



MEMBERSHIP HANDBOOK

2022 Edition

Salemtowne
ad 3/24/2022

TABLE OF CONTENTS

OVERVIEW.....	1
HISTORY OF SALEM TOWNE.....	2
HISTORY OF :ESTERLY.....	3
MISSION, VISION, AND VALUES.....	4
ADMINISTRATION.....	5
GUIDELINES AND PROCEDURES.....	5
COMPLAINT PROCESS.....	5
MEAL DELIVERY.....	6
TRANSPORTATION.....	6
TRANSPORTATION SERVICES -COVERED AND FEE-FOR-SERVICES.....	7
LIMITATION OF PROGRAM PAYMENT.....	8
BILLING.....	9
ACCESS TO SALEM TOWNE AMENITIES.....	10
DINING SERVICES.....	11
FITNESS CENTER.....	11
EXERCISE EQUIPMENT ROOM.....	11
LAND EXERCISE ROOM.....	11
POOL GUIDELINES.....	12
OTHER ACTIVITIES.....	13
THE SALEM TOWNE CAMPUS.....	13-14
SPIRITUAL LIFE	14-15
ADDITIONAL INFORMATION.....	16
CONFIDENTIALITY.....	16
HEALTH EMERGENCY PROCEDURES.....	16
MEDICAL RECORDS.....	16
MEMBER/TEAM MEMBERS RELATIONSHIP.....	16
TAX INFORMATION.....	16

Overview

Navigation at Home will utilize industry professional and service providers to provide services to Program Members such as Home Care, Home Health and Transportation.

Navigation at Home is:

- A non-profit organization or 501 (c) (3), which provides a tax, exempt statuses to the organization.
- Governed by a Board of Trustees made up of local community members and Residents and led by the President/CEO.
- Managed by the Management Staff of the Corporation.

Details of the operation of Navigation at Home can be found in the Disclosure Statement, which is published annually.

History of Salemtowne

Salemtowne can trace its roots back to 1887, when a sick girl, a homeless woman and a group of women from all denominations across the town of Salem were together through kindness and compassion. With concern for their fellow citizens, the women of the Dorcas Circle, a local Moravian service league, reached out to address "the crying need for a home" to help women in need. On October 18, Sarah Porter was the first Resident along with Eliza Riggan, a homeless woman to care for her. Together they established Salem Home, a home that provided shelter and sick and aged women.

By the tireless efforts of these women a permanent home on the northeast corner of Main and Walnut Streets was built in 1889. As it would throughout its history, Salem Home relied on the generosity of the service leagues, gifts from churches - Moravian and other denominations, friends and private donors. It was this sense of belonging to a community that made the Salem Home special. "We pride ourselves on being a Home, not a hospital or institution – we feel we are unique in this," said Emma Fries Bahnson, leader of the Dorcas Circle.

By 1968, changes in government regulations and associated costs overwhelmed Salem Home. From that point, money raised was put aside for a future provincial home. In 1972, the new Moravian Retirement Home opened its doors to both male and female Residents on land that had been part of the original die Wachau tract (Wachovia Tract) that Moravians first settled on. Just like the Salem Home, the character of home was to be simple, which still inspires the Salemtowne mission today.

When the first building of The Moravian Home opened it had the capacity of 40 homes for the aged beds and 10 infirmary beds, but demand grew for the services and quality of care that the Moravian Home provided. In the 1980's The Moravian Retirement Home added cottages for couples interested in living independently within the comfort and security of a community and changed its name to Salemtowne, reflecting its early heritage in Salem and its transformation from one home into a growing community. Throughout the years Salemtowne continued to expand and grow.

Salemtowne is well-recognized throughout the region for providing the highest standards of service and healthcare in a warm and loving community. Perhaps most importantly, it is known for upholding these values as a matter of faith.

History of Westerly

The 59-acre Westerly Estate (now Salemtowne's Babcock Campus) was home to Charles H. Babcock, Jr. for 30 years until his death in 2005. In 2007 the Mary Reynolds Babcock Foundation willed the estate including a house and barn to Salemtowne.

The original planners of the Westerly Estate were Charles H. Babcock, Jr.'s parents - Mary Katherine Reynolds and Charles Henry Babcock. Mary Reynolds Babcock is the daughter of RJ Reynolds and she and her husband Charles moved back to Winston-Salem in 1934 to Reynolda (Reynolda House). The Westerly home was built in 1961. Mary Reynolds Babcock never lived in Westerly – It was Charles, Sr. and his second wife Winifred that occupied the home starting in 1962.

Westerly is a Palladian style house designed by Jen Fredrick Larson the architect who also designed Wake Forest University. The house has Larson's distinctive style for understated elegance marks each room. The black marble squares in the foyer came from Spain and the white from Italy. The wallpaper in the foyer was hand-blocked in France in 1855. The pattern is Les Zones Terrestres. This wallpaper was a gift to Charles, Sr. & wife, Winifred by his daughter, Barbara Babcock Millhouse. This particular paper has not been reprinted since 1909 because of the thirty-one original panels, its wood blocks of the North Pole Polar Bear section are missing. The house was built by Norman Dancy of Winston-Salem and the original interior designer was New York City-born Otto Zenke of Greensboro, who at the time was North Carolina's leading designer.

The front right bedroom has been referred to as the "Nixon Bedroom" where his portrait decorates the entrance. There is again difference memories of his visit to the Westerly Estate. However, in an Ask Sam Column in the Winston-Salem Journal March 24, 2009 it states: On February 2, 1964 [Richard Nixon] arrived by commercial flight at what is now Piedmont Triad International Airport for a two-day nonpolitical visit. He spent the night here as a guest at the home of Charles H. Babcock Sr. on Westerly Road. The next day he delivered a convocation speech at Pfeiffer College (now Pfeiffer University) in Misenheimer, in Stanley County, about 55 miles south of Winston-Salem on Highway 52.

Winifred Babcock lived at Westerly until 1972. The property changed hands several times in the next few years, but Forsyth County tax records show the owner as Charles Babcock, Jr. by 1975. A good neighbor for 30 years Charles Babcock, Jr. had many ties to Salemtowne including being a fraternity brother to now resident, Jim Yarbrough; long-standing friends of Frank Driscoll (former board chair) and James A. Gray (former resident); Charles even stayed at Salemtowne during a power outage.

Today, the Westerly Estate is called the Babcock Campus and the house is called the Babcock House. The upstairs bedrooms house Navigation at Home. The downstairs rooms have been decorated using a combination of donations and new furnishings to create spaces where Residents can gather and socialize.

Most of the information stated above from Lu Newman's book – The Long Long Road to Salemtowne.

Mission, Vision & Values

MISSION STATEMENT

Navigation at Home's Mission is to provide coordination of care for older adults who wish to remain in their own homes as they progress through life. Navigation at Home combines the security of a continuing care retirement community with the freedom and autonomy of living at home. Our goal is to support the older adult to stay healthy and independent throughout their life through education, physical activities, socialization, and the coordination of care and services.

VISION STATEMENT

Impacting, educating and empowering the older adult
to live a full and dynamic life!

VALUE STATEMENTS

Navigation at Home follows Salemtowne's primary values of respect, integrity, and caring. These values guide our decision making, program development, use of resources, and operations.

We seek to live our values every day by:

- * Treating each Member and Team Member as a valued individual with dignity, regardless of age, condition or position.
- * Promoting quality of life, security, and wellness.
- * Engaging in continuing education and continuous quality improvement to develop associates, improve services, and to live our mission.
- * Striving to be a great place to work, which provides an environment of accomplishment, appreciation, and respect.
- * Providing expertise and leadership in the field of care for the aging, thereby contributing to the overall improvement of services for the older adult in our society.

Contact Information

<u>Position</u>	<u>Phone</u>
Program Director	336-714-6846
Care Navigator	336-714-6845
Membership Consultant	336-714-6844
Administrative Assistant	336-714-6848
Member Services	336-712-5139

<u>Position</u>	<u>Phone</u>
Billing	336-714-2187
Fitness	336-714-2156
Dining	336-714-3144
President/CEO	336-714-3147
Member Services	navigation@salemtowne.org

Member Portal: navigationathome.org/engageandexplore

Password: NavMember

Guidelines and Procedures

Complaints

Navigation at Home strives to provide its members with the highest quality of services; however, we realize that inconveniences, issues, and misunderstandings do occur. Both you and your designated representative have the right to submit a complaint on your behalf. We encourage you, your family, or your representative to first discuss your issues with your Care Navigator. Your Care Navigator will do all he/she can quickly resolve your issue. If the Care Navigator is unable to resolve your issue to your satisfaction, you may file an official complaint. It is our goal to resolve all issues in a timely manner to the satisfaction of our members.

Procedure:

The Care Navigator will record all complaints/requests for review. The member may be asked to send information or documentation to support the complaint.

Once all required information is received, the Navigation at Home review committee will investigate the complaint. The committee will work with all parties involved to correct the situation and will assess if any quality standards, policies, or regulations were violated.

The program will notify the member of the resulting outcome.

If the complaint involves the Wellness Navigator, the member shall contact the Program Director of Navigation at Home and/or submit the complaint in writing.

Meal Delivery

Navigation at Home will provide meals/or groceries to the member's home when medically necessary i.e. due to a medical issue, illness, or procedure, as deemed appropriate by the Care Navigator, up to one week after a hospitalization or surgery, **up to \$100.00 in total***.

*Subject to change.

Procedure:

Call Care Navigator to determine eligibility and to arrange meal services.

Transportation Services

Navigation at Home will provide transportation to our Members on a covered and a fee-for-service basis. Please refer to the list of services on the following page for details. If the Member is unable to drive or instructed by his/her physician not to drive, Navigation at Home will provide transportation to and from medically necessary outpatient surgery or short procedures, as defined in the membership agreement.

Transportation may be provided by a credentialed transportation service, a Home Health aide using the Member's car, or the aide's car. Transportation will be provided within Forsyth, Guilford, Davie, Surry, and Davidson Counties.

In order to utilize the transportation services, the Member must be able to sit independently in a car with a seat belt. The Member must be able to enter and exit the vehicle without assistance. Navigation at Home will not provide an ambulance or trained medical personnel to accompany the Member.

Parking fees are the responsibility of the Member for all transportation provided by Navigation at Home.

There is a one hour minimum charge for "fee-for-service" transportation. Please see the attached list of fee-for-service transportation needs.

Navigation at Home will not be responsible for any acute medical condition which may happen to the Member during transport to and/or from a specific appointment. All Members are responsible for their related medical equipment and supplies during transportation.

Procedure:

When a member has a transportation need, the Care Navigator will determine coverage based on the membership agreement. The appropriate transportation service will be scheduled according to the date, time, and location of the appointment.

Transportation Services—Covered and Fee-for-Service

Covered by Plan	Fee-for-Service (1 hour minimum charge)
Cataract Removal	Regular Physician Office Visits
1st follow-up appointment after Cataract Removal	Dialysis
Dental Surgery (requiring anesthesia)	Routine Specialist Appointments
Surgical Biopsies	Physical Therapy / EMG
Bone Marrow Procedures	Lab
Radiation Treatments	Ultrasounds
Pre-Surgical Blood Donation	CT Scans / Bone Scans / MRI
Elective Hospital Admission / Discharge	EKG's / Cardiac Stress Test
Colonoscopy / Sigmoidoscopy	Removal of Stiches
Endoscopy / Bronchoscopy	Annual Physical
Refractory Ophthalmologist Appointment	Mammograms / Pap Tests
Admission / Discharge to/from Home and Hospital, Nursing Home, Assisted Living, and/or Sub-Acute Center	UGI / Barium Enema
	Social Activities

Limitation of Program Payment

The Program may limit payment for Home Site Services (skilled home health care, homemaker, companion, emergency response system, meals and adult day care) if the aggregate published cost of such services for any thirty-day (30) period exceeds the published negotiated cost of care in the Nursing Home Facility at Salemtowne retirement community. **Current daily benefit as of June 1, 2021 is \$387.00.**

***Subject to change on June 1, 2022.**

Referral Services

A service provided under the Program whereby the Program, acting as an intermediary between Member and third party vendors of such services, makes referrals to Member for such services as he/she may choose, **at costs payable in full by Member.** These may include landscape maintenance, legal, financial planning, home maintenance and rental of medical equipment.

Fee Changes

Standard monthly/daily fees are usually changed annually but may be changed at any time. At least thirty days written notice is provided to members before new fees take effect. The objective in setting fees is to keep them at the lowest feasible levels consistent with sound fiscal practices and maintenance of high quality service.

Questions?

Please contact the main office at 336-714-6848 or email navigation@salemtowne.org with any questions.

Billing

Monthly Statements

Included in monthly billing statements sent by Salemtowne, on behalf of Navigation at Home, you may see additional charges for ancillary services (meals, transportation) and/or overage fees for services rendered.

- Monthly statements are sent out by the 1st of each month and payment is due by the 10th of the month.
- Late payments are subject to an interest charge of one and one-half percent per month from the first day of the month.
- You may also have your payments drafted from your financial institution. To set up please contact the Navigation at Home Office.

Late Payments:

Members will receive monthly statements showing the Monthly Fee and additional service fees owed by the Member that shall be payable by the 10th day of the month. Late payments are subject to an interest charge at a rate of one and one-half percent (1.5%) per month on any unpaid balance. In the event Member does not make payment on a timely basis, Member agrees to pay attorney fees, if any, in the collection of such indebtedness.

Insurance Claims Filing

Navigation at Home reserves the right to bill, or have Program providers bill, Medicare, Medicaid and other third party payers, such as insurance and long-term care insurance companies. The Member is responsible for all fees and charges incurred while this Agreement remains in force and the Member will pay any disputed or denied claims within sixty (60) days of the date of service.

In the event a Member's health insurance determines a service is "not covered", the Member will be responsible for payment. Navigation at Home will do its best to inform members when services may not be covered; however, it is the member's responsibility to understand his/her policy limitations.

Hours of Operation

The Billing Office is open Monday through Friday from 9:00 a.m. until 5:00 p.m. except holidays listed below: (schedule is subject to change with advance notice)

Holidays

New Year's Day - Martin Luther King Day - Memorial Day - Fourth of July - Labor Day – Thanksgiving Day – Christmas Day

Questions?

Please contact the main office at 336-714-6848 or email navigation@salemtowne.org with any questions. Salemtowne Manager of Billing, may also be contacted for any billing questions at 336-714-6840.

Salemtowne Amenities

Navigation at Home have access to a variety of activities and amenities at Salemtowne. Salemtowne ammenties include: Dorcus Dining, fitness center, equipment room, and pool. Please be mindful that Salemtowne Continuing Care Retirement Community is home to the residents and to respect the community as such.

Each member will receive a copy of the monthly activities calendar, fitness calendar, and Special Events.

There may be fees associated with certain events and amenities. Members of Navigation at Home, as well as Residents of Salemtowne are responsible for any associated fees.

Members who would like to volunteer at Salemtowne can assist in helping staff, working with residents, teach classes, or perform.

Please refer to the "Resident Pool Guidelines" for the pool use guidelines.

Please refer to the "Fitness Center use Agreement" for the fitness center use guidelines.

<u>Contacts</u>	<u>Phone</u>
Dining	336-714-3144
Fitness	336-714-2156
Volunteer	336-714-2154
Concierge	336-767-8130
Member Services	336-714-6848

Dining Services (DDR)

Certified Executive Chef, Private Dining room, Waited and Self-service dining. There may be limited access to dining services on holidays. Navigation at Home members are responsible for the cost of meals.

Dorcas Dining Room (DDR): for Dining Reservations call 336-714-3144.

Reservations / Guest – 336-714-3144 or 336-714-3141

- If you would like to come for a regular, non-holiday meal please make a reservation by calling the reservation line 336-714-3144 and leaving a message with your reservation details (including guests). If possible, please give at least a 24-hour notice for large groups. If you need to make a last minute reservation, please call the Server Line at 336-714-3141.
- Charges for your meals will be added to your monthly invoice.

Use of Salemtowne Fitness Center

Prior to using the Fitness Center all Members must have signed the “Fitness Center Use Agreement”, received permission (preferred in writing) from their physician, and received an orientation from the Wellness Coordinator. A schedule of all Fitness Center Classes may be obtained through the Navigation at Home office or Wellness Coordinator’s office. We try to provide exercise classes for all levels of care at Salemtowne. The Wellness Coordinator has registration packets available and will work with your physician to get you started in the right program for you. You may call the Fitness Center, leave a message, and the Wellness Coordinator will call you back to make arrangements. Private companions/ sitters are not permitted to use the Fitness Center.

Salemtowne Exercise Equipment Room (FCEQ)

Our Exercise Equipment Room offers “senior specific” strength and cardiovascular conditioning machines and is open 24 hours per day. Members receive orientation sessions on the proper use of the equipment for individual use, and/or they may join one of our ongoing classes.

Salemtowne Land Exercise Room (FCLER)

The Land Exercise Room features a variety of classes that focus on strength, flexibility, balance, and coordination. These classes are offered at convenient times throughout the week.

Salemtowne Pool Guidelines (FCP)

1. DO NOT swim in the Pool or sit in the Jacuzzi alone. You may have another adult in the pool building to enter the water. This is referred to as “the buddy system.”
2. WAIVER - The sign-in sheet MUST BE SIGNED EACH VISIT by anyone using the pool. The sign-in sheets are located in a binder near the pool entrance.
3. ACCESS- The Pool is locked at all times. Please plan in advance & call the Wellness Office a 336-714-2156 to obtain the code for entrance.
4. LIFEGUARDS are not provided. Swimming is AT YOUR OWN RISK. Swimming is unsupervised except for scheduled classes.
5. STORMS - Exit the pool when you hear thunder or see lightning. You must wait 30 minutes after the last audible sounds of thunder before re-entry.
6. POOL HOURS – UNLIMITED FOR MEMBERS & THEIR GUESTS
7. TOWELS – Are provided for members and their guests. Towels are located inside the locker rooms. Please do not take them out of the pool area. A wet towel hamper is provided in each locker room. Please place your towels in the hamper when you are finished.
8. SHOWERS -Take a shower to remove oils and body lotions before entry.
9. FOOD, DRINKS, GLASS CONTAINERS – Are not allowed in Pool areas. (Exceptions by special arrangement with Wellness Office.)
10. HEALTH REGULATIONS -Persons with open wounds, sores, wearing bandages, known infection or sickness should not use the Pool or Jacuzzi.
11. All users must abide by the POOL RULES as posted on the Pool wall.

Guest Policy:

1. A MEMBER HOST must accompany any guest.
2. NO INDIVIDUAL SWIMS ALONE. You must be accompanied by another capable adult while in the Pool area.
3. WAIVER – The sign-in sheet provided MUST BE SIGNED EACH VISIT by anyone using the pool. The sign-in sheets are located in a binder near the pool entrance.
4. GUESTS under the age of 18 must be accompanied at all times by a member host and by a parent / grandparent or another capable adult who signs the WAIVER for them.
5. The MEMBER is responsible for making sure all guests abide by all the pool rules, and do not disturb others.
6. GUESTS IN CLASSES - must be arranged with the instructor of the class.

EMERGENCIES - There are pull cords in both locker-rooms and on the pool deck. A telephone with all emergency numbers is located on the pool deck.

Walking Trails

Around campus there are several walking trails, both inside and outside. The following is the routes and mileage:

Outside

- 12 laps around the courtyard = 1 mile
- 2 laps around Salemtowne Drive from the Community Center, through Wachovia Village, around Phillip's Health Care Center and back to the Community Center = 1 mile
- 2 laps on Salemtowne Drive from the Stop Sign to the Welcome Center and back = 1 ½ miles

Inside

- 6 laps on the 1st floor of all the buildings = 1 mile (which includes around Bahnson Hall Clinic, through the Driscoll Building, through the breezeway, by the pool and exercise room, through the Vogler Square Meeting Place and Game Room back to the Clinic)

Art Galleries (SG)

There are 2 art galleries on campus. Artwork can be seen in the Smith Art Gallery which is on the ground floor of Bahnson Hall and the Elizabeth Reeves Lyon Connector Art Gallery located between the Vogler Building and Health Care. Featured artwork is from our own Resident Artist and local Artist. Please try to make it to an Artist's Reception, which will be listed on your Events Calendar.

Community Center Library (CCL)

Books (fiction, non-fiction, biographies, large print & audio), DVDs, current periodicals, Resident Council Minutes and Reflections are kept in the library in the Community Center. The honor system is used and Members are encouraged to enjoy the many books and magazines that are offered. Please sign the notebook provided to check out a book and cross your name out when you return the book. Magazines may be kept for one night and newspapers need to remain in the library or Breezeway Coffee Shop. Special lectures are also held in the Library, check your Events Calendar.

Courtyard (CY)

One of the beauties of Salemtowne is the center courtyard. You can come play a game of shuffleboard or sit a spell. It is located in the center area of the following buildings: Driscoll Building, Bahnson Hall, Vogler Building, and the Community Center, which makes Salemtowne a lot easier to navigate.

Gift Shops

The Gift Shop and the Vogler Shop are small stores within the community that are operated entirely by the Independent Living Resident Council and staffed by volunteers.

The gift shops are open Monday through Friday 9:30 – 11:30 am and 2:00 – 4:00 pm, and are stocked with gifts, cards, toiletries, candy, household items and more. Any profit generated by the shops goes to the Independent Living Resident Council treasury. The Gift Shop is located near the entrance of the Community Center and carries a variety of gift items. The Vogler Shop is located on the first floor of Vogler Building and specializes in toiletries and household items.

Smith Saal (SS)

Located in the Community Center the Smith Saal gives you a real Moravian feel. Moravians were woodworkers who loved music and this room is full of beautiful wood trim and is acoustically set for music. Saal is German for “meeting room” and this room is just that. Come join us for a number of events from our popular wine and cheeses to a formal ball.

Spiritual Life

Salemtowne has a full-time chaplain who offers private and confidential pastoral care to and families, as well as three ecumenical worship services each week. Please see the weekly calendar or Salemtowne’s Community Channel on the television for times for worship on Wednesday morning and Sunday morning and evening. The Chaplain can visit you in the chaplain’s office on the first floor, Vogler Building or Babcock Health Care Center, second floor.

Your spiritual life with God is important. Salemtowne is a religiously diverse community and all religious traditions are respected. We invite pastors from neighboring churches and the community to preach at our Wednesday Chapel service at 10:30 AM in the Amos Room of our Babcock Health Care Center. There are Bible studies and special worship events throughout the year, such as Moravian Love Feasts, Lenten and Holy Week services. St. Paul’s Episcopal and Augsburg Lutheran Church offer Communion services monthly on campus (see calendar).

The Chaplain is happy to contact clergy of other faiths or traditions to serve you. If you are interested in participating in the worship services call the Chaplain at 336-714-3140.

Those responsible for the care of a spouse, parent, or partner are invited to come to the monthly Caregivers' Support Group. The group is an informal gathering where participants may exchange news, form friendships, and receive encouragement from other caregivers. Grief counseling is available and a Grief Support group meets. For dates and times of these and other programs, please see the monthly calendar or call the Chaplain at 336-714-3140.

Living Wills, Health Care Power-of-Attorney documents, and the MOST (Medical Orders for Scope Treatment) form are available and can be completed with the help of the Chaplain. Other end of life concerns and funeral planning can also be discussed with the Chaplain. The Chaplain offers pastoral care for the dying and their families, often in collaboration with the Resident's pastor and our area Hospice, if involved.

The Chaplain welcomes requests to pray with you, administer the sacraments, read Scriptures, or get in touch with clergy of your own faith tradition. Please see the office of the Chaplain as a resource to support and nurture your spiritual life.

Wachovia Arbor Chapel

You are invited to the small chapel, next door to the Smith Saal in the Community Center, for personal prayer and meditation.

Opportunities for Worship at

Salemtowne: Sunday Chapel – Amos
Room at 9:30 am Sunday Vespers –
Smith Saal 7:00 pm

Additional Information

Confidentiality

Navigation at Home makes every effort to ensure that a Member's medical record is held to the strictest confidence. As a licensed health care provider, Salemtowne must adhere to state and federal regulations including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Part of that act included the Privacy Rule that became effective on April 14, 2003.

Health Emergency Procedures:

Call 911 if you are in severe distress and/or feel it is life threatening.

Call the Member Services hotline for non-life threatening events (336-712-5139)

Medical Records

Medical records are maintained on all Members. Please contact the Administrative Assistant if you need a copy of your record at 336-714-6848 or email navigation@salemtowne.org.

Member/Team Member Relationship

Navigation at Home and Salemtowne team members receive a fair and equitable salary for their work and based on the policy of the organization, the team members are instructed not to accept gifts or money from Members or their relatives. (We graciously ask that you honor this policy). If you wish to express your gratitude, please do so by writing a letter of thanks to the team member and forward it to the team member's supervisor. The team member will be recognized for a job well done as noted in our Value Statement.

To preserve a professional relationship between team members and members, Members should not

- Employ Navigation at Home and Salemtowne team members without written authorization from management or Human Resources.
- Conduct sales of their belongings directly to the team members of Navigation at Home and/or Salemtowne.

Tax Information

Please consult with your tax advisor regarding the tax considerations associated with your fees with Navigation at Home.