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Success fueled by change



Message from
Angie Rabon
—Executive Director

If you have recently taken a trip anywhere within the Sioux Falls city limits, you will find a variety of construction work taking place. Here at Waterford, it is more of the same. If you have driven by the west side of the building or looked out the windows of the library, you will see a team of very dedicated workers replacing the siding of our building. The pink outer surface is being removed and replaced with rock. The rock will be similar to the quartzite on our two historical buildings. The overall effect will really tie together all of the buildings on our campus.

It seems to me that success is fueled by change and a little sacrifice. I find that to be very true here at Waterford. Though the construction is inconvenient to all of us affected, the finished product is very exciting. For example, the homes surrounding the Sunset Pavilion will have a beautiful patio to view and access.

You may be asking yourself, would this be a good time to move to Waterford? The answer is an enthusiastic yes! Construction is moving at a steady pace, and the homes that overlook the Sunset Pavilion will not remain open for long.

Visit us today to see the exciting changes taking place and to view the beautiful homes that are available around the pavilion.



Construction is currently taking place on the west side of the Waterford building.



When finished, the new elements will visually tie all the buildings together.

People can affect onset of progressive memory loss

by Marge Coalman, EdD

—Vice President of Wellness & Programs, Touchmark

Collaborative research studies are coming out weekly that provide evidence that each one of us can make choices that help compensate for age-related changes in regard to cognitive capacity and staving off the onset of dementia-related illness. In 2005, the first definitive information about the positive effect of exercise on reducing the risk of Alzheimer's disease was published. In 2006, the spotlight of research turned to nutrition. In general, the consensus of all the researchers is "if it's good for the heart it is good for the brain."

"Older adults have more control over their cognitive vitality than they may realize."

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—Elizabeth Stine-Morrow,
Professor of Educational Psychology,
University of Illinois

intellectual stimulation and new learning. A large body of work from around the world confirms that specific attention to reading techniques and content, memorization, computer games designed to stimulate the cells of the hippocampus (the brain's region for new learning), difficult crossword puzzles, and challenges like Sudoku are definitively linked to brain cell growth and enhanced mental function.

To this end, the National Institute on Aging has earmarked \$2.8 million to go to Elizabeth Stine-Morrow and her colleagues at the Beckman Institute for Advanced Science and Technology for a program called Senior Odyssey that is designed to engage older adults in team-based creative problem-solving and other brain-teasing challenges. Morrow's research on reading shows that older readers with good comprehension have learned how to adjust their allocation of effort to compensate for losses in other areas, such as working memory and language-processing speed. Her work, as well as the work of other scientists, shows that we don't need to buy into the cultural stereotypes of diminished cognitive capacity associated with the aging process.

This year, the primary focus is on the quest for interventions and prevention of the onset of all age-related dementia illnesses through continued development of brain cells in the area of

The lifelong learning opportunities at Waterford are selected to support the abilities and skills of the residents. Embrace intellectual challenges. To find out more about program offerings or to be involved in planning and coordinating new learning activities, contact Life Enrichment/Wellness Director Krista Musser.

Upcoming events

Thursday, September 6, 9 am—Men's Breakfast. Imperial Dining Room.

Thursday, September 6, 2 to 4 pm—Home Feature Reception. Chapelwood Home 354.

Wednesday, September 12, 2:30 pm—Hip and Knee Pain. Presentation by Jean Casey, community educator for Avera McKennan. Chapel.

Saturday, September 15, 10 pm—Alzheimer's Association Annual Memory Walk at Sertoma Park in Sioux Falls.

Friday, September 21, 2:30 pm—South Dakota Symphony's Dakota Wind Quintet. Chapel.

Save the date!

Tuesday, October 2, 1 to 3 pm—Apple Festival.

Forbes Magazine lists South Dakota as "retirement tax haven"

by Jennifer Schultz

—Sales and Marketing

It is something most South Dakotans don't even think about—no state income tax. Having lived in South Dakota almost my entire life, I don't necessarily think about how wonderful it is not to have a state income tax. As a working person, this is a superb benefit to living in this great state. For older adults, the benefit of the South Dakota tax climate can be paramount.

Recently, *Forbes Magazine* discussed the "seven best (unknown) retirement tax havens." South Dakota made the list as having no broad income tax. We are one of nine states that does not have state income taxes. Waterford residents who have moved to South Dakota from other states, where income taxes are collected, comment about the amount of

money they are saving in taxes just by changing their address to South Dakota. For most, the idea of spending less money for a similar lifestyle by moving to South Dakota is highly appealing. Generally, people consider many factors when making their decision to move, but the South Dakota tax structure can truly be a great benefit, and occasionally, people do move here for that very reason.

South Dakota also is very friendly when it comes to estate taxes. According to *Forbes Magazine*, South Dakota is one of the states that does not impose a state estate or inheritance tax. Residents of South Dakota need to plan only for federal estate and inheritance taxes, which currently exempt \$2 million per estate. I am not an expert in taxes by any means, and sifting through all the different tax laws for each state can be daunting. So I look to my skilled accountant to handle most matters, and I strongly recommend others do, as well. Even so, the dollars and cents add up for me (and *Forbes Magazine*) when I look at how friendly the South Dakota tax climate is to residents.

If you are interested in finding out more about how the Waterford lifestyle in South Dakota stacks up against what is available in your state, call Kelly Woldt or me at 800-713-1117 or find us at WaterfordSiouxFalls.com.

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Summer memories are forever

by **Krista Musser**
—Life Enrichment/Wellness Director

Summer is a time to enjoy outdoor activities, and at Waterford, we have been very busy having fun. Approximately 500 residents, family members, and staff



Residents, family, and friends eat and listen to On a Whim singers (women in red) at the recent Waterford picnic.

enjoyed Waterford’s annual picnic in August. There was face painting, a jump room, and balloon twisting for children and the “kids at heart.” Guests were entertained by On a Whim women’s quartet and John Broadbooks on keyboard. People relished the summer day and ate all-you-can-eat hot dogs, hamburgers, potato salad, baked beans, watermelon, and ice cream.

Visiting Sioux Falls favorites

Many people remember going to the county fair in the summer. Recently, residents spent a day at the Sioux Empire Fair. Residents were treated to a complimentary lunch and took in a few exhibits.

At summer’s end, residents took a pontoon ride down Split Rock Creek near Garretson, South Dakota, and viewed beautiful scenery of uniquely shaped quartzite rocks and listened to several historical stories. The pontoon took us to a place on the creek where you could see a cave, which is believed to be the site where Jesse James hid after an unsuccessful bank robbery.

The warm days of summer have ended, but the memories will remain. Now, we all look forward to the colorful days of fall. It will be fun to see what’s in store for us during the next season. Stay tuned!

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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 September is a book review of your favorite book.

The Big Read 2007

by **Charline Smith and Frances Wagner**
—Residents

My Antonia by Willa Cather was a very good read. Catherine lived her early years in Nebraska, and this story was written in 1918. It is a classic novel of the American immigrant experience in her area. This book is a sort of love story of the country and tells of the taming of the frontier and the families who lived during that difficult time and did some of the taming. Here at Waterford, books were circulated among readers, and later, a group of about 20 gathered in our library for a lively discussion about this book. Frances Wagner made a cake using a recipe that was found in the book, and all enjoyed treat time.

We are eager to learn what The Big Read for 2008 will be.

The 2007 One Book South Dakota is *The Whistling Season* by Ivan Doig. The Sioux Falls Public Library will have many copies. This story is about a family learning in a one-room school. They have a very interesting teacher.

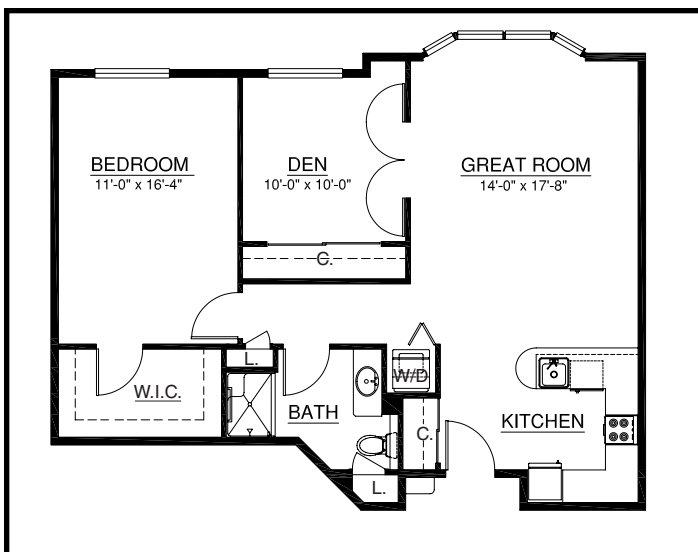
For October, please submit a poem about harvest/life wisdom. Deadline for this issue is September 10. For a list of the guidelines, monthly themes, and deadlines, please contact Life Enrichment/Wellness Director Krista Musser.

Join the Waterford community

Tour this one-bedroom home, featuring a den with French doors in Waterford's Dakota Park. You will be delighted with the sunshine that fills the home with light. This home includes a washer and dryer, a full kitchen, and a large bedroom with extra storage space.

Enjoy 918 square feet of living space, weekly housekeeping, restaurant-style dining, a fitness center, a Life Enrichment/Wellness program, and many other amenities.

To learn more about this home or others, please call Jennifer Schultz or Kelly Woldt today at 605-335-1117.



This 918-square-foot-home includes a washer and dryer, a full kitchen, and a large bedroom with extra storage space.

Summer highlights



Arnold Connelly (left) and Clayton Scott attend a Sioux Falls Canaries minor league baseball game.



Ray Swift (left) and Bob Swift relax for a bit at the Sioux Empire Fair.



Charline Smith (left) and Illa Rott bask in the beautiful scenery at Newton Hills State park.



Waterford residents recently had a picnic at McKennan Park.

