



FOR YOUR INFORMATION

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Smith Crossing provides premier senior living community in Chicago's Southwest Suburbs

Smith Crossing, a \$60 million, 32-acre senior living community at 10501 Emilie Lane in Orland Park (183rd Street at 104th Avenue), provides residents with lifestyle and housing choices designed to meet all their needs as they age.

Eighty-seven sunny, spacious independent living apartments opened in the fall of 2004, later joined by comfortable, private communities for assisted living, Alzheimer's and memory support, and skilled nursing care.

This continuing care retirement community (CCRC) is sponsored by Smith Senior Living, a not-for-profit organization that brings eight decades of experience to the project. As owners of Smith Village in Chicago's Beverly neighborhood, it has provided residential, healthcare and related support services to generations of seniors since 1924.

Smith Senior Living's successful development of Smith Crossing and the enthusiastic response of area seniors reflect two major trends: a significant point in the development of the I-80 corridor and a demographic shift that is poised to shape the future of the country.

The U.S. Census Bureau projects that by 2050 there will be more than 80 million Americans over the age of 65—more than double today's number. By that year, as many as one in five Americans could be over age 65.

Most of the growth in the 65-and-older population is expected to occur between 2010 and 2030 when the "baby boomers" reach retirement age. During this 20-year period, the number of seniors is expected to grow by an average of 2.8 percent annually. In comparison, during the preceding two decades, from 1990 to 2010, the annual growth rate of the 65-and-older population is estimated a mere 1.3 percent.

Smith Crossing overview/add one

“CCRCs offer some of the best values and lifestyle choices available to seniors today,” says Frank Guajardo, executive director of Smith Crossing. “We designed this community to be among the ‘best of the best.’ Every detail is devised to meet the needs of seniors today and tomorrow.”

Members of Smith Crossing’s independent living community pay a one-time fee that is 90 percent refundable to the resident (upon moving elsewhere) or to the resident’s estate (upon their death). “We are justifiably proud of the 90 percent refundable commitment, the gold standard for our industry,” Guajardo says.

Additionally, monthly fees cover a myriad of services that include two meals per day, housekeeping and maintenance services, activities and a forward-looking healthcare benefit. This benefit offers monthly savings of \$1,000 for as long as 48 months on healthcare at Smith Crossing should a resident require assisted living, Alzheimer’s and memory support, or skilled nursing care. “The insurance plan is a critical feature,” Guajardo says. “What we really provide is peace of mind for our residents and their families.”

Fully landscaped campus

Smith Crossing’s fully landscaped campus includes a total of 97 residential independent living units comprised of 87 one- and two-bedroom apartment-homes and 10 duplex villas. An 85-car underground garage offers another convenience for residents. The open campus of gardens and Midwest prairie also includes more than two miles of public bicycle paths and walking trails shared with Eagle Ridge, a condominium development just to the north of Smith Crossing.

At their discretion, residents may take advantage of a number of cultural, educational, spiritual, social, recreational, health and wellness programs.

The focal point of the campus is the Commons, a spacious social and activities complex. Although each independent and assisted living residence has a fully equipped kitchen, Smith Crossing provides dining services, giving residents the option of enjoying their meals in several attractive social settings, where they can interact with long-time friends and meet new ones.

Located just off the lobby, the Commons is anchored by a 400-square-foot formal living room, complete with fireplace and comfortable seating, where residents relax, read, socialize and greet guests.

Smith Crossing overview/add two

The Commons also features a white-tablecloth dining room with wait staff service as well as an informal bistro-café. Both offer a variety of menu options. The center also features an outdoor dining patio and large outdoor terrace.

While most residents continue to stay involved with their churches and other groups sponsored by religious congregations, Smith Crossing makes it comfortable for residents to worship on site, as it invites clergy from neighboring churches to conduct regularly scheduled services.

The Commons also includes a multi-purpose community room for social events, computer-equipped business center, lending library, convenience store, fitness center, arts-and-crafts studio, game-club room and a hair salon—putting all of the conveniences residents might want within walking distance.

Residences and public areas all under one roof

All residences and public areas at Smith Crossing are interconnected, so residents can walk from one end of the main building to the other without having to go outside in inclement weather. The common areas on the campus and each residence feature a 24-hour, state-of-the art security system.

In addition to the all-electric kitchens, the independent living apartments and villas are equipped with a washer and dryer, smoke detectors and sprinkler system, a 24-hour emergency call system, and individually controlled heating and air conditioning. Basic cable television and utilities are included.

Regularly scheduled transportation is provided to shopping and entertainment, as well as doctors' visits and other personal appointments.

"The quality of Smith Crossing's living accommodations and services are certainly noteworthy," said Guajardo, "but what is really significant is the vitality everyone experiences in a community of others with similar values. We not only offer financial and healthcare security but our residents know that once they become members of the community, they will enjoy a relationship with us for the rest of their lives."

For more information about Smith Crossing, call 708-326-2300 or visit smithcrossing.org.



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Seniors choose Smith Crossing to stay connected, vital *Residents thrive at Southwest suburb's premier continuing care retirement community*

"Successful senior living communities ensure the utmost independence for residents at every stage in their lives," says Frank Guajardo, executive director of Smith Crossing, the premier continuing care retirement community in Chicago's southwest suburbs.

The community at Smith Crossing includes apartments and villas for active, healthy seniors, as well as assisted living, Alzheimer's and memory support, and skilled nursing care.

According to Guajardo, many people assume that independence means living in one's own home. But maintaining one's own home after a certain age often diminishes independence rather than enhancing it.

"It takes a great deal of energy to maintain a house, even if one is physically able to handle the job," Guajardo says. "The demands of numerous mundane tasks—from mowing the lawn to cooking three meals a day—can be physically and emotionally draining. This depletion of energy may increasingly lead to isolation. Also, short-term and recurring health problems also might make it more difficult to get around. All of this can contribute to feeling alone, just at a time when seniors have more time to enjoy the company of others."

More time for friends and family

Smith Crossing offers a myriad of services to allow seniors to get on with the things that really matter; having fun with friends and family, as well as participating in civic and religious groups. "I've often noticed that individuals who join CCRCs have more vitality and, according to statistics, live longer and enjoy a better quality of life than others their age," said Guajardo.

Smith Crossing – CCRC advantage/add one

Being a part of a vital and active community has been shown to help maintain health during the aging process. Staying connected to friends, families and neighbors keeps seniors engaged in the world, making it easier to remain physically active and intellectually stimulated.

At Smith Crossing, residents stay connected socially through activities, as well as in casual settings, such as a sun-filled atrium, verdant gardens, and club and game rooms. Dining daily with a dynamic community of neighbors also affords the kind social and intellectual interaction that creates a great boost.

Smith Crossing offers a number of other opportunities for seniors to interact and socialize. Adult education, including an innovative collaboration with nearby Saint Xavier University's Renaissance Academy, as well as arts-and-crafts, fitness classes, religious services and a computer-equipped business center help seniors thrive physically, socially, intellectually and spiritually.

Learning new things is possible at every age and seeking out intellectual challenges offers important benefits. With the change in responsibilities that comes with retirement, people often discover untapped talents.

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Continuing care retirement communities reduce financial risk

Smith Crossing helps seniors understand the dollars and sense of CCRCs

Home prices in the United State are dropping and there is no sign of this trend slowing down. For seniors who are considering a move to a retirement community, the fact that the housing market is declining may make it wise to consider moving sooner rather than later. Most experts agree that this trend will continue for at least 18 months.

In fact, instability in the real estate market is one of many factors to consider in making plans for retirement housing and healthcare, according to Mike Flynn, CEO of Smith Senior Living in Chicago, which sponsors Smith Village in the Beverly neighborhood and Smith Crossing in Orland Park, Ill.

Continuing care retirement communities (CCRCs) are a senior living option that includes a range of housing choices: free-standing villas, independent living apartments, and residences for those requiring assistance with daily tasks or more comprehensive support for Alzheimer's and memory loss.

Skilled nursing care rooms providing a gracious setting also are an option. "The reason CCRCs are so popular," Flynn says, "is that this kind of retirement living provides security on a number of levels."

CCRCs keep expenses predictable

In most CCRCs, residents pay an entry fee and then a monthly charge that covers their housing, meals, maintenance and social programs. Worries about housing prices, expensive home repairs or fear of paying long-term healthcare are over. At Smith Senior Living, 90 percent of the entry fee is returned to a resident's estate or when residents move out of the community.

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CCRCs reduce risk/add one

At Smith communities, the monthly fee includes a comprehensive healthcare benefit that supplements a typical health insurance plan, offering further peace of mind. If residents require additional care, it can be provided right on campus at a discounted fee, saving residents tens of thousands of dollars should they require long-term assisted living, Alzheimer's or memory support, or skilled nursing care. If a resident's health declines, their needs can be met without the emotional and financial upheaval entailed in moving to another community.

Today's seniors are healthier and more active than ever. Fortunately, they have a greater number of lifestyle and residential options than ever before. Today, there are more than 36 million seniors and, according to the U.S. Department of Health and Human Services, by the year 2030 the over-65 population is expected to reach 71.5 million. Despite the surge in population, AARP reports that stays in nursing homes have declined.

The appeal of CCRCs is they offer independent living for active seniors along with services and accommodations, if and when they may be needed, for assisted living, Alzheimer's and memory support, and skilled nursing care. With so many options available, however, it is vital for seniors to decide what is most important to them and ask the right questions in the initial planning stage so they find a community that best matches their needs.

What are my options for on-site healthcare?

Different communities offer varying levels of care. All CCRCs offer residences for independent living, but it is wise to confirm they also provide a full continuum of care, according to Flynn. Some communities don't offer skilled nursing care, so residents need to move out if there is medical emergency. Others offer more services in an independent living residence.

Even for seniors who are perfectly healthy now, it is wise to select a community that can accommodate possible future needs, including assisted living, Alzheimer's and memory support, and skilled nursing care. Typically, residents also benefit from continuity of care because the healthcare team already knows them.

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CCRCs reduce risk/add two

What happens if I outlive my savings?

Many seniors select a CCRC because they find a home they can enjoy the rest of their lives. With their families and advisors, seniors should check financial policies before choosing a community. "Smith Senior Living is a not-for-profit organization," explains Flynn. "That means once they qualify and move either to Smith Village or Smith Crossing they are covered for life, even if they outlive their savings."

Am I prepared for a medical emergency?

When seniors are healthy and active, it is hard to think about future needs like assisted living or long-term nursing care. Yet, health changes can come quickly and unexpectedly. Too often families are thrown into chaos because a parent has a stroke or breaks a hip and requires skilled nursing care.

Or the advancement of memory loss makes it no longer safe for a parent to be home alone. Situations such as these often force quick decision-making in a crisis mode and leave seniors with little or no opportunity to participate in the process.

What are the entrance fee and monthly charges, and what services and amenities are included?

The costs and amenities at different communities vary widely. CCRCs usually provide a plethora of social, spiritual and fitness programs, meals, transportation and maintenance for residences.

One area where CCRCs can vary significantly is in the level of healthcare that is included without additional charge. When comparing dollars and cents, it also is important to keep close track of what services are included. Frequently, healthcare needs change significantly over the course of time and seniors are wise to choose a community that allows for increased medical care in the future without significantly increased costs.

How much of the entrance fee is refundable?

Because entrance fees are significant, it is important to learn how much of that amount is refundable and the timeline for refunds. Smith Senior Living communities offer a 90 percent refund whenever residents leave its communities, upon resale

CCRCs reduce risk/add three

of their apartment or villa. Others retirement communities only make refunds if residents choose to move quickly after entering the community.

How are CCRCs accredited and regulated? How should I evaluate them?

Illinois is one of the most highly regulated states for CCRCs. All continuing care retirement communities are governed by the Illinois Department of Public Health. Touring several places, meeting with the staff and current residents, inquiring about employee turnover rates, and attending events and programs at a community are good ways to get a sense of the quality of life there.

About Smith Senior Living

Smith Crossing and Smith Village are part of the Smith Senior Living family of premier senior living communities in the Southwest sector of metropolitan Chicago. An innovative leader in providing the finest services and care for seniors, Smith established its first community in 1924.

Smith Senior Living offers comprehensive options for lifestyle and healthcare needs, including villas and spacious one- and two-bedroom apartments for independent living, residences for those requiring assisted living and memory support services, and skilled nursing care.

For more information about Smith Crossing, call 708-326-2300 or visit smithcrossing.org. For Smith Village, call 773-474-7300 or visit smithvillage.org.

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FYI To interview Mike Flynn, contact Mary Ingram Schatz at 773-454-6279 or Dan Roberts at 312-397-0010.



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Smith Crossing and Smith Village honor the spirit of more than 8 decades of quality care

Both provide high-quality healthcare benefits, residences and amenities

Building on its history of service since 1924, Smith Senior Living welcomed the millennium by constructing Smith Crossing in Orland Park and redeveloping its original campus Smith Village (formerly the Washington and Jane Smith Community) in Chicago's Beverly neighborhood.

With both new communities thriving, residents and administrators look to the future as the next chapter in a rich history for this not-for-profit provider of housing and support services for seniors.

Smith's story starts in 1917, when seniors were commonly "warehoused" in facilities that compromised their dignity and humanity. A group of concerned citizens, led by philanthropist Susie Woodman and physician William Gregg, took action to offer a community that treated the elderly with respect. Their enlightened approach attracted the support of a roster of illustrious Chicagoans, including social reformer Jane Addams, philanthropist John G. Shedd, former Illinois Congressman Joseph Medill McCormick and lawyer Clarence Darrow.

In 1924, the Oakhaven Old People's Community, a handsome red brick Georgian-style building trimmed with wood and stone, opened its doors on Western Avenue between 112th and 113th places, providing accommodations and well-managed care for 24 residents.

In its early years, Oakhaven operated with some financial difficulty. Fundraising was challenging and its coffers had dwindled to precipitously low levels when the Rev. R.A. White discovered what would be the answer to Oakhaven's financial woes— the Washington and Jane Smith Trust.

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Smith Senior Living history/add one

Smith Trust establishes solid financial base

Established by Emilie Smith, who had died without heirs in 1923, the trust was named for her parents, prominent Chicago real estate investor and philanthropist Washington Smith and his wife Jane. Both died before the turn of the century and left their considerable estate to their daughter. Under the terms of their wills, if Emilie Smith died without heirs, whatever remained of the estate was to be used for a single charitable purpose.

In 1929, the Oakhaven board and the trustees of the Washington and Jane Smith Trust agreed to a merger, and the community was renamed The Washington and Jane Smith Home. The contribution made by the estate is estimated at more than \$1.5 million in 1929 dollars, equivalent to \$16.6 million today. This donation secured the community's survival and set the stage for future growth. Just one decade later, the community accommodated 175 residents, a 500 percent increase.

Through the years, the Smith community expanded to offer the best available modern services and amenities, including an operating room, laboratories, X-ray and dental facilities, and a 212-seat auditorium.

In November 1999, the campus was renamed again, becoming the Washington and Jane Smith Community. By 2003, the Beverly campus covered an entire city block, bordered by Western Avenue, 113th Place, Oakley Avenue and 112th Place.

Today new buildings at Smith Village provide 148 one- and two-bedroom independent living apartments, 82 assisted living, Alzheimer's and memory support residences, and two guest suites. Additionally, a skilled nursing pavilion accommodates 102 residents.

Smith Crossing opens in 2004

Smith Crossing—a 32-acre, \$60 million senior living community at 10501 Emilie Lane in Orland Park (183rd Street at 104th Avenue)—opened in the fall of 2004 to south suburban residents, offering lifestyle and housing choices designed to meet all their needs as they age. It comprises 87 sunny, spacious one- and two-bedroom apartments; 10 free-standing duplex villas for independent living; 32 assisted living and 16 Alzheimer's and memory assisted apartment;, and skilled nursing accommodations for 30.

Smith Senior Living history/add two

“With Smith Crossing and Smith Village, we continue in the tradition established by our founders,” says CEO Michael A. Flynn. “Residents can take advantage of a community where they maintain a vigorous and healthy lifestyle in one of the most pleasing, contemporary settings designed specifically for the physical, social and spiritual needs of seniors.”

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Guajardo joins Smith Crossing as executive director



Frank Guajardo joined the Smith Senior Living management team in the fall of 2007, when he was named the executive director of Smith Crossing in Orland Park.

Guajardo is responsible for all day-to-day operations of the 32-acre, \$60 million senior retirement community campus. He supervises nearly 150 employees and ensures Smith Crossing's high standards for resident services and care for more than 187 residents.

"We are delighted to have Frank as part of our management team," says Smith Senior Living chief executive officer Michael A. Flynn. "His impressive experience and genuine passion for service to our residents makes him an ideal member of the Smith leadership team. Smith Crossing residents tell me that they know Frank is truly interested in their lives."

"Ultimately, the job at Smith Crossing is to be of service to residents," states Guajardo. "Our staff is very dedicated and treats residents like family. I quickly discovered that Smith Crossing boasts a mutual admiration society between residents and staff. I look forward to leading this community as it continues to grow and thrive."

Prior to being named executive director at Smith Crossing, Guajardo was executive administrator at the Center Home for Hispanic Elderly in Chicago. He also has held administrative positions at Lemont Center in Lemont, Ill, Rockford Healthcare Center in Rockford, Ill., and Firwood Health Care Center in Batavia, Ill.

A graduate of Northern Illinois University, Guajardo resides in Naperville with his wife, Neli.

Guajardo, Smith Crossing ED/add one

About Smith Crossing

Smith Crossing is part of the Smith Senior Living family of premier senior living communities in the southwest sector of metropolitan Chicago. An innovative leader in providing the finest services, care and residences for seniors, Smith established its first community in 1924.

As southwest suburban Chicago's only continuing care retirement community, Smith Crossing offers comprehensive options for lifestyle and healthcare needs including, villas and spacious one- and two-bedroom apartments for independent living, residences for those requiring assisted living and Alzheimer's or memory support services, and skilled nursing care.

For more information, call 708-326-2300 or visit smithcrossing.org.

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FYI To interview Frank Guajardo or for a JPEG of his photo on page one, contact Mary Ingram Schatz at 773-454-6279 or Dan Roberts at 312-397-0010.