

## Work? Retirement?

The face of retirement – and retirement community living — has changed dramatically over the years. Not so long ago, retirement was viewed simply as a time to stop working and start relaxing. But many Residents of Willow Valley Retirement Communities have found that the social, financial and mental rewards of work and the enjoyment of the retirement community lifestyle are quite compatible.



*“One reason I continue to work is because I really enjoy the people contact.”*

*– Joe Nolt, Resident Willow Gables*

### Joe Nolt

At the age of 74, Willow Gables Resident Joe Nolt still maintains an office at Murray Insurance Company, a major regional insurance and brokerage firm he founded in Lancaster, Pennsylvania nearly 40 years ago. As Chairman of the Board, he heads to the office four days a week. In addition to mentoring young sales agents and overseeing the nine-member Board, much of his work there is related to the extensive community service activities he and his wife, Marianne, have been involved in for many years.

“Being in the insurance business is a very social type of job – you’re always networking with people,” Joe says.

Joe says his passion for people and community service has carried over into his life at Willow Valley Retirement Communities.

“In the insurance business, we insure a lot of retirement

communities, and in the last 10 years, we checked out many different places. Willow Valley was the best choice for a number of reasons.

“It’s a very relaxed lifestyle. We had a beautiful home with four acres of grounds but we

were growing tired of the upkeep. By moving here, we can enjoy the beauty of the grounds without having to do the work. My wife enjoys cooking, and she can cook at home, or we can enjoy dinner at one of the dining rooms here. And there are so many activities and interesting people – there’s never a lack of things to do.

“I have to say, we’ve been blessed with good health, great friends, and a wonderful place to live. We don’t think of ourselves as necessarily needing the assistance Willow Valley offers

– even though having that available to us was a big part of our decision to move when we did.



### Margaret Jenne

North Garden Apartments Resident Margaret Jenne took early retirement and is now enjoying the flexibility that seasonal tax work affords. Margaret works full-time for a regional CPA firm from January through April, putting in as many as 50 hours a week.

“CPA hours are incredibly grueling,” Margaret says, “so I retired early, but I still work seasonally. It’s an ideal job. I like what I do and I like the people I work with.

“I have a summer home in Canada, so I go there from May to October. Living at Willow Valley is ideal because I can just close my door and walk out.



Joe Nolt



Margaret Jenne

# The Best of Both Worlds!

***“Speaking as a CPA, the decision to move here was a sensible, responsible thing to do. It is responsible to take care of yourself so you are not a burden to your family.”***

*– Margaret Jenne, Resident  
North Garden Apartments*

Besides having the freedom to pick up and go at will, Margaret says her work as a CPA graphically illustrated the financial advantages of Willow Valley.

“I did taxes for a number of folks who lived at Willow Valley and I could see it made wonderful financial sense. Both my parents were in total nursing care/assisted living, and I experienced that firsthand. I have an only child and I decided I’m not doing this to him. I considered my move

here my little gift to him. The move is sensible because nursing care is available at no extra cost should you ever need it. For me, the decision was a no-brainer. There is so much Willow Valley has to offer.”

Although Margaret takes advantage of many of the classes, seminars, concerts and other activities at Willow Valley, it is the amenities she enjoys most.

“The grounds are absolutely beautiful. If I want to go out to dinner, I simply walk across the street. If I want to cook in, I can do that. And I just love the winter-time when I look out the window and someone else is shoveling the snow!”

“I’ve also met a lot of wonderful people,” Margaret continues. “There are people here from all over the country.”



## ***Marjorie Buttiglieri***

When Marjorie Buttiglieri and her husband, Domenick, decided to move to Willow Valley, she expected to go into her employer’s office, submit her resignation, and retire.

***“The only thing that’s changed is I’m working from home here at Willow Valley instead of in an office in New Jersey.”***

*– Marjorie Buttiglieri, Resident  
North Garden Apartments*

“They said, ‘I don’t think so,’” says Marjorie. “This is the digital age, and we think you ought to give telecommuting a try.”

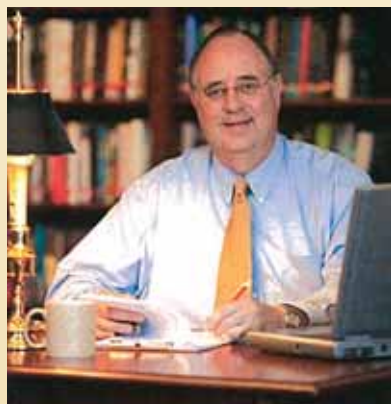
Her employer, Bruno and Ridgway Research Assoc., Inc., a New Jersey-based market research company, helped set up her office with a phone, computer, scanner, and Internet access. Now, Marjorie, a New Jersey Licensed Public Accountant, works from 9-5, three days a week out of a home office in her North Garden Apartment, and travels periodically to the New Jersey office for business meetings. So far, the plan is working beautifully.

“My work life has not changed much,” Marjorie says. “I’m doing the same job with the same responsibilities and hours.” She administers the company’s payroll, 401(K)/profit sharing plan, and human resource issues.

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*Marjorie Buttiglieri*



*Wally Cheney*

“I actually get a lot more work done now,” says Marjorie. “I don’t have the interruptions of people walking into my office, but I’m not isolated from my employer, either. The President of the company, my supervisor and I are in touch almost daily and interface with other staff members via phone and e-mail.”

Marjorie and her husband chose Willow Valley Retirement Communities because they had vacationed in Lancaster County many times, and liked the area. “We knew the time had come to give up our residence in New Jersey, and we didn’t want to move again, so we moved here.” Marjorie says they like the philosophy at Willow Valley, so much so that they regularly serve as hosts for visitors who come to Willow Valley for Open House events.

“Here at Willow Valley, you have a mixture of people who are retired, are mentally and physically able to enjoy that retirement, yet have the security that all their needs will be taken care of. I plan on continuing doing what I’m doing. It keeps me stimulated and I have flexibility regarding my day-to-day work.”



***“It’s a great job. Whenever I want to take time off, I can. It’s really up to me how much work I want to take.”***

*– Wally Cheney, Resident Manor Community*

**Wally Cheney**

You might say that Wally Cheney 64, came to Willow Valley as a result of his job. As Assistant Director and General Counsel for the Federal Bureau of Prisons in Washington, D.C., which included managing 125 lawyers, he and his wife, Gloria, often traveled to Lancaster County for a weekend getaway.

One day, while exploring the area, they spotted Willow Valley Retirement Communities, and were intrigued.

“We went to the Welcome Center and ended up talking to them for an hour or two.”

“We came to Willow Valley because we wanted to live in a retirement community,” says Wally. “Our future is assured so our children don’t have to worry about taking care of us. Our philosophy is that it’s better to move to a retirement community earlier rather than later. That way, we can take advantage of all that Willow Valley has to

offer — recreation, education and entertainment. And we’re also looking to establish long-term relationships with other people who live here.”

“We looked at possibly a half dozen communities, some in Virginia

and others in Pennsylvania,” Wally continues. “After we saw Willow Valley, we found ourselves measuring every other community against it. It was the friendliness of the Residents and staff, and the excellence in operations, which set Willow Valley apart.”

Today, Wally works from his Manor Community residence conducting employment related investigations within the federal government. “I primarily interview people and draft affidavits by telephone right from my Willow Valley apartment, which keeps my mind engaged.”

Now that he’s living at Willow Valley, Wally says, he and Gloria have more time to explore the Lancaster County countryside. Living at Willow Valley Retirement Communities is really a wonderful adventure for the next phase of our lives.”



Joe and Marianne Nolt



Margaret Jenne



Domenick and Marjorie Buttighieri



Wally and Gloria Cheney