



winter  
2016



55+ ISSUE

# Lifestyle

News, Personalities and Perspectives from

## HIGHLAND GREEN

*A masterpiece of Maine living for those 55 or better*

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**It is one-of-a-kind. It is Highland Green.**  
The locally managed community that supports real active adult living.

2015 may have been the most exciting and productive year yet at Highland Green. 2016, 2017 and beyond are already shaping up to be more exhilarating and fruitful still as new friends from nearby and from across the nation continue to relocate here. Twenty-two custom homes are either underway or pending construction for contracted customers. Other more immediate movers are opting for existing resale homes while longer term planners focus on custom-built move-in dates of 2018. By these folks' accounts, Highland Green is perhaps the most unique community of any type anywhere.

The Highland Green Brand is most accurately described by the term 55+ Active Adult Lifestyle Community. Highland Green's

success in attracting hundreds of residents from 29 different States and counting to a singular location near the coast of Maine is remarkable and unprecedented. The reasons why the community has become a national destination are profound.

Highland Green has been deeply defined through several comprehensively explored themes. Location, Local Ownership, Lower-maintenance Living, Conservation and Nature, Neighborly Ambience, financial and organizational Strength and Stability, and Wellness are the primary subjects. These have been rigorously covered in voluminous Lifestyle newsletters, the Highland Green Lifestyle Blog, and our video library including over three hours of panel discussions with

Highland Green residents, all easily available on our website. Comprehensive past events like the Complete Highland Green Experience and Highland Green Rocks, with more to come in the future, combined with impromptu connections made during regular customer visits, bring the themes to life for new friends each day.

Highland Green can be further characterized by what it is not. It is not a retirement or continuing care community. It is not a regular neighborhood or a simple condominium development. There may be a golf course on site, but it is decidedly not a golf community. It features the best benefits of each of these types of places, without other aspects

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### HIGHLAND GREEN

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of each not relevant to or desired by our clientele. It is a one-of-a-kind place. It is Highland Green.

Ruth McCrea from East Hampton, New York recently decided to relocate here. A brief visit in November germinated a three-week adventure that unexpectedly and memorably culminated with Ruth formulating a life plan, after which she wrote:

*"I am confident that Highland Green is the right fit for me. I woke up this morning with no second thoughts, just a big gulp and a smile."*

Ruth's journey began at a knitting retreat in Millinocket, Maine in October. While there she decided to scout out communities online that are geared toward seniors. As a former editor for Newsweek and for Natural History Magazine in New York, Ruth has a highly trained eye for marketing messages and advertising. A number of communities in Southern and Midcoast Maine appeared prominent on the internet and she narrowed her list to four. Of those, Highland Green seemed to stand out with its message delivered through in-depth content and the exclusive use of



Ruth McCrea with her daughter Gillian

real people. As Ruth found, many people aged 50 years and above initially find it confusing to wade through various advertisements and websites to get a genuine feel for the different types of housing communities. Experts who carefully study the evolving senior housing industry draw a clear line between Active Adult and Retirement Communities.

Gregg Logan is managing director of RCLCO, a consultancy focused on Senior Housing. Logan was recently quoted in an Associated Press article from July 2015. "Active

Adult communities are a 'want-driven product'," says Logan. In other words, says the article, they are places where people choose to live and play among like-minded adults (in most cases children are only allowed to visit, not live, as is the case with Highland Green).

The article further explains that assisted-living facilities and continuing care retirement communities, by contrast, are "need-based communities" that folks move to when they can no longer live on their own or, for those who move into an independent-living section of a continuing care retirement community, when they anticipate a future need for assistance.

Jane Marie O'Connor, the principle of 55 Plus, LLC and an internationally known expert on the ever growing market niche of Senior Housing explains: "In the industry, a retirement community refers to more of a traditional continuum of care environment with progressive care living, group transportation, congregate dining, medical care, and management employed activities coordinators. These communities tend to cater to the more needs-driven resident who has waited until they are in need of services to enter the community. Nationally, the average age in retirement communities is now 83 to 86 years of age."

Jane continues: "The traditional market segment for retirement communities is within a 20-mile radius of their campus. 55+ Active Lifestyle Communities attract customers from a much broader range of ages and geographic locations. They are seeking a new adventure for the next stage of their life. In short, it is all about lifestyle."

Ruth McCrea's initial appointments at four communities mirrored the assessments of the experts. The first three that she visited turned out to be continuing care style retirement communities while the fourth, Highland Green, was a unique 55+ Active Adult community. These initial forays taught her a great deal about the differences.

"The retirement communities that I visited



Highland Green custom-built home

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were very nice, but I felt like I was on ‘tours.’ At 62 years of age I did not feel like I fit in at all,” says Ruth. “It was clear that there appeared no one close to my age and I would feel like I was essentially preparing for assisted-living, and I did not want that at all.”

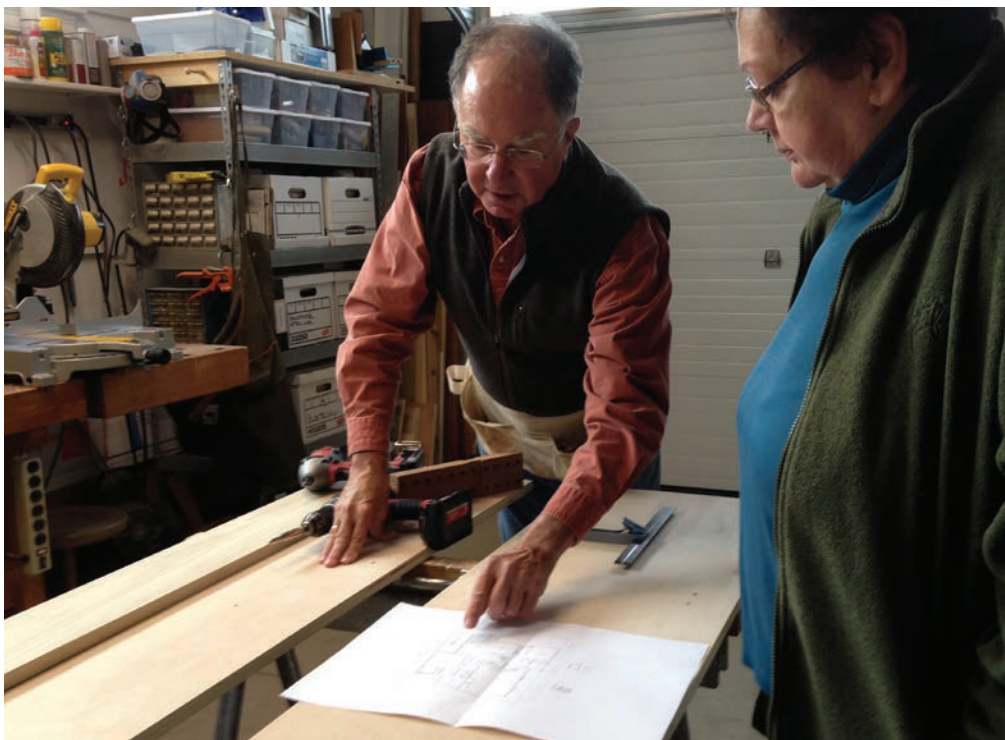
A quick visit to Highland Green revealed something “totally different.” The vast and beautiful campus, the free-standing homes differing in size and color, the integration of a nature preserve with an educational and volunteer component, the lower-maintenance living, and the fact that activities were so varied and clearly driven by residents came as advertised and was compelling. “I was anticipating the hiking trails but was thrilled by so many other aspects, from the Community Garden to the Etymology Group...it is very exciting,” says Ruth.

Two weeks later she flew from New York back to Maine with her daughter Gillian specifically to take a more in-depth look at Highland Green. Her visit was dynamic, organic and unrehearsed.

An exploration of home styles led to an impromptu visit to Joe and Caroline Feely’s, who had built a home with and moved to Highland Green a year ago. Joe is a recently retired architect who put much thought into working with Highland Green staff in the creation of their house. Caroline is employed as a clinical social worker and has been instrumental in the Community Garden at Highland Green. She also has a natural skill for imparting her insights into the intangibles of the community and its spirit. The visit was immensely helpful to Ruth in both honing in on a house type and discerning the underlying tenor of Highland Green.

That gathering at the Feely’s grew as Diane Belliveau from Bolton, Massachusetts joined in. Diane was also visiting Highland Green that day with her daughter Andrine in order to make some custom-home design decisions, having already reserved a Highland Green home site.

Widowed just last year at age 59, Diane moved forward with developing a life-plan, taking advantage of an opportunity to retire after 30 plus years as an engineer for the



Architect and resident Joe Feely shares some tips with Diane Belliveau

Massachusetts Department of Environmental Protection. She had been looking for someplace she could get away from the burden of maintaining her larger home and have a greater opportunity to interact with peers than available at the end of her long driveway, while still maintaining a sense of privacy with access to wooded open space. “I searched everywhere around Massachusetts, New Hampshire and Maine and nothing came close to the combination of things that Highland Green offered me,” says Diane.

Soon, Ruth, Diane, and the Feelys, along with Highland Green team members Amber and Will, were headed to the Highland Green home of nearby neighbor Marcia Marks for a spontaneous lunch. Marcia had moved last year and purchased an existing resale home. She was pleased to meet some new people and to show off her recent renovations. Marcia had moved from a large house near the water in Phippsburg, Maine to get away from a more isolated location and maintenance.

One of the questions that both Ruth and Diane had was how would they fit in to Highland Green as single people; they had noticed primarily couples being featured in much of the in-depth marketing materials.

Lunch conversation at Marcia’s helped confirm that being single and fitting in at Highland Green in no way matters socially or otherwise.

*“Everyone can comfortably integrate however they like at Highland Green. People are so diverse, down-to-earth, and supportive while respecting privacy. Married or single, everyone can easily pursue their own interests with friends however they choose,” says Marcia.*

“Everything crystallized that day and I fell in love with Highland Green,” says Ruth. She reserved a lot in the prime future Sugar Maple Drive neighborhood of Highland Green, a ten lot cul-de-sac neighborhood. This gave Ruth a chance to put a proactive plan together. Her custom-built home will

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be ready in late 2016 and will be just three doors from Diane. Both of them will border conservation land in the form of the Heath Sanctuary at the center of Highland Green.

Ruth's home plans were not the only things that crystalized that momentous day. She realized that over time she had seen her mother thrive and live longer by remaining in her home and bringing in assistance as needed, as opposed to moving to an assisted living facility.

The lesson from her mother's experience enhanced by Highland Green's unique set of benefits help seal her plan. "I realized at 62 years of age that making a move to the active community of Highland Green should enable me to avoid assisted living altogether and home care for longer than I would otherwise," says Ruth.

Ruth's realization parallels the more modern trend of "aging in place" as the ideal. Chip Liversidge who moved to Highland Green from Rangeley, Maine in 2012 at age 74 with his wife Margaret has been a leader in the senior health care field in both Maine and Kentucky for over 30 years. He is currently Chair of the Board of Directors of Androscoggin Home Care.

"It is demonstrable that by the time one needs daily support of any kind that a move to assisted living is stressful both physically and financially," says Chip. "It generally costs a lot less money to bring in the care you might need. Plus staying in one's home allows one to avoid a potentially traumatic move and can actually increase one's life expectancy."

Hospital President and CEO Claire Bowen had planned to move to a condominium that she owned in Maine when she retired. After discovering the Highland Green lifestyle, she changed her plans. She recognized the wellness benefits of planned community living and that Highland Green offered a wider age range than other options. "It's always good to be able to interact with a range of ages in order to live actively," says Claire. Indeed, since she moved here two years ago, she has seen new friends make the Highland Green decision in their 40's, 50's, 60's, 70's and 80's.

As a "55+" community, Highland Green conforms to federal fair housing laws. 80% of households in the community must be occupied by at least one person over the age of 55. Additionally, there are no permanent residents 18 or under allowed.

Since moving here, Claire has been extremely active within and outside the community. She serves on the Board of trustees of St. Joseph's College and among many other undertakings at Highland Green, Claire has organized resident discussions at the community center based on the book *Being Mortal* by Atul Gawande. It is a modern take on aging and end of life issues with a focus on "a life with meaning, a life as rich and full as possible under any circumstances." A local physician recently commented to a Highland Green resident about the community:

*"It is the best example in Maine of something that is not assisted living and offers a combination of the security of lower maintenance living and a very high quality of life."*

When relocating at a certain age many folks don't want a regular neighborhood because of the uncertainty of community dynamics and how things will be maintained. As a result, condominium living is sometimes considered because there is collective maintenance that helps guarantee the appearance of the complex and reduce the amount of effort and expense each owner must expend on house work. But by generally having attached units or multi-level buildings, condominiums can feel confined and may lack other amenities and social aspects.

Cooperative ownership at Highland Green is similar to condominium living with several added features. Highland Green residents are shareholders in a series of connected housing corporations and are represented by cooperative boards. They contribute to operational budgets in order to jointly provide such services as grounds keeping, snow removal, and insurance



Resident and Hospital CEO Claire Bowen

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on the structures of their homes. At the same time, residents live on a vast campus which is mostly open space, in custom-built, free-standing homes. They enjoy additional benefits such as resident-organized cultural, social, recreational, fitness and volunteer opportunities at the Highland Green Community Center, the 235-acre Cathance River Nature Preserve on the campus, the Ecology Center, and the Highland Green Golf Course.

By contributing to their strong reserve plan, Highland Green owners cooperatively save for such capital expenditures as repainting and reroofing of homes. This structure is designed to protect the appearance and value of the community. It saves each individual from spending their time and individual money on maintenance items, allowing them to spend more time enjoying life.

Highland Green Director of Operations John Coughlin oversees processes in the community, manages the in-house Grounds Services team, and works with the Highland Green cooperative boards to establish their operational budgets. He helps to ensure solid financial underpinnings with an ideology of eliminating surprises down the road such as unplanned special assessments for owners.

With national experience and training in establishing capital reserve studies,

John knows better than anyone the potential pitfalls of subpar planning.

“In any cooperative, condominium, or retirement community in which residents are contributing to collective maintenance, there needs to be a comprehensive actuarial study of all capital expenditures that will come in the future,” says John. “Many such communities are underfunded and have no such reserve study. If they do have one, it often has no provisions to outpace inflation. If a community is not offering up front to show you their reserve study and strategy, or cannot share one when you ask, then you should walk away.”

The residents and management of Highland Green are delighted with its financial strength and stability. They’ve established solid budgets, comprehensive reserve studies and strategies, and even a reserve investment model designed to help outpace inflation. The community is proud to share these financial pieces with prospective Highland Green residents while they are visiting.

The Highland Green Golf Course is a nine-hole Scottish style course carved out of the natural landscape, but Highland Green is unquestionably not a “golf community.” The course is a separate entity and, very importantly, is not tied to the ownership or finances of



Joe and Ed

the Highland Green residents. It is also not a primary factor in people moving here. For those who like to play golf, it is a nice amenity and is also used for cross-country skiing and snowshoeing in the winter. Ruth McCrea summed up the sentiments of many golfers and non-golfers alike when she said: “I am delighted that it is here but it is insignificant in my decision to move to Highland Green in comparison to other activities, the conservation aspects, and the people.”

While Highland Green is not a retirement community by category, as a 55+ Active Adult community most residents are retired from their careers, some even for more than 20 years. Many remain extremely busy with undertakings such as consultancy, civic duties, community governance, volunteerism, social activities and clubs, educational pursuits and more.

Because of the unique range of ages as compared to a traditional retirement community, scores of Highland Green residents have moved to the community while still working. A list of those includes but is not limited to: a physics teacher and school librarian at nearby Brunswick High School; an attorney practicing in Oakland, California; a manager



Highland Green Grounds Services cleans up so you don't have to...

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# Seen on the Lifestyle BLOG...

You can follow our Blog at [highlandgreenlifestyle.com](http://highlandgreenlifestyle.com) to enjoy frequent, fun and informative stories.



Real Italians Are Only Found in Maine  
Photo credit: Malcolm Bedell



Scrabble Champs and Whoopie Pies



Three Words



Etymology for Lexophiles



Highland Green Cartoon



An Eagle and a Cuckoo

## Featured Custom Built Homes

There are a limited number of beautiful Highland Green homes for resale and immediate move-in.

### 12 HERON DRIVE *Heron Ledge*

Smartly situated in the welcoming Heron Drive neighborhood with a private classic Maine setting outback with wood-topped ledge. An elegant office-library with built in cabinetry and bookcases sets the tone. The kitchen with up-to-date finishes overlooks a bright living room with corner fireplace and a side-screened porch, each with with daylong sun exposure. Two bedrooms and two bathrooms include an extra-large open and accessible walk-in shower. \$520,000



### 3 ASPEN LANE *High Sunshine*

Elevation...wooded views...360 degrees of light. High Sunshine is near the summit of Highland Green. Its floor plan focuses windows toward natural views while open space around it allows sunshine to beam inside. Perfectly efficient radiant heat under quarter sawn oak flooring throughout adds comfort and style. An office, a great room with central fireplace and sunroom enhances two bedroom, two bathroom one-floor living. \$555,000





for Time Warner Cable of Maine; a food chemist based in Washington, D.C.; a professor at the University of Virginia; a library aide at Topsham Public Library; a website coordinator for the Maine State Library; a Realtor; a marketing and operations director for L.L. Bean; an actuary; the CFO of a construction company; a home care nurse; a physical therapist; the operational director of the Physician-Hospital Organization of Maine; a project manager for a commercial construction company; a voice instructor; a vice president of an international information and technology firm ; a CPA; The Commissioner of the State Department of Education; a paralegal for the EPA; a senior scientist for USDA Human Nutrition Research Center on Aging at Tufts University.

In the six month time period sandwiched around the publication of this newsletter alone, new active adult friends have moved or will move to Highland Green from Maine, Massachusetts, Connecticut, New York, Pennsylvania, Michigan, Colorado, Texas, and Florida. Amazingly, some of these folks had no prior connection to Maine.

It has become seemingly indisputable that Highland Green has a singular blend of benefits for which discerning planners from around the nation are looking. It is a 635-acre oasis only three miles from a college town, nearby the beautiful Maine coastline and close to cultural, recreational, medical, transportation, and any other desired services. Its award-winning and unprecedented integration of conservation offers the ability to easily enjoy natural beauty and environmental education within the security of a planned community. Lower-maintenance living is enhanced by free-standing homes based on one-floor easy living, plus more space as preferred, that are unavailable in most condominium developments and retirement communities.



Sharon is a voice instructor

These benefits offer a persuasive combination to support dynamic living and modern aging in place.

Life at Highland Green is enhanced by the wellness value of interaction with peers of nearly any age in the senior spectrum. The genuine caring for each other as neighbors goes beyond fun, friendship or community support during life challenges. Resident experts of every sort have vetted numerous assisted care and memory care communities nearby and have studied how to navigate toward these as a resource for those who rarely might need to leave Highland Green.

And as the community evolves, founder John Wasileski, the premier leader in senior housing in Maine for the last 30 years, maintains a visionary outlook in terms of conservation, sustainability, and wellness. His reputation, his personal touch, and his history of meeting his customers' needs endure.

Ruth McCrea summed it up: "Highland Green has exactly what I am looking for, and has a 'tone', expressed in the local ownership, management and residents that get it." ■

# Active Living

Highland Green owners enjoy dynamic resident-organized activities at the Community Center and beyond...

Quilting; yoga;  
Community Garden;  
book discussion; painting;  
guest lectures;  
etymology class;  
walking; fishing; movies;  
volunteerism; hiking;  
group exercise; opera;  
golf; tennis;  
community governance;  
...and much more.

## CONNECT WITH US

Visit our website:  
[HighlandGreenLifestyle.com](http://HighlandGreenLifestyle.com)

Send us an email:  
[info@HighlandGreenLifestyle.com](mailto:info@HighlandGreenLifestyle.com)

Give us a call:  
1-866-854-1200 / 207-725-4549



The Crafty Ladies make quilts in the winter to donate to the Barbara Bush Children's Hospital



# Two exceptional home sites remain on Sugar Maple Drive for 2017 move-in.

You can join Diane and Ruth who are featured in this issue of Lifestyle, plus the Greenwoods and the Barmores from Harpswell, ME; the Perry's from Melrose, MA; the Metzner-McMillans from South Glastonbury, CT; the Autens from Wallingford, PA, and the Vaughns from Elverta, CA.



\*Now reserving spots for 2018 custom-build completions in our next neighborhood. The exciting **Mountain Maple** area will combine bright elevated sites and lots with walkout daylight lower levels backing onto the 235-acre Cathance River Nature Preserve.

**Contact us today to find out more details and how to get involved in something special. 1-866-854-1200 / 207-725-4549**

HighlandGreenLifestyle.com  
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