



How Can New Horizons Afford to Do What it Does?

One of the most frequent questions visitors to New Horizons ask is how our communities are able to provide the level of accommodations and services they do, at rates that are noticeably lower than industry norms. For certain, our basic monthly service fees typically reflect significant discounts from most other competing retirement communities offering equal or even lesser amenities. This is just one of many reasons why we maintain waitlists at both facilities.

As not-for-profit community corporations, both New Horizons at Marlborough and New Horizons at Choate exist to provide award-winning assisted and independent living opportunities for Massachusetts residents, based upon an important underlying charitable mission. Both facilities are owned by the substantially endowed Cummings Foundation. Both were developed with the goal of creating a major philanthropic corporate presence in their respective communities.

Established in 1986, Cummings Foundation has demonstrated a solid tradition of supporting community-based organizations geared toward improving the quality of life of area residents, particularly those benefiting senior citizens and youth. The Foundation considers these contributions to be fundamental investments in the communities in which they are made. In both Marlborough and Woburn, Massachusetts, New Horizons has increasingly attracted the attention and interest of seniors who seek unparalleled value and a setting that truly and quickly becomes "home."

William and Joyce Cummings of Winchester, founders and primary benefactors of Cummings Foundation, maintain an active role in both New Horizons facilities. Both they and Patricia Cummings serve indefinite terms as trustees, along with other true community leaders who serve as trustees of each facility and of Cummings Foundation itself. They provide substantial ongoing support for community operations.

This keen involvement has distinguished New Horizons as somewhat of an anomaly within the independent and assisted living industry. Through the family's planning and contributions, neither property has any type of mortgage whatsoever, and both consistently operate on a very healthy financial base. Many consider New Horizons to be among the best and lowest cost assisted living communities in Massachusetts. Indeed, the very structure of New Horizons, as Cummings Foundation-owned entities, essentially guarantees that their charitable mission will continue into perpetuity.

One of the most unique benefits New Horizons residents enjoy results from a decision by Cummings Foundation to effectively subsidize each resident's fees every month, by absorbing most cost-of-living and other operational increases on behalf of residents.

In some cases, residents who moved to New Horizons even in 1995 are still paying the same basic monthly fee as they did in 1995. This custom, while relatively unheard of in the industry, is vital to Cummings Foundation's desire to meaningfully and measurably serve as an award-winning Massachusetts assisted living community.

Both not-for-profit family-operated New Horizons campuses are designed to encourage healthy aging through recognition of the necessity of support as one grows older, as well as the need for education about aging to create and enhance positive attitudes. We are delighted you have included us in your search for a retirement community, and hope we may be of valuable assistance in helping you select your home.

Realizing that both facilities sometimes maintain active waiting lists of seniors desiring to move in, we will do our best to help accommodate your needs if you decide that New Horizons is where you want to be. Providing high quality living arrangements for seniors is not just our business; it is our profound goal.