

## Why We Procrastinate & What To Do About It

**W**hen asked "What have you heard most often from your friends and relatives who have made the move to senior housing," the overwhelming answer is that they were happy that they had made the move. And, often, they wish they had made the move sooner!

So, why do we hesitate in making a decision to move to a better lifestyle? After surveying hundreds of seniors, the answers seem to fall into four categories, all relating to our fears.

### Fear of Choice

There are so many options available when it comes to senior housing. This is a good thing! However, it can cause one to avoid starting the search for the right housing because it's hard to know where to start.

### Fear of Making a Mistake

The second reason we procrastinate is fear of making the wrong decision. We know a move will better our lives, but how can we be sure that we will be happy and comfortable in the choice we've made? We want to be assured that we will enjoy our new surroundings. We don't want to make the mistake of moving twice.

### Fear of De-Cluttering

The third reason we procrastinate is the overwhelming thought of downsizing after so many years in our homes. Many of us are save-aholics! We save and save for that rainy day that never comes. Now, what do we do with all of the "treasures" that we have accumulated over the years?

### Financial Fears

Finally, there is the issue of money. We want to know if our funds will last in our new home. We wonder if we can afford to make the move. We would like some kind of guarantee that our money will last and we'll live in comfort for the rest of our lives.

Here are six steps that you can take to help overcome the procrastination that may be holding you back.

- 1) Gather as much information about the housing available as possible. Look over publications devoted to listing the housing in your area, as well as descriptions of their services, pricing and locations. "Senior Resources" magazine is an excellent source of senior housing options. You can check the AARP Web site, as well as your local senior centers.
- 2) Know your personal assets. Get a market estimate on your home so that you'll know the equity you possess. Call a real estate senior specialist for a free market analysis. Talk with a senior planner or financial consultant to determine an affordable monthly outlay.
- 3) Tour the types of housing available. Talk to the marketing directors at senior apartments, independent and assisted care communities. They will guide you in

your search for the right housing to match your needs.

- 4) Start downsizing, even if you're not moving in the next year. Get post-it pads in different colors. Place a specific color on the items that you will give away, throw away or donate. Then write on the slips to designate where each item will go (ie. your children, Goodwill, the historical society, etc.)
- 5) Realistically assess your future needs. Look at your health, transportation and financial situation. Many of my clients are lonely in their homes and need socialization. Make a list of all of your needs and desires for a happy life
- 6) Match your needs and desires to the right situation. You've taken the time to research the options. Now you can seek the right housing to match your health, monetary and emotional needs.



*For a copy of "Senior Resources" magazine or to discuss this article, you can reach Senior Real Estate Specialist Bruce Nemovitz, and his team, at 262-242-6177.*

# Step by Step: Hints for an Easier Move



By Linda Lueck

**C**ongratulations! You've made a courageous decision. By selling your house and moving to a new home more suited to your current needs you're improving the quality of your life and the peace of mind of your family and friends.

That's exciting. And scary. And probably overwhelming. But don't despair. Pour yourself a cup of coffee or tea, pull up your most comfortable chair and consider the following as you approach your all-important move:

## Ask for Help

You've been fiercely independent all your life, and you're rightfully proud of tackling challenges on your own. But remember that moving is a stress-

ful process regardless of your age and health. Don't cope with this stress alone. Put together a "transition team" to help you through this stimulating new adventure.

- Your relatives, friends and neighbors want to help you. Ask them!
- If family or others can't help, ask your realtor for guidance. Bruce and his wonderful team have helped many seniors sort through the moving process.
- Ask staff at your new home for assistance. Professionals like me can refer you to experts on downsizing, getting rid of clutter and packing your belongings.

## Take Time to Plan

Don't just jump into the choppy sea of details you need to address; it's easy to drown! Sit down with that trusted child, friend or advisor and put together a clear plan.

- Write down what has to be accomplished (Clutter reduction. Final home repairs. Mover selection. Packing. Deciding what will fit into your new living space).
- Take a calendar and determine when you'll address things that need to be done. Delegate as much as possible to those who are helping you.

## One Day at a Time

It's a time worn cliché, but it's true.

Concentrate on taking things step by step.

- Give yourself two or three significant tasks each day - no more.
- Always take time for good meals, plenty of sleep and some relaxing activity.
- Review your priorities each day - do the most important things first, even if they are the hardest things to accomplish.

Follow these hints and before you know it you'll be enjoying the benefits of your new surroundings. You'll say what I hear all the time: "I wish I would have moved years ago!" *Linda Lueck is a member of Luther Manor's Community and Client Relations Department. She can be reached at 414-464-3880. Visit Luther Manor's Web site at [www.luthermanor.org](http://www.luthermanor.org).*

**Considering Selling Soon?**  
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## Strange Facts to Astound Your Friends

- No piece of paper can be folded more than 7 times.
- A Boeing 747's wingspan is longer than the Wright brother's first flight.
- All U.S. Presidents have worn glasses. Some just didn't like being seen wearing them in public.
- The plastic things on the end of shoelaces are called aglets.
- Walt Disney was afraid of mice.
- 90% of women who enter a department store immediately turn right.
- Washington, D.C. has one lawyer for every 19 residents!
- In a year, the average person walks four miles to make his or her bed.
- It takes about a week to make a jelly bean.

# A Senior's Story: Bert & Carol Dilthey

By Filomenia Lea

**W**hen your knees begin to creak as you climb up a stairway, when arthritis assaults every bone in your body, or when the old engine and its body parts are tired, then it's time to move from the large and comfortable homestead you have lived in for many years. It's time to consider living in a smaller, equally comfortable place like an apartment, condominium or just a plain smaller residence.

That's exactly what Carol and Bert Dilthey did. They had lived in their Brown Deer home for 48 years and enjoyed every minute there, but after undergoing surgery for a broken blood vessel in his brain, Bert knew the time had come to pack up all the memories and relocate. Carol had been plagued with arthritis, so the decision was mutual.

They didn't search too far for a new address. Months before the targeted moving date, they had decided Luther Manor on North 92nd Street would provide all the comforts and conveniences they would ever desire.

They now have a bright, cheerful, first floor unit overlooking manicured lawns with living and dining areas, two bedrooms, one and a half baths, plenty of storage space and a galley kitchen complete with appliances and adequate counter space. Although the kitchen is far smaller than the one she had, it serves their needs, says Carol, explaining they do very little meal preparation. Just breakfasts and lunches. They get 20 meals each month at Luther Manor on their contracted plan, which allows for dinners at nice restaurants in town.

With the help of Bruce Nemovitz and his team of concerned realtors, their three bedroom home sold in two days, a real surprise to the couple.

"We were astonished when we got the call from the realtor," says Carol as she recalls receiving the news that their suburban home was sold. "We were agreed on selling our house, but we weren't ready to do so on such short notice," she adds.

It took five and a half weeks to pack, sort, dispose, donate and dole out contents of the house, the couple says. "We donated a lot to our church, Abiding Savior Lutheran Church, for its youth activities fund raising rummage sale. We gave some things away and we just threw some things into the trash," says Carol. It wasn't too difficult a task, she adds, as they never were pack rats. Their daughter, Gael, a Bayview resident and horticulturist for the City Forestry Department, helped the couple with what appeared to be a monumental task. However, Carol admits, as soon as it all fell into place, the job was not daunting at all.

Bert, spry and energetic, whose only complaint is asthma, belies his age at 96, while Carol at 83 has all she can do to keep up with her husband. He attributes his longevity to a brandy Manhattan at night and good genes. He is spry and stands tall. Balding slightly, he wears glasses and has no tell tale lines on his face. Carol, who suffers with arthritis throughout her body, says she uses a cane on occasion.



Despite the infirmities, she and Bert are intensely active. In the past, they have done a lot of walking and reading and have wintered in Sun City Arizona for at least four months every year. He listens to a lot of music and she reads mysteries, attends bible study classes and sews, but not as much as she used to.

Bert, a retired office material sales representative, has always busied himself with a woodworking hobby. He's designed and made any number of furniture pieces, wall hangings and an array of art objects, including lecterns for his church. He points to a cabinet in the apartment, which he made some years ago and shows that it has secret storage compartments. He also points to a wall piece he's especially proud of, an intricately carved foliage spray. "This was my first project," he says, adding that his interest in the craft will continue. Bert notes that Luther Manor has a craft room for residents' use.

The Diltheys are pleased with their decision to sell their house and move to their new home, Luther Manor. They still have some unpacking to do; boxes wait to be emptied in the second bedroom. But, they chime in, they have lots of time to sort through it all. And without the helpful Nemovitz team, none of this would have been possible, they conclude.

# Senior Planning Group: Connecting the Pieces

By Barbara Horstmeyer

**A**fter leaving a Physical Therapy practice, I began working as a Longterm Care Specialist helping clients investigate and educate themselves about long-term care insurance. From my own experience helping my mother-in-law, I found myself in a maze of options, trying to understand and manage financial, legal and social issues related to her declining health. What I needed was a single resource that could address all the issues of her long-term care planning.

The Senior Planning Group was formed for just that purpose. The main words are "single resource". Families like my own find themselves floundering, not knowing where to get help. Suddenly, everything seems so complicated and overwhelming.

With just one phone call, the Senior Planning Group's team of professionals will take immediate action. Our mission is to provide guidance, education and support to help our clients understand and manage the financial, legal and social issues of aging.

Our team consists of highly qualified, professionals in every specialty of with elder life planning. Our Geriatric Case Managers conduct initial assessments that identify potential problems and needs. They determine what services or help the client will benefit from. Our affiliation with Certified Financial Planners, accountants, Certified Senior Advisors, and Registered Financial Gerontologists coordinate the strategic financial planning that is needed. Referrals to qualified elder law attorneys ensure that our clients have completed their general estate

planning and prepared themselves for the future with alternative decision-making documents.

Our goal is to connect the puzzle "pieces" for our clients. With a complete picture, our clients receive one of the greatest gifts, peace of mind. We do this with care, as if we were their extended family.

*For more information about the Senior Planning Group, call 414-771-7220.*



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