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Senior Real Estate Matters

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A Happy Marriage Between Academia and Retirement

By Elyse Umlauf-Garneau

Where is the dividing line between scientific and pre-scientific medicine?

Read works by Rumi, Ghalib, Federica García Lorca and Emily Dickinson, and examine the celebratory side of poetry.

Examine the basic concepts and major contemporary problems in international relations.

If these descriptions sound like they're from a college course catalog, it's because they are.

But with a twist.

They're some of the classes available to residents of [Lasell Village](#), a continuing care retirement community in Auburndale, Massachusetts that is situated on the campus of Lasell College just outside Boston.

It emphasizes lifelong learning and brings Village residents into Lasell College classrooms. In fact, residents are required to complete 450 hours of study each year.

The community represents a happy union between academia and retirement living. University-linked retirements, like those available at Lasell Village and elsewhere, offer a departure from traditional retirement options.

Lasell Village includes both independent living units and an on-site nursing and a rehab facility. As a result, residents can age in place, and those

with limited mobility or who are in short term rehab or long-term continuing care still can participate in classes and activities.

When the community was launched, some were skeptical, recalls Paula Panchuck, vice president for Lasell Village at Lasell College. Yet Lasell Village, celebrating its tenth anniversary in May 2010, has expanded twice and there's a waiting list for its 188 units.

Why?

Panchuck ticks off several benefits of such a lifestyle.

Shared philosophy

The environment is intellectually stimulating and residents, ranging in age from their 60s to 90s, are enthusiastic and engaged. Though they all come from different places and cultural and religious backgrounds, the thing neighbors have in common is a love of learning and a desire for an active life. "It's community in the truest sense," comments Panchuck. "There's a shared philosophy that attracts people of like minds."

Instant connections

And because of that shared philosophy, residents have an easier time settling in quickly. "The education requirement turns out to be the key to being embraced in the community and being an active part of it right away. You're in class with your neighbors and you have that commonality from the get-go," Panchuck says. "It's a socialization tool, and it's not as frightening to be the new kid on the block."

Intergenerational living

A unique vitality emerges as a result of the community's intergenerational nature that provides regular contact between residents, young people and faculty members of different ages.

The Village was designed, physically and philosophically, to suit the educational mission. For instance, all Lasell Village buildings feature fitness and educational space, and Lasell College classes are often held there. Panchuck says it creates a constant flow of people between the Village's buildings and Lasell's classroom buildings.

And professors are known to tap Village residents for assignments, such as one that entailed students interviewing residents about the war years and about the 1960s. Moreover, at any given time, there are between 30 and 40 students working or doing internships at the Village, which results in more interaction among generations.

Such relationships are mutually beneficial, according to Panchuck. "Each generation inspires the other, and there isn't a bias between them. It's refreshing. There's acceptance and a tremendous ease of interaction."

A view to the future

The tenor of Lasell Village is one in which people are living from trimester to trimester, with something to look forward to every few months. Panchuck says there's a flow to the year that mirrors that of young people who are attending school. "In other communities, too often retirees look back and remember what they had. Here, there's a forward-thinking philosophy, and people are excited about the next course they're taking."

Other benefits of an intergenerational college environment include:

- ◆ Interaction with young people prevents older adults' feeling of isolation.
- ◆ Older adults learn innovations and new technology from students, and those adults serve as mentors and can share their experiences and knowledge with students.
- ◆ Social interaction helps adults maintain physical and mental stamina.

Panchuck sees Lasell Village-like communities as the wave of the future for retirement, noting that many traditional retirement communities now are adding an education dimension to their programming.

This kind of environment adds to the level of satisfaction people have," she comments. "It's not looking at retirement as a series of losses, but rather at the possibilities that still exist."

Additional information:

Several website offer information about lifelong learning opportunities and university-linked retirement. They include:

- ◆ [*The Campus Continuum*](#)
- ◆ [*The Kendal Corp., Retirement Communities in College Towns*](#)
- ◆ [*The University of Southern Maine Osher Lifelong Learning Institute*](#)

Health reform scam alert

A new scam has emerged that aims to take advantage of confusion about the Patient Protection and Affordable Care Act of 2009 (PPACA).

Some scam artists are trying to sell bogus policies and are telling consumers that they're required to quickly change their health coverage.

Such information isn't true, according to the National Association of Insurance Commissioners (NAIC), one group warning consumers of the red flags associated with such scams.

They include:

Limited enrollment periods--It entails pressure to buy a policy because a price or plan is good only for a limited enrollment period. Right now, there's no open enrollment period associated with the new health care law.

It's the law--Scam artists may say it's the law to purchase health insurance. But the requirement doesn't go into effect until 2014.

Get grandfathered in--Be suspicious if anyone selling a policy claims that coverage will be "grandfathered" or exempted from changes required by the law.

According to NAIC, only policies purchased before President Obama signed the PPACA on March 23, 2010, will be "grandfathered" or exempted from such changes. Any policy purchased now has to comply with all the changes required by the bill to satisfy the individual mandate in 2014, says NAIC.

Be wary of high-pressure tactics. Don't sign documents, buy coverage or divulge personal information until you investigate the company. One place to check the legitimacy of a business is the Better Business Bureau, <http://www.bbb.org/>.

For more on warning signs associated with the scam, see, <http://chicago.bbb.org/article/watch-out-for-bogus-obamacare-health-insurance-being-sold-door-to-door-wa-19064>.

Learn more about PPACA at <http://www.whitehouse.gov/healthreform> or at <http://www.healthreform.gov>.

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