

The Moving Times

Bruce Nemovitz presents a quarterly guide to making the most of your move for seniors and those who care about them.

Relieving Parent/Child Issues and Fears

The call comes in, and on the other end is a stressed voice asking for a sympathetic ear. The voice asks for direction and hope in a situation that may feel overwhelming with no apparent end in sight.

So many adult children are faced with parents who have raised their family and enjoyed many years in their home and now must leave to move to housing that meets their current needs and situation. The children want the best for their parents, but don't know how to begin the process.

Communication is critical when faced with a daunting situation like finding the proper fit of housing, as well as downsizing years of accumulation. There are financial concerns and medical issues as well. In many cases the parent(s) may have some medical challenges and cannot contribute to the move as they would like. So the voice on the other end feels alone and frustrated! Communication is essential, but where does the advice and guidance originate?

I suggest talking to a Certified Senior Advisor or elder law attorney. These professionals examine the entire financial situation and the needs of the senior. Issues such as Medicare and Medicaid must be addressed, along with assets and liabilities. It is critical to know the amount available for the coming move and finding proper housing. The funds that will be available after the sale of the home – combined with other assets,

pensions and income – must last for a lifetime. Therefore, the first step is to assess the complete financial story of the parent(s) before they move.

The next step is to call a Senior Real Estate Specialist to fully examine the home for its current value, as well as recommend preparations needed to properly market the home. This Realtor will determine which inspectors are needed to address any structural issues such as basement, roof, furnace, electric or plumbing problems. Now, the net asset (after all selling expenses) will be known, so that you can report back to the financial advisor. The picture is becoming clearer!

Now it is time to look for housing. The children and parent(s) should visit different types of senior housing, which best match the physical and mental needs of the parent(s). There are senior housing placement services that can assess needs and offer suggestions of suitable housing, saving much time and travel. There are also magazines such as "Senior Resources" that list most housing available to seniors, along with descriptions of the amenities and prices.

Gathering information is the key to reducing stress and fear for both parent and child. Consulting with professionals is critical for proper direction as well. There are professionals who specialize in downsizing, packing, moving and cleaning, as well as inspectors to assess any defects in



the property to be sold. This newsletter provides referrals and tips from many of these providers.

It is critical that all of the children involved have a meeting to determine what steps will be taken to assist the parent(s). It is equally important to meet with the parent(s) to understand mom or dad's feelings about moving. It's hard for a child to walk in the parent's shoes and just as difficult for parents to understand the emotions of an adult child when trying to do the right thing, but not really knowing what is truly right for the parent. In the end, love will be the source of strength and courage. Once the process is started, the mantra should be "one day at a time". One step at a time, with proper planning, can be a gift from child to parent. It will be gratifying as well as the right thing to do!

Letting Go and Moving Forward

For many, moving to a retirement living community has started a wonderful new chapter in their life. The process, however, can feel overwhelming without careful planning. Following are bits of wisdom from a panel of residents from Harwood Place Retirement Community in Wauwatosa. They have successfully transitioned from their long-time homes into comfortable new lifestyles. They discovered that letting go is not an end, but rather a beginning!

Should I Stay or Should I Go?

Residents of Harwood Place concurred that identifying their limitations was the first step toward making lifestyle changes. Some common limitations that prompted their decision were: the expense and energy needed to maintain a home, feelings of isolation and loneliness within their home, the need for easily accessible amenities such as dining and transportation services, and the need for a secure and welcoming environment 24-hours a day. Recognizing the need to sell her home, one resident shared, "I was a widow for 14 years and soon realized I was suffering from loneliness. I needed to be with people. I love the camaraderie and wonderful social opportunities I now have!"

When weighing the comforts and security of a retirement community lifestyle against owning a home or condominium, consider the future. How much are you able to handle now? How much will you be able to handle as the years pass? All were thankful that they had made the transition while they were still physically able to enjoy the lifestyle that retirement community living offers. Couples appreciated the fact that they

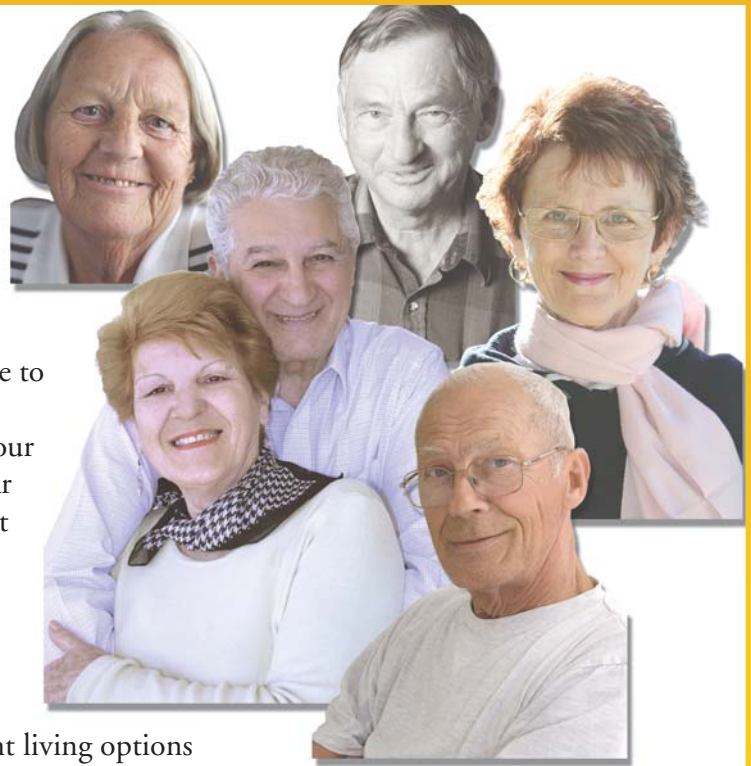
were able to make the move together.

Do Your Homework

Location, location, location... Once you've made the decision to sell your home and move to a retirement living community, focus your search on a particular area/community that best meets your needs. There are a number of complimentary resource guides available devoted to retirement living options in the community, including Senior Resources which can be obtained by calling (262) 253-0901. After formulating a list of the amenities and services that are most important to you, you will be able to narrow down your search.

Review your income and assets so you know what you can comfortably afford. Sometimes it is best to consult with a financial planner for professional advice.

Contact the retirement communities of your choice and request a personal tour. This gives you a chance to see first-hand what kind of amenities and atmosphere the community provides. As suggested by one resident, "Give yourself enough time to explore, in depth, a minimum of two to three retirement communities. Each community has its own distinctive ambience, and you'll be sure to know which one feels most like home to you."



Harwood Place residents agreed that not only is the reputation and expertise of the organization important, but also the availability of various levels of care. In the event that you someday require additional assistance, it is important that your retirement community offers a spectrum of services and levels of care (for example, assisted living and skilled nursing).

You Are Not Alone

Yet another theme rang true with residents. After decades of doing everything independently, they found the transition went smoothly once they sought and accepted assistance to help them through the transition. "After living in our home for 47 years, we were embarking on an exciting, yet challenging journey. We had to open ourselves to accepting help from our children and outside resources to make this journey go as smoothly as possible."

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Moving Forward, cont.

In seeking the aid of a reputable realtor, Harwood Place residents recommend a Senior Real Estate Specialist. Certified Senior Advisors, such as Bruce Nemovitz, may better understand the transition that you are making and will be able to offer useful advice.

Don't be afraid to request the aid of your children/family members when sorting through belongings. If you are giving these belongings to specific people, label the items with names and request that the items be collected by a particular date. For belongings that you don't want, many thrift stores, such as The Salvation Army and Purple Heart Veteran Thrift Store, offer pickup services for furniture and household items. Your charitable donation helps the community, helps you downsize and is considered tax deductible!

Many moving companies, such as Universal Services (262) 246-0250, specialize in senior moves and offer convenient services such as packing, unpacking, organizing and storage. Professionals are able to help you organize, pack and label your belongings, simplifying an otherwise daunting process.

Embracing the Change!

Once you have settled into your new home, you will find a myriad of opportunities available. Although you need to give yourself time to acclimate to your new community, Harwood Place residents recommend that you soon engage in the rich program of educational, recreational and social opportunities offered. As one resident enthused, "Embrace your new lifestyle! You'll have more time than ever to pursue new friendships and your interests and talents!"

Questioned often by friends about whether or not he misses his home, one resident's response has consistently been, "A house is made by human hands, but a home is made by human hearts. I have many cherished memories from the years that I lived in my home but have never regretted my decision to leave my house and often wish that I had made the move sooner. I have made many wonderful new memories in my new home and look forward to many more."

This collection of advice was offered by residents of Harwood Place Retirement Community. If you would like additional information, contact Directors of Marketing Nada Lowe or Michele Grall at (414) 256-6814.

How to Choose a Financial Advisor

A good financial planner can help you answer the "big" questions and plan for a secure future. Interview at least three financial planners before you hire anyone. Meet each one face-to-face to make sure you get along. In addition, get answers to the following questions:

- **What are your credentials?** Just because people call themselves financial planners doesn't mean they are qualified.
- **What do you charge?** Ask for a written summary of the money you'll pay in fees and commissions.
- **What's your specialty?** Your planner should have a working

knowledge of many areas of financial planning.

- **Will you act as my fiduciary?** By law, a "fiduciary" owes the client the utmost care and loyalty.
- **What services can I expect?** Find a planner who will give you personalized advice for your situation. Don't settle for a computer print-out that could fit any client.
- **How will we settle disputes?** Ask the planner whether you must agree to go to arbitration in the case of a dispute.

Excerpted from the AARP website. For the whole article, visit www.aarp.org.

The Things We Remember...

See how many you can answer:

1. The bottle top of a Royal Crown Cola bottle had holes in it. For what was it used?
2. What was the name of Caroline Kennedy's pet pony?
3. "Praise the Lord and pass the _____"
4. Who left his heart in San Francisco?
5. How was Butch wax used?

Answers:
1. To sprinkle clothes before ironing.
2. Macaroni!
3. Ammunition, and we'll all be free
4. Tony Bennett
5. Wax for a flat top (butch) haircut

Memories: Our Personal Journey

By Kathleen Kendle Bernstein

Memories, the wonder of a loving family and friends, and experiences that bring joy are pieces in our life's puzzle. Memories create the rich texture of who we are. We let go of furnishings and physical surroundings -- and our health may change -- but personal memories are ours for life. Providing ways to surround ourselves with reminders of people and experiences is a lovely way to continue to bring a smile to our face and warmth to our hearts.

It is not the quantity of things we carry with us but the positive energy we feel when we see and touch reminders of the past that continue to enrich our lives.

How can we surround ourselves with things we love when we move to a senior community?

- Photos, greeting cards: Select favorites. Frame some individually or in collages with related memorabilia (jewelry, toys, sheet music, dried flowers). Place some in a colorful scrapbook or photo box. Display new photos on a magnetic board or a piece of corkboard covered with your favorite fabric and framed.
- Collectibles: Whether you collect plates, fish hooks, decoys or dolls, display shelves are readily available in hardware and home goods stores. To eliminate dusting, fill a shadow-box tabletop or place a shadow box picture frame on a tabletop.

When we enlist the help of family or friends, we create another beautiful memory. And, when we give away items for which we no longer have room to family, friends, our place of worship or charity of choice, we share our memories.

Kathleen Kendle Bernstein is Wisconsin Registered Interior Designer and owner of KK Interiors. She can be reached via e-mail at kkinteriors@wi.rr.com or by phone at 414-803-3277.



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.



www.BrucesTeam.com

262.242.6177

Megon, WI 53092

1516 W. Megon Road, Suite 103
Realty Executives Lakeshore

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