



A Touchmark® community



## Happy spring!



*Message from*  
**Merry Lunde**  
—Executive Director

April showers bring May flowers—a common phrase, but still true. The rain is ushering in spring flowers, green grass, and new growth. The daffodils and tulips are coming up in the garden, and the gardening club is already springing into action by outlining plans for the flower beds. I feel a smile creeping up as I think of the coming sunshine and summer events and trips that we have planned.

I'm also looking forward to the Easter brunch. I know the dietary team is creating a fabulous menu. We'll even have a delicious, complete omelet station. Residents' families are invited to join us for the festivities.

Join us at Waterford this spring. You'll have the opportunity to meet new friends and enjoy great adventures.

## Deadline looms to make cruise reservation



You don't have to pack your bags just yet, but if you're interested in sailing on Touchmark's Fall Foliage cruise, all deposits must be made by April 10.

This cruise is extremely popular and will sell out within weeks. To be sure you're on board for this colorful adventure, please call Edwards LaLone Travel at 800-288-3788 right away.

Touchmark's special group rate (based on availability) is per person and double occupancy in each cabin. Insurance, taxes, and round-trip transfers are included. The rates for this spectacular seven-night cruise are \$1,585 for an outside cabin or \$1,785 for an outside cabin with balcony. (Travel to and from New York is not included.) A \$250 deposit will hold your spot for this colorful cruise on the Star Princess that sets sail from New York October 21, 2006. Visit Halifax, Nova Scotia; St. John, New Brunswick; Bar Harbor, Maine; Boston, Massachusetts; and Newport, Rhode Island.

Before April 10, call 800-288-3788 and schedule your fall colors now!

# Stewardship—it's more than managing money

by Marge Coalman, EdD  
—Vice President of Wellness & Programs, Touchmark

The extended life span of the average American is well documented. On average, men now live 76.5 years and women about two years longer. A more interesting statistic is the growing number of centenarians. In fact, individuals over 100 years of age represent the fastest-growing segment by percentage of the whole population. What are the implications of living to be 100 or older?

First of all, it is going to cost more than most people thought when they planned their retirement. Financial advisors now have a subset within their profession that focuses on just that issue and concern for their clients over 50. Social Security resources and retirement benefits provided

**“The curtain is going down on the second act of my life, and it’s rising on the third act. It’s a Shakespearean play, five or six acts; this is clearly Act III, but I’m sure it’s not the last act.”**

—Norman Lear, producer and playwright at age 65

in the private sector do not look as promising as they did even a few years ago. Most of us are going to need more resources than we originally planned.

A second major concern is premature retirement. Although 62 might have been the right age to consider retiring when the original Social Security system was enacted, most employers now are hoping to retain or gain the experience of the knowledgeable employee—with age not necessarily being the most important issue.

The idea of stewardship applies to more than just finances for retirement, however. It also applies to our “health” account and engagement in the world around us. Good stewards pay attention to physical activity, diet, socialization, and all the other markers of well-being for any individual of any age. We only have one body issued to us for the journey we are all engaged in, and it needs to last throughout our lifetime. Continuing good health practices and choices and spending time on the things that bring

us fulfillment, contentment, and joy are as important to quality of life as having enough money to pay the bills.

Touchmark communities focus on the whole picture of having a life well lived—not just in the past but in the present and going forward. To participate in Waterford Life Enrichment planning and programming, contact Life Enrichment Director Susan Hill. Your energy, wisdom, and life experience are welcome and appreciated.

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## Discover Waterford this spring

by Lorri Chugg  
—Community Relations Director

Spring is here! Though we haven’t had much winter weather this year, the change of season is always welcome in Montana. Spring means beginning anew, and that often means it’s time for a change. Whether you are looking to relocate to be near family or just want to be around others to broaden your social life, Waterford is a great place to be. We offer beautiful, spacious single-level homes with access to maintenance, weekly housekeeping, delectable meals, and life enriching activities held both on location and around the Helena area with transportation provided.

If an apartment home would better fit your lifestyle, we also offer lovely studio, one-bedroom, or two-bedroom floor plans with spectacular views of the Helena Valley and Belt Mountain Range. Come join us for lunch and a look around! For reservations, call me at 800-336-0716 or 406-449-4900.

### Upcoming events

**Thursday, April 13, 2 pm**—Flower arranging class. Ben Franklin Store.

**Saturday, April 15, 1 pm**—Easter egg hunt. Open to the public.

**Thursday, April 20, 10 am**—*Retirement Income Strategies* presentation by Investment Representative Diane Wiseman from Edward Jones Investments. Public welcome.

Call Susan Hill at 406-449-4900 for more information or to register.

*Watch for information about the Waterford Health & Fitness Fair in May.*



**Mary Louise Loucks and her treasured doll and buggy.**

## Let Your Spirit Soar

*Writers, photographers, and poets live and create in Touchmark communities, and Touchmark is featuring some of this talent and creativity in each newsletter. The Let Your Spirit Soar theme for April is a story with a photo.*

## A picture is worth

*by* **Mary Louise Loucks**  
—Resident

When I was 11 years old and living with my family in Pratt, Kansas, I saw a beautiful baby doll and buggy in Jetts Mercantile window. I fell in love with them and told my parents that I wished for them for Christmas. My parents could only afford the doll, but I was thrilled to find the doll under the Christmas tree.

Little did I know that when the buggy went on sale my dad purchased it. He hid the buggy up in the loft of the barn, under a tarp, covered with hay. The buggy stayed there until the next Christmas, when I found it under the tree. I still have these cherished treasures to this day.

*For May, please submit a story about your fitness routine or sport passion and how this is supported by your friends or coach. Deadline for this issue is April 10. For a list of the guidelines, monthly themes, and deadlines, please contact Life Enrichment Director Susan Hill.*

