

focus



AT RANCHO SAN ANTONIO
A Retirement Community

o n r e t i r e m e n t l i v i n g

SUMMER 2010

Resident Ownership at The Forum

When considering a move to a retirement community, it is really important to know who is in charge. Some communities are corporate owned and operated while others may be affiliated with a religious or other organization. The Forum is one of only a few retirement communities where the residents are in charge.

Thanks to a unique equity membership plan, residents at The Forum have a vested interest in the community as resident owners and a voice in how The Forum is operated, including what kinds of services and amenities are provided and what the monthly fees will be for those services.

The Retirement Housing Corporation (RHC) is an independent

board of directors comprised of and elected by residents at The Forum. The RHC Board provides oversight for the community and hires a management company to handle day-to-day operations. In addition, the Retirement Services, Inc. (RSI) Board handles oversight of The Forum's on-site Health Care Center.

For Marian Melendy, it is a pleasure to work on the RHC Board and provide a historical perspective.

Calling herself a "young, old-timer" since she is an original owner who moved to The Forum when it first opened in 1991, Melendy brings nearly 20 years of experience and a deep commitment to the community to her post on the Board.

see Resident Ownership, inside

The Advantage of Equity

When you move to The Forum, you purchase a membership interest in a non-profit stock cooperative and become a resident owner. This financial plan is very different than most other retirement communities as it provides opportunities to preserve and build on your initial investment and to leave a legacy for family members or others.

At The Forum you can sell your membership at any time and when you do, you receive your initial purchase price back, less closing costs and fees, plus a share in any equity that has built up over time. Residents who live at The Forum for several years are likely to realize an increase in their investment in contrast to other communities that offer only an amortization program or an 80 or 90 percent return on the initial entry fee.

Since the financial plans are so different from community to community, it is best to schedule an appointment with our sales team to gain a better understanding of how equity ownership can provide you with an advantage as you plan for your future.

Call us to make an appointment today at (650) 944-0190.



focus

Resident Ownership, continued from front cover

“We moved here because of the equity and the fact that The Forum was in close proximity to El Camino Hospital. Resident ownership is a definite plus,” Melendy said. “I like the idea of a local board, not one that meets twice a year or is out of the area, in San Francisco or back East. Boards who govern from outside have no idea what really goes on in the community. That’s the advantage we have.”

Mary Elizabeth O’Connor, who has lived at The Forum for five years, said she decided to run for an open spot on the Board because she wanted to “ensure The Forum

maintains the high level of service it provides right now.”

“This is a real board, not an advisory board. We set budgets and oversee the finances for The Forum,” said O’Connor. “At other communities there is no say in how much you pay and what you get for it. You don’t get that direct connection we have here at The Forum. Since you are an owner, your opinion counts and your vote counts.”

A reflection of the independent spirit at The Forum, O’Connor said she was pleased so many people were willing to run for election and serve on the Board this year. “I think the fact that residents are so

involved really keeps everybody on their toes.”

In addition to Board participation and attending open Board meetings, residents have many other opportunities for their voices to be heard. The Resident Council is another avenue for input and there are many advisory committees that provide a way for residents to have their say about life at The Forum.

For more information about resident ownership and participation, please contact our sales team at (650) 944-0190.

Tech Savvy

Two tech savvy residents, Al Hubbard and Mary Elizabeth O’Connor, co-chair the nine-member Technology Committee that plays an advisory role at The Forum.

“You have an opportunity to participate in the decision-making process here and we advise management on what kind of technology residents want,” said Hubbard, a retired programmer and

engineer with IBM and a past board president who has lived at The Forum since 2000.

The Forum provides a private cable system that offers High Definition TV and Internet access, including Forum email, at no extra charge to residents. Wireless Internet access is also available in common areas throughout the community.

An equal opportunity community when it comes to technology, The Forum also offers both MAC and PC classes to residents who need help with their computers. The classes, ably taught by Hubbard and O’Connor, offer trouble-shooting advice and assistance with questions about how to navigate eBay, do a search on Google and set up computer preferences, as examples.

Meet Louise and George Crosby

Energetic, social and busy, George Crosby likes being involved. His wife, Louise, likes nothing more than to sit down with a good book and enjoy the calm. Together they embody one of the best things about living at The Forum: The ability to choose what you want to do and how you want to live your life.

Since their cat wakes them up at 4:00 a.m., the Crosbys get an early start to the day. George works at his computer for several hours helping his son with an executive search business before joining the “breakfast bunch” in The Forum’s dining room. Louise takes a more leisurely pace, does her exercises and then has a cup of coffee on the balcony of their apartment overlooking the hills.

“We looked at numerous places before moving here. We’re in great health now, but we didn’t want our children to have to take care of us in the future,” George said. “Besides being the most beautiful

George is a savvy computer user.



George and Louise Crosby stop and smell the roses.

community, the financial plan was the best opportunity.”

As an entrepreneur who is well known for turning companies around and making them successful, George conducted a detailed financial study comparing the other communities they considered.

“The Forum was the only one with equity. This business model works very well. It’s a sound financial plan and the cost increases have been extremely low over time,” said George, who was recently elected to the RHC Board that oversees the budget and operations at The Forum.

In addition to the finances, the location of the community was also important.

“It’s a choice of where you want to be. We wanted a western view and we found the perfect apartment with high ceilings overlooking the hills,” Louise said. “Most of all we like the atmosphere here. Everyone is so welcoming.”

Downsizing wasn’t the problem Louise thought it was going to be

and she really enjoys not having to clean or cook—although she still enjoys baking cookies to send to her grandson in Afghanistan.

“You get rid of things you really don’t use anyway. And now that I don’t have to cook, I wonder what to do with all these pots and pans,” said Louise, a homemaker who raised one daughter and two sons while moving from Connecticut to Pennsylvania to Virginia and Florida for George’s business pursuits.

George said he doesn’t miss “the house that needs painting, the broken sprinklers on the front lawn, or the fence that is leaning over. It’s so nice to not have to make repairs or maintain a home.”

They both like the idea of traveling without worrying about who will bring in the newspaper.

“We spent five years thinking about this and our advice would be to encourage others to move right away so you can enjoy life,” George said. “It’s the best move we’ve ever made.”

Activities and Events



Kyong Leschner plays ping pong at the Fitness Center.



Dick Mohler and Eloise Frick at the Volunteer Appreciation Party honoring more than 250 resident volunteers.



Line dancing is a popular class at The Forum.



Olwen and Benjamin Grespan enjoy the Fourth of July pool party.

Flora and Fauna at The Forum

Location is everything as the old adage goes and The Forum has it all. Just minutes away from shopping centers and easy access to the freeway, The Forum is located on 50+ acres tucked into the rolling foothills where Los Altos meets Cupertino.

Hiking trails, horseback riding, tennis courts and Deer Hollow Farm are just a short walk away at the adjacent Rancho San Antonio Open Space Preserve. The Forum also features meandering pathways



Walkways meander between the buildings and throughout the 50+-acre property at The Forum.

throughout its landscaped campus and a beautiful array of trees, shrubs, flowers and other, mostly native, plants.

According to resident Frank Bradley who serves as chair of the Landscape Committee, The Forum property was just rocks and mud after its completion in 1991. That all changed with a landscape design and diligent supervision over the years.

“The goal of our committee is to enhance, protect and maintain the



The Rose Garden in full bloom.

original landscape design by working closely with the management team, landscape contractor and arborist to make recommendations on what to improve,” Bradley said.

Some recent projects include new walkways and planting on Daffodil Hill, enhancement of the signature Rose, Japanese and Rock Garden areas and the replacement of plants and shrubs between buildings. The group also handles resident modification requests.

A gardener at heart, Bradley said, “I like working with people and there are some very knowledgeable residents on our committee with landscaping and gardening backgrounds.”

In addition to the wonderful flora found at The Forum, Bradley said wildlife on campus also affects what kinds of plants are used. “We do have to share with the deer, rabbits and gophers, so we try to plant things they don’t like.”

Wildlife discoveries continue to be a thrill for residents. Bradley said it is not unusual to also see wild turkeys, white egrets, blue herons, quail, and a coyote or bobcat now and then.

“We’re all proud of the community and love the landscaping. It’s very satisfying to work together to keep The Forum beautiful,” Bradley said.



Flora and Fauna at The Forum
 Activities and Events
 Resident Profile
 Tech Savvy
 Advantage of Equity
 Resident Ownership

Inside

A Smoke Free Community

www.theforum-seniorliving.com

23500 Cristo Rey Drive
 Cupertino, CA 95014

The Forum at Rancho San Antonio

SUMMER 2010

o n r e t i r e m e n t l i v i n g

focus

PRSR STD
 U.S. Postage
PAID
 Permit No 500
 San Jose, CA

You're Invited!

Would you like an invitation to the next event at The Forum? Please fill out the form below or call us at (650) 944-0190.

Name _____

Address _____

Phone _____

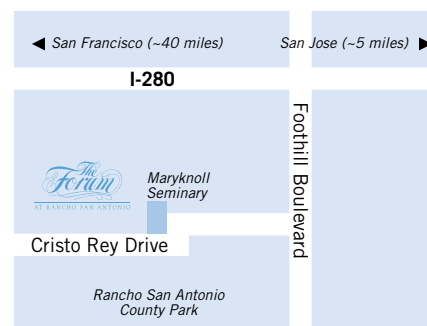
Email _____

- Yes, please invite me to the next event
- No, please take me off your mailing list
- Yes, please send more information about The Forum

Mail to: The Forum
 23500 Cristo Rey Drive
 Cupertino, CA 95014

An Established Community

The Forum, a continuing care retirement community established in 1991, is known for a sound financial track record. Governed by resident owners, the Board of Directors provides oversight of the budget to keep fees affordable, while providing an elegant and gracious lifestyle.



For More Info

For more information about The Forum or to schedule a no-obligation tour please call 650-944-0190.



AT RANCHO SAN ANTONIO
 A Retirement Community

The Forum at Rancho San Antonio
 23500 Cristo Rey Drive
 Cupertino, CA 95014
 (650) 944-0100

www.theforum-seniorliving.com

A Smoke Free Community

Printed on Forest Stewardship Council certified paper using vegetable (or soy) based inks with no VOC's.