

## Blue and white forever: Retirement in Happy Valley

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Full disclosure: I'm a graduate of Pennsylvania State University, Class of '82.

On my desk at the Inquirer I have a Penn State coffee mug, a water bottle bearing the Nittany Lion logo, and a pen-and-pencil holder crocheted in blue and white with a "P" glued on the front.

My school spirit waned when the Jerry Sandusky scandal came to light. It has slowly returned in recognition that a university is far more than the actions of a few.

So when my editors asked me last month to write about the appeal of retiring in college towns from the perspective of residents at the Village at Penn State, I started planning which flavor ice cream I was going to order at Berkey Creamery once I got to State College.

Things have settled down at the Village since the original owners filed for bankruptcy in 2011, eight years after the life-care community opened on a meadow a little more than a mile from the edge of campus. It offers a range of retirement options, including independent living, personal care, long-term care, and short-term rehabilitation. It was a casualty of a cascade of problems - including the 2008 recession, heavy debt, and the collapse of the kitchen floor in the dining commons. Ambler-based Liberty Lutheran, a nonprofit, faith-based group that operates four senior-living communities, most around Philadelphia, took over the Village in 2012, encountering a couple years of losses that CEO and president Luanne Fisher attributed to an occupancy rate of only 80 percent.

That's now up to around 96 percent, and a \$4.5 million addition to the personal-care building has just been completed. A market assessment is underway to see if there would be consumer support for more housing, Fisher said.

The Village "is really strong financially," she said, declining to release current financials due to be filed publicly by June 30 because they have not yet been audited.

There are about 100 university-related retirement communities in the United States, said Andrew Carle, an expert in senior housing and adjunct professor at George Mason University. He reported "significant and renewed interest recently," including from "at least four major universities in the past several months, as well as multiple developers."

The Village at Penn State is Liberty Lutheran's only senior-living community affiliated with a university, and likely to remain so, Fisher said. She sees no other opportunities "that could rival the alumni-spirit piece that we're talking about at Penn State," she said.

Fisher has a big bias. She is a graduate of Penn State ('75), as are her husband and older son. Another son is a Penn State sophomore. The Village's executive director, Ellen Corbin, is a Penn State grad, too, as is the director of resident services, Kimberly McGinnis.

Although Village residents aren't required to have a PSU connection, about 75 percent of the 222 people now living there do, either as alumni, retired professors, or parents of former students, Corbin said.

The 50-acre site, which includes the complex of apartments, cottages, and a short-term health-care facility, is owned by Penn State. Liberty Lutheran has a 30-year lease arrangement, with deferred payments, and the university is assured three seats on the Village's 18-member board of directors, Fisher said.

For Village residents, the Penn State campus - to which they are bused - offers extensive opportunities to keep busy. They get priority access to sporting and arts events, as well as free enrollment in classes, space permitting. They also can use the school's libraries, tennis courts, and aquatics facility, and benefit from a special rate at its golf courses.

There's also a taste, literally, of the school at the Village - an on-site branch of the famed Creamery.

And from the patio off the dining room is an unobstructed view likely to cause some of the most passionate Lions fans to think heaven could be no better: Beaver Stadium.

"It's everything we could have dreamed of," said Rus Scheuren, 67, who retired in 2014 after a 25-year career in corrections, and moved from Schuylkill County to the Village with his wife, Theresa Facini, 65, a retired nurse.

Their three children are Penn State alums. Rus' mother, Jackie Klees, 91, lives at the Village, too. She was one of the first residents.

From the blue-and-white signs pledging support for Penn State football and basketball that adorn Richard "Dick" Kustin's apartment door to the Penn State watch and rugby team T-shirt he wore, the 92-year-old Philadelphia native and retired electrical engineer known as "Mr. Penn State" seems a perfect fit for the place.

"We feel like we're part of the scene," Kustin said.

Phil Keeney, 91, sure is. Formerly the head of the Department of Food Science at Penn State and faculty overseer of the Creamery, he is honored at that on-campus dairy delight with a flavor - Keeney Beany, chocolate ice cream studded with chocolate chips and vanilla beans. He's a bit of a celebrity at the Village, too, as a calendar pinup guy.

Wearing a black eye patch and matching cowboy hat, and holding a shotgun in one hand and a pistol in the other, Keeney stars as John Wayne in *True Grit* in the Village's 2015 Golden Moments of the Silver Screen calendar. Created by the more artsy residents, the calendar sees its proceeds go to the benevolent-care fund for qualified residents who outlive their assets.

Like college, retiring at the Village isn't cheap. Entrance fees can range from \$184,000 to \$417,000, with monthly service fees of \$2,825 to \$4,800, depending on residence size and type of contract. Those include a range of options to meet a variety of financial goals, including refundable and fee-for-service plans.

Included in the monthly fees are 20 meals per person a month; a wellness program; housekeeping and linen service; maintenance; and all utilities, including wireless internet.

Cost wasn't the dominant topic among residents during my visit. The abundance of things to do, especially on campus, was.

"In our head, it keeps us young," said Margaret Stoner, 73. Asked to spell her last name, she replied, "Think of a pothead."

She was in the Village's pool, competing in the water volleyball portion of the weeklong Senior Games. She and her husband, Max, both Pennsylvania natives who spent 50 years near Rochester, N.Y., mostly working as teachers, chose to move to the Village after being retired for 20 years, alerted to it by a cousin working at the university.

"We tell our friends it's like living on a cruise ship, except it never comes to port," she said. "Studies have shown people who live in an environment like this live longer."

In fact, quality of life of Village residents is something Marty Sliwinski, a professor of human development and family studies at Penn State and director of the Center for Healthy Aging, will be studying over the next year. The Healthy Aging in Mind & Body study will, through the use of electronic diaries, track the mental and cognitive functions of

willing Village residents and explore ways to mitigate the effect of stress on those functions.

Sliwinski, who serves on the Village's board, said the community "provides a remarkable resource to bring young students to." His hope, he said, is that interaction between residents and students will raise awareness "of the vast opportunity for young entrepreneurs" in creating new ways to address the needs of the aging population.

Back at the pool, Maddy Cattell, 87, a mother of four, said she and her husband, Newton, who was a research lobbyist for Penn State, were the first to move into the Village. He died in 2005, leaving her grateful for all the activity options on campus.

Cattell even welcomes time spent with Village residents who don't bleed blue and white.

"It gets sort of boring being around Penn State people all the time," she said.

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**Published:** May 15, 2016 — 10:09 AM EDT **The Philadelphia Inquirer**

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