer effectively manage the tasks of day-to-day living, **long-term skilled nursing care** is often the best choice. Many choose skilled nursing care after a prolonged illness or as the effects of aging increase dependency. A stroke, heart attack or accident can immediately change life circumstances, and skilled nursing may offer the best way to ensure proper, around the clock care.

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The onset of memory loss is often gradual and inconsistent. When your loved one experiences memory loss that disrupts daily life, has difficulty with words and/or withdraws from social activities, residential **memory care** may be the right choice. The structure, security, and person-centered care of a memory care program can decrease anxiety and add quality to the life of a dementia patient, and ease the concern and strain on family caregivers. Whenever memory loss is suspected, consult with your physician.

Physicians prescribe **short-term rehabilitation** when they deem it necessary to a patient's successful recovery. Hospitalization for any of the following medical conditions is likely to result in a physician recommending short-term rehab: life-threatening injury or illness, major surgery, significant injury or emergency trauma. Outpatient rehabilitation also may be prescribed.

Ask lots of questions.

Focus on important lifestyle factors

- Is the care community close to familiar surroundings, friends and family?
- Is specialty care available for a particular concern or diagnosis?
- Does the community provide engaging activities and social events?
- Does it offer private rooms or apartments, or shared accommodations?
- If pets are an important part of your life, does the community allow them?
- Do you seek a large setting with more neighbors, staff and amenities? Or is a smaller, cozier environment more to your liking?

How will the services be paid for and what is the cost?

- Is there a fixed cost or incremental fees?
- How is the monthly rate determined?
- Is the community nonprofit? Fees paid to nonprofit senior care communities go directly toward care services and facility maintenance, instead of investors' pockets.
- Do you have the resources to pay? If personal funds will eventually be depleted, are there other sources to pay for the care available?

Tour with all of your senses

- Are residents well cared for and comfortable?
- Are staff members engaged with residents? Are the interactions kind and considerate?
- Is the environment clean and inviting?
- Are meals appealing?
- Are staff members attentive to resident needs and requests?

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- Are there opportunities to engage with others and social events planned, not only during the day but on weekends and evenings?

Is care personalized?

- How is care planned and communicated to all staff?
- How are residents involved in planning care delivery? What accommodations are provided for individual preferences (bathing, rising and bedtime, meal preferences, routines and personal pursuits)?
- Who provides the care? What disciplines are involved and how is work assigned and coordinated?
- What type of training do staff members have? How long have they been with the organization?
- How is the care plan communicated and how are changes to the care plan made and monitored?
- How can someone summon assistance and what is the anticipated response time?
- What activities are offered?
- Is spiritual care important to you and if yes, how is it provided?

What are your personal preferences or needs and how will they be accommodated?

Extent of care and contract

- Is there a limit to the care available at the location? What are the limits and what happens if a move is needed?
- What is the duration of the rental or admission agreement?

Personal support system

- Are there services or expectations that the family must provide or be a part of?
- Is transportation available to appointments?
- Are shopping opportunities on location or trips available?
- Are concierge services available?
- Do physicians and other health professionals visit the location or must one leave the premises to receive services?

What is your overall feeling about your experience touring the senior care community?

- Were you or your loved one well attended to?
- Who is the organization providing services? What is their mission, reputation?
- Are regulatory surveys and safety features in good standing?

Individual preferences and perceptions can vary widely, so be sure to carefully consider how a senior community can best suit you or your loved one's needs. More articles about senior living are available at BenedictineLiving.org/Resources.

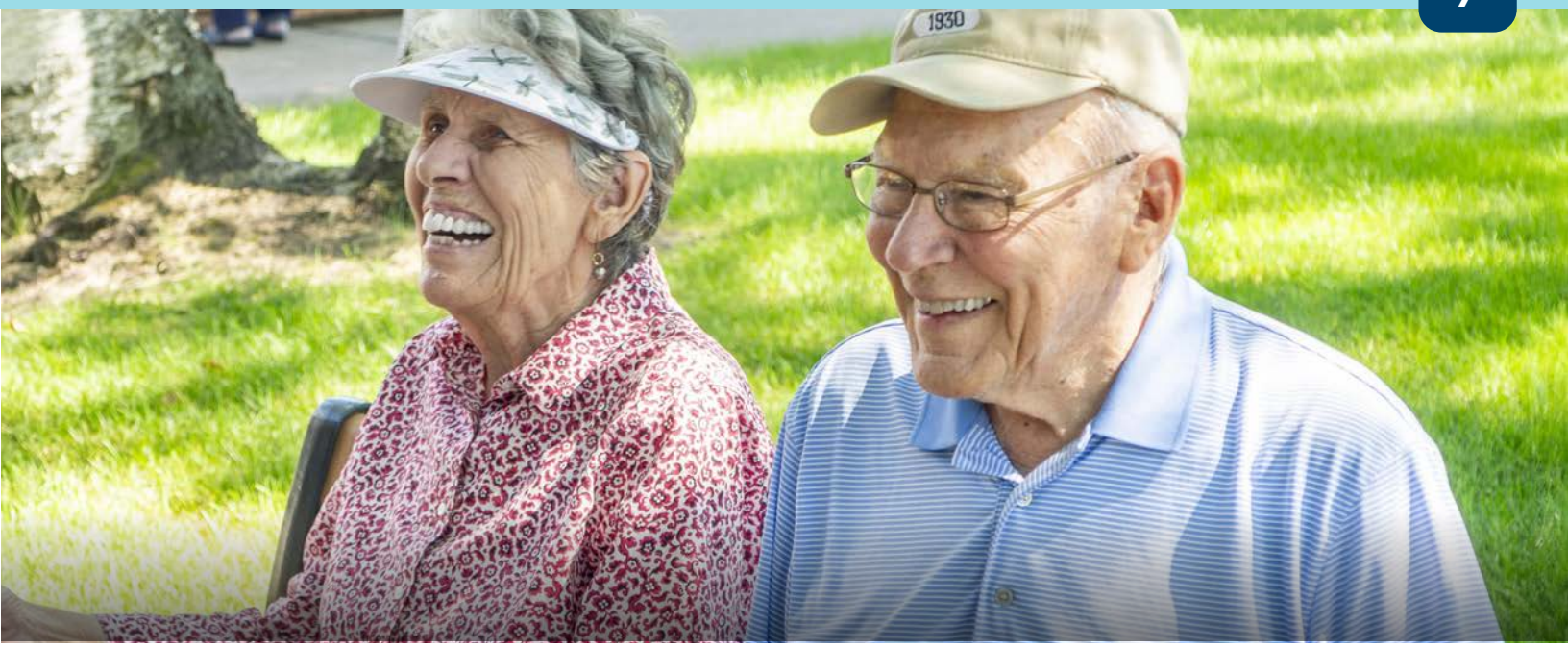
Enjoy a Staycation
AT BENEDICTINE!

- **Feeling like you're in need of some social connection?**
- **Want someone else to do the cooking and cleaning?**
- **Not looking forward to the winter months alone?**
- **Thinking about senior living and would like to try it out?**

Experience a short stay at a Benedictine or Cerenity community (availability may vary), one week to two months — you choose! No long-term commitment required. Enjoy our many services and amenities during your "staycation":

- Fully furnished, private apartment with all utilities, internet and cable included
- Three delicious meals served restaurant style
- Social, recreational, health/wellness and spiritual activities
- Access to social areas, activity rooms and campus chapel
- Weekly housekeeping and laundry
- Health care and therapy services if you need them

Call one of our communities to schedule a tour!



Can I Afford Senior Living?

Making Senior Living Affordable and Accessible

At Benedictine, we understand that the decision to transition to senior living is not just about finding the right community — it's also about ensuring that the choice is financially sustainable. As one of the largest Catholic senior care organizations in the Midwest with almost 40 years of experience, we are committed to helping seniors and their families navigate the complexities of financing senior living. Our approach is grounded in our Core Values of Respect, Hospitality, Stewardship and Justice. Specifically, in keeping with Stewardship, we are dedicated to ensuring that every resident receives compassionate care at an affordable and sustainable cost.

Understanding the Costs and Benefits of Senior Living

The cost of senior living can be a major concern for many families, especially in today's uncertain economic climate. Common worries include, "Is this more than I'm currently spending on housing?" or "Will I have enough to last through my lifetime?" To address these concerns, Benedictine collaborates with experts who bring decades of experience in financial planning for seniors. Together we help families develop realistic strategies for affording the care they need.

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Personalized Financial Planning Support

Every individual's financial situation is unique, and our experienced team is here to provide personalized guidance tailored to your specific needs. From the initial consultation to ongoing support, we offer a range of resources and advice to help you understand your options and make informed decisions.

Financial Assistance and Benefits

- **Veterans Benefits:** For those who have served in the military, the Veterans Aid and Attendance Pension can provide significant financial support for senior living expenses. Our team can help you determine eligibility and assist with the application process.
- **Long-Term Care Insurance:** Many families utilize long-term care insurance to cover the costs associated with senior living. We can help you explore your policy options and understand how they can be applied to your care needs.
- **Medicare and Medicaid:** While Medicare offers limited coverage for long-term care, Medicaid provides more extensive support for qualifying seniors. Our experts are available to guide you through the complex eligibility criteria and application procedures.
- **Flexible Payment Options:** Benedictine offers flexible payment plans designed to accommodate a variety of financial situations. Whether you need assistance with short-term funding or long-term planning, we're here to help you find a solution that works.

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Key Financial Considerations for Senior Living

- **Decision-Making Dynamics:** When planning for senior living, it's crucial to consider who is involved in making decisions. Are you making decisions for yourself, or are your children helping? Are decisions being made proactively or reactively? Understanding these dynamics helps in creating a plan that aligns with your health care needs and financial situation.
- **Financial Planning Timeline:** Traditional financial planning focuses on pre-retirement goals, retirement, and legacy planning. However, when health care needs change, the timeline shifts. It's essential to reassess your financial plan to account for potential senior housing and healthcare costs, which may arise unexpectedly. Understanding this new timeline can help you make informed decisions that protect your finances and your family's well-being.
- **Comparing Costs of Staying at Home vs. Moving to a Community:** One of the most critical decisions is whether to stay at home or move to a senior living community. While staying at home might seem less expensive initially, factors like home maintenance, transportation, social activities, increased care needs and a host of other hidden costs should be taken into consideration. On the other hand, senior living communities offer comprehensive care, social engagement and peace of mind — all of which can be more cost-effective in the long run.

THE WORKSHEET BELOW CAN HELP YOU COMPARE COSTS:

	Current Cost at Home	Cost at a Senior Community
Mortgage or monthly rent		
Real estate taxes		*Included*
Homeowners insurance		*Included*
Heat and air conditioning		*Included*
Electricity and gas		*Included*
Sewer and water		*Included*
Trash removal		*Included*
Property maintenance		*Included*
Snow removal/lawn services		*Included*
Housekeeping		*Included*
Recreational activities and outings		*Included*
TV, phone and high-speed internet		*May vary*
Additional storage		*May vary*
Garage parking		*May vary*
TOTALS		

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Proactive Planning for Peace of Mind

1. **Create a Comprehensive Plan:** Proactive planning is key to ensuring a smooth transition into senior living, whether it's now or in the future. Start by considering what circumstances would make staying at home unsafe or unmanageable, and establish a plan that includes financial, legal, and clinical aspects. Write down your plan, share it with loved ones and make sure everyone involved understands your wishes.

2. **Understand the True Costs:** Senior care can cost between $5,000 and $20,000 per month depending on insurance and the level of care required. While assisted living could cost between $5,000 to $10,000 each month, skilled nursing can range between $10,000 to $20,000 each month. Understanding these costs and what insurance and Medicare does and does not cover is crucial in planning for the future.

3. **Seek Professional Guidance:** Engaging a financial advisor early in the planning process can help you navigate the complexities of financing senior living. Whether you're planning ahead or reacting to a recent health event, a financial advisor can help integrate your health care needs, financial situation and personal priorities into a comprehensive plan.

Plan ahead With Confidence

Planning for senior living can feel overwhelming, but with the right support, it doesn't have to be. By taking advantage of our financial planning resources and expert advice, you can ensure that your transition to senior living is as smooth and stress-free as possible.

At Benedictine, we believe that financial planning for senior living should be holistic, incorporating your health, family and financial circumstances. Our team is here to help you map out a plan that aligns with your priorities, ensuring that you or your loved ones receive the care they need without sacrificing financial stability.

Veterans,
GET THE BENEFITS YOU EARNED

Benedictine is now a preferred partner of Patriot Angels, and together we help veterans and their spouses secure pension benefits for senior care. Founded in 2012, Patriot Angels serves wartime heroes by helping them navigate the complex process of applying for Aid and Attendance benefits that are paid for by the United States Department of Veterans Affairs (VA).

VA Aid and Attendance Benefits:

- **Financial Assistance:** Monthly financial support reduces out-of-pocket costs for long-term senior care, making it more affordable.
- **Enhanced Quality of Life:** Easing financial strain helps families access the best professional care at the Benedictine living community of their choice.
- **Peace of Mind:** We guide families through the process of claiming benefits, ensuring Veterans receive the care they deserve.

Millions of veterans are potentially eligible to receive financial support for **assisted living, memory care and home care**, but few are aware they've earned these benefits. Because Aid and Attendance is so unknown, only an estimated 2% of eligible veterans are receiving benefits.

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> *"My dad is a Silver Star and Purple Heart recipient, earned while serving in the Korean War with the Marines. I will always be profoundly grateful to Patriot Angels for their rapid assistance in helping my parents get the financial help they needed to move into an assisted living community."*
>
> — MAJOR GENERAL DAN YORK, U.S. ARMY

Are You Eligible?

1. Are you 65 or older or 100% disabled?
2. Did you serve at least 90 days of active military duty?
3. Was one of those days during a declared wartime?
4. Did you receive an Honorable, Medical or General Discharge?

   OR
5. Are you a spouse of a veteran answering 'yes' to the questions above?

Wartime Service Dates:

WWI: April 6, 1917 – November 11, 1918

WWII: December 7, 1941 – December 31, 1946

Korean War: June 27, 1950 – January 31, 1955

Vietnam War: August 5, 1964 – May 7, 1975

Persian Gulf War: August 2, 1990 – Present

Wartime Service Dates:

Veteran, no dependents	$2,358
Veteran, one dependent	$2,795
Surviving spouse	$1,515
Veteran married to veteran	$3,740

Aid and Attendance benefits are paid directly to the resident veteran. If accepted, benefits start accruing the first of the month after Patriot Angels notifies the VA of the resident's intent to file. The claim process takes 90 to 120 days.

Tips for downsizing
AND MOVING

Many communities provide helpful services

If just the thought of moving makes you feel overwhelmed, you are not alone. After all, it's not something you do very often. And there's no doubt about it: selling a house you've lived in for any length of time, preparing to move, actually moving, and getting settled in your new place all add up to a big event.

But if you are moving to a senior housing community, you are not on your own. Benedictine offers advice and moving services to help simplify and organize every step of the process for you. We do this so you can experience a smooth, stress-free transition to your new home. This way you can start enjoying the many joys of community life much sooner. As you are comparing communities, be sure to ask if they offer any moving services. In the meantime, here are some general tips for downsizing and moving.

Lighten your load and find new freedom

Tired of looking at all that "stuff" in your garage, basement or extra bedroom? The best way to deal with this is in bite-size chunks, such as one closet — or even one drawer — at a time. Look for a Salvation Army, Goodwill Industries, thrift store or other charitable organization to which you can donate as you downsize. If you can, start early so you're not scrambling at the last minute.

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10 Ways to get started on streamlining your life:

- **Declutter briefly and often**. A 15-minute stint, performed regularly, delivers surprising results sooner than you might expect.
- **Add decluttering to your calendar.** Daily, weekly, three times a week, or whatever works best for you. Cross it off when you've taken care of it.
- **The No-More-Stuff Rule.** It's simple: Just don't allow any more things into the house in the first place.
- **The One-In-Two-Out Rule.** If you can't follow the No-More-Stuff Rule, try this one: Whenever you bring a new item in, get rid of two others.
- **"Gift" everything.** Pat yourself on the back for being generous as you give away what you don't need to family and friends — or donate it to charity.
- **Shrink your storage.** With less space at hand, you'll find it's easier not to hang on to things.
- **The Clothing Rule.** If you haven't worn an item in the past year, you've proven you don't need it.
- **The One-Year-and-Gone Rule.** It's like the Clothing Rule, except it applies to other belongings. If you haven't put an item to use during the past year — a kitchen appliance, a craft project, set of linens, etc. — that item is subject to extra scrutiny. Because chances are, you don't really need it.
- **Get help.** Call on a trusted friend or relative to help you sort. He or she won't have the same emotional attachment you have to your belongings, and can render an unbiased opinion about what you should keep or toss.
- **The One-Room-at-a-Time Rule.** When you focus on one room and finish it completely, you'll get that marvelous feeling of success, which is a terrific motivator for moving on to declutter the next room.

Help your house look its best

The real estate agent you select to market your house may recommend minor repairs and spruce-ups that will help your house show well to other real estate agents and potential buyers.

General tips to consider:

- **Fix it first.** Make repairs to dripping faucets, cracked windows, damaged walls and doors, and the like. Even a cursory home inspection will make note of minor repairs needed, and most buyers will ask you to fix these things anyway as a condition of the sale.
- **Organize and clean.** Pack up least-used items and store them off site or neatly in the garage or basement. Better yet, donate or sell them. Have a deep cleaning done, so the whole house shines.
- **Depersonalize.** As you organize and clean, tuck away personal items such as photo displays that distract buyers and keep them from imagining your house as their own. Even if you have beautiful items displayed, put them away for safety and to help create a blank canvas for prospective buyers.
- **Get replacement estimates** on any big-ticket items that will need to be replaced soon, such as the roof or carpeting. Even if you don't plan to replace these items yourself, it will be handy to have estimates when negotiations begin.

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- **Gather warranties, guarantees and user manuals** for any appliances or fixtures that will remain with the house.
- **Spruce up the exterior.** Curb appeal gets potential buyers in the door, and inviting outdoor living areas are highly desired. Take a critical look at your house and grounds. Everything needs to look fresh, clean and neatly manicured.

When your home is decluttered and looking beautiful, take pictures of your favorite spaces so you can recreate them in your new apartment.

Last-minute details

It's easy to overlook paperwork with the busyness of packing and moving, so don't forget these details:

- Discontinue utilities and internet.
- Update addresses for bank and credit card accounts, driver's license/vehicle registration, insurance policies, investment and retirement accounts, Medicare and Social Security and voter registration.
- Provide your new address to the post office.
- Let friends and family know your new address and invite them to visit!

As the saying goes, "out with the old and in with the new" … new friendships, new experiences, and a new quality of life await at a senior living community. You will thrive in a home where there is safety, security and assistance if needed, along with people just like you experiencing the same life changes.

BENEDICTINE'S PROGRESSIVE Therapy Services

When surgery, illness or injury keeps you from doing the things you enjoy, short-term rehabilitation services at a Benedictine or Cerenity senior living community can help speed your recovery. Benedictine and Cerenity provide 24-hour transitional care in fully-equipped rehabilitation centers around the Midwest and also on an out-patient basis. Our professional, caring staff can help you recover independence, move confidently, communicate effectively, and manage activities of daily life with little to no assistance.

Benedictine uses the latest equipment and provides a variety of physical, occupational, and speech-language pathology therapy programs in the following areas:

- **Pain management**
- **Contracture management**
- **Cardiopulmonary**
- **Stroke**
- **Fall prevention**
- **Amputee**
- **Wound healing**
- **Dementia**
- **Lymphedema**
- **Neurological**
- **Orthopedic**
- **Neuro-vision**
- **Parkinson's**
- **Dysphagia (swallowing)**
- **Vestibular**
- **Trach and vent**
- **Continence improvement**

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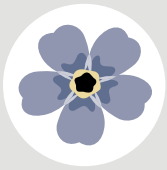
Dementia Care Services

Benedictine offers Dementia Care Specialist certified therapy services. Our therapists are uniquely equipped to support people at all cognitive levels and dementia stages. This certification features *Dementia Capable Care* education, the gold standard in dementia care training. Click to learn more.

Dementia care focuses on residents' quality of life:

- Discovering and maximizing personal strengths and abilities
- Thriving through meaningful activities
- Reducing and even preventing distress without using drugs
- Promoting overall well-being and better health



Respite Care

Many of our communities offer Respite Care for those who may no longer need 24-hour nursing services, but are not quite ready to return home. Respite care provides short-term assisted living services so you can continue to work with your therapist while also getting help with daily activities such as bathing and dressing. Respite care smooths the transition from our rehabilitation unit to home.

Call one of our communities about respite availability.

Benedictine and Cerenity Therapy Services Near You

To learn more about our therapy services, click the Benedictine community near you:

Benedictine Living Community-Minneapolis:
inpatient, outpatient, respiratory therapy and high-acuity treatments

Benedictine Living Community-New Brighton: inpatient and outpatient

Benedictine Living Community-Regina: inpatient and outpatient

Benedictine Living Community-Shakopee St. Gertrude's: inpatient, outpatient and in-home

Cerenity Senior Care-Humboldt of St. Paul: inpatient and outpatient

Cerenity Senior Care-Marian of St. Paul: inpatient and outpatient

Cerenity Senior Care-White Bear Lake: inpatient, outpatient, and aquatic therapy

Rehabilitation Resources

Learn more about rehabilitation services with these helpful articles:

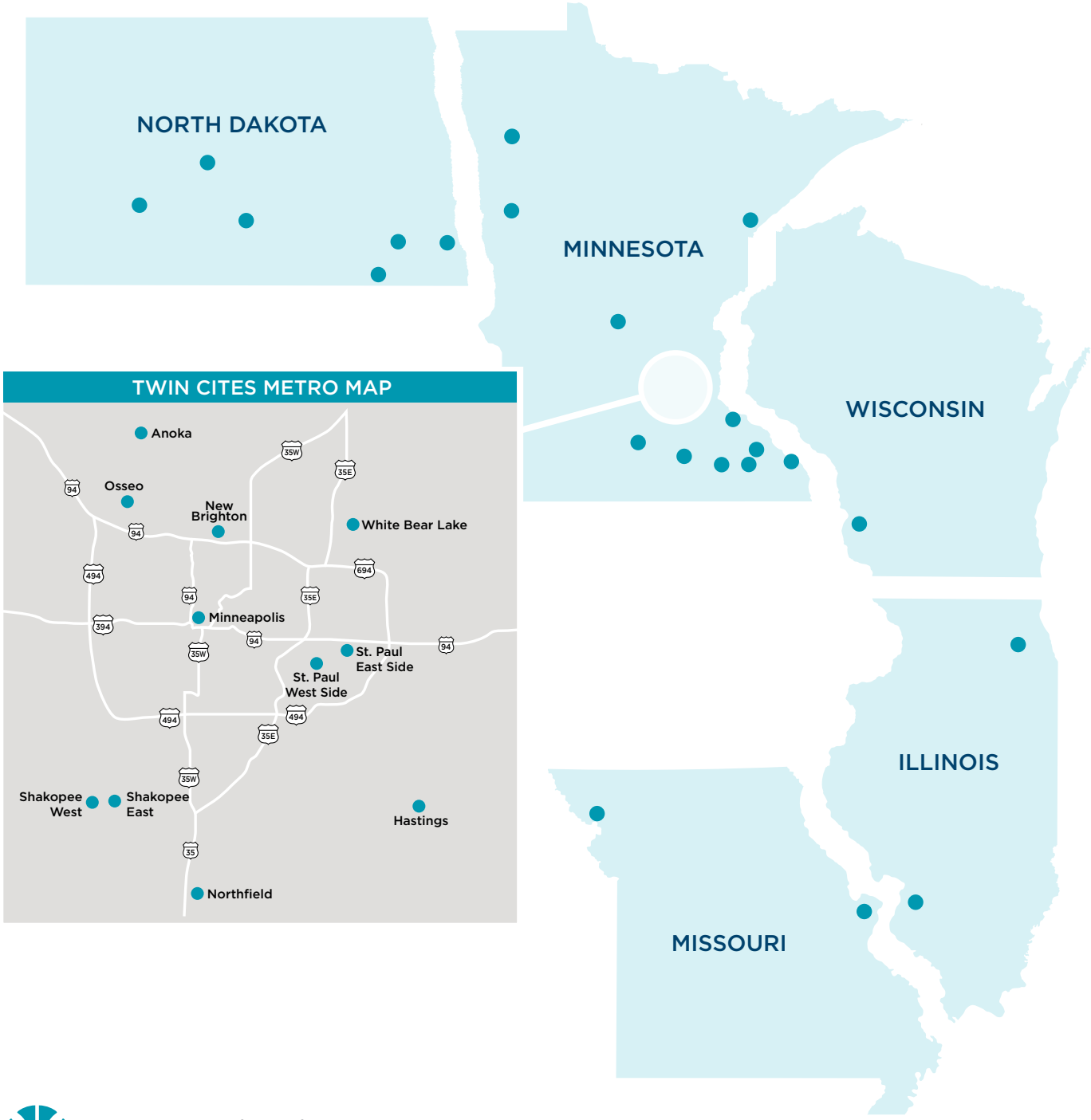
Short-term rehab: A closer look: Specialized short-stay care after surgery, injury or illness

When is short-term rehab needed? A multi-skilled team is key to successful recovery

Outpatient rehab: A closer look: Offering a range of therapy services

When is outpatient rehab needed? Next steps after surgery, injury or accidents

Benedictine is a faith-based nonprofit network of 30+ communities that offers a full continuum of senior living options in Minnesota, Illinois, Missouri, North Dakota and Wisconsin. Click the location nearest you to learn more, or see the following pages for specialty services that cater to seniors.



TWIN CITES METRO MAP

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