

A Common Choice: Moving Instead of Maintenance

By Bruce Nemovitz

Why would a senior want or need to move after living in a home for several years? The most common answer is maintenance -- the many chores and back-breaking work needed to sustain a home. We've surveyed hundreds of seniors and they mention everything from snow shoveling, lawn and yard maintenance, and home deterioration to finding it hard to rely on handy-men and worrying how work will get done.

A few months ago I received a letter from a client named Marion. She is a wonderful lady who lived in her home for over 30 years. Her husband passed away a few years ago. She was left with the responsibility of maintaining an aging home that was in need of improvements. She was on a tight budget and did not have the resources to upgrade the home. She had stopped entertaining, which had been her passion. Marion was isolating herself from friends and family members, and was not enjoying the home she once cherished.

I've seen similar circumstances time and time again. If you recognize yourself or someone you care about in Marion's story, take an honest look at the situation. Have you (or your loved one) been isolating yourself from friends and family due to the negative presentation of your home?" Have you had trouble finding workmen to take care of maintenance issues? When you find workmen, do

they do the job with the same attention to detail that you would have? Are finances keeping you from enjoying the home you've loved for so many years?

If you answered yes to more than one of these questions, then it's likely a change is needed. If you've considered moving to senior apartments, a condominium or senior independent care community, it's time to research the different options available in your area. Today, there are so many cost-effective choices. Talk to the marketing directors of the various communities. They will give you the information you need without pressure. Talk to your friends and family who have already made the move. Find out how they are doing, as well as what tools they used to make their decision.

Have a home inspection done by an accredited inspection company. There are several who are ready to help. They charge anywhere from \$275-\$375. They will go up on the roof, open the furnace, check the electric, plumbing, and basement walls and drainage. A good home inspector will make suggestions regarding repairs that should be done now and repairs that can be done later. They will provide you with names of reliable companies and give you a rough estimate of the cost of repair. The home inspection report is invaluable. You can use this report as a selling tool if you

decide to make a move in the future. If funds are not available for necessary repairs, you may want to talk to your bank or a senior financial planner about using the equity in your home in relation to your overall retirement goals. A professional can give you an objective opinion as well as guidance and proper planning for your entire estate.

A Note of Welcome

This is the first issue of our new, quarterly newsletter. We hope you enjoy reading it, and find much information that is helpful. If you have a specific situation or question that you would like us to cover, please let us know. In the meantime, we will endeavor to bring you useful tips from a variety of experts in the area of senior housing.

Thank you for your continued trust and referrals.

Sincerely,
Bruce, Jeanne & Boni
(Bruce's Team)



Getting Top Dollar for Your House



Realtors have forever advised sellers on techniques to make prospective buyers feel comfortable -- turning on all the lights, creating pleasant aromas in the home through baking or light-ing candles, picking up clutter. But effectively preparing a house to show its best goes well beyond such obvious tips.

A technique called real-estate staging has been proven to help homes sell faster and for more money. Staging can include anything from simply rearranging furniture to totally re-decorating and re-furnishing all the

rooms in a home. Staging has been proven to speed up sales in a sluggish market and to increase the sale price of homes in moderate to swift markets.

How a person decorates their house to live in it is not how they should decorate to sell it. While living in our homes, we want to showcase our own belongings -- these things are the memories and accomplishments of our life. When selling, however, the home becomes a house. Buyers are an audience and the decorating should showcase the house's architectural features.

Ginny Clausen and Carolyn Gambill own Transforming Interiors. They stage homes in the Milwaukee area and have done a wide range of projects. The cost of staging can range

from a few hundred dollars to several thousand in the case of high-end homes for which furnishings are rented.

Sellers and real estate agents agree that staging is well worth the money, particularly compared to the alternative, which is usually to drop the sale price after 30 days. Also, Ginny Clausen notes that it is important to stage a house before it goes on the market, so that the real estate agents see the property in its best possible light at the Realtor's open-house.

Transforming Interiors is located in Whitefish Bay and can be reached at 414-331-2223. Examples of their work can be viewed online at www.transforminginteriors.com

Tips for Downsizing

Starting the process of downsizing is a great excuse for procrastination. Where does one start?

Over the years, we've found that a great beginning point can start with "Post-it" sticky notes. You know the type. They come in many different colors. Here is an example of how you can designate colors:

Green Post-its as labels on the items you will definitely take with you.

Orange for the items you *might* take with you.

Blue to designate the items you will want to sell.

Yellow tags are for the items you want to give to members of your family or friends (write the name of

the person you think will want that item).

Red is for the items you will throw away.

Pink items are those you will donate.

Start with a small room just to get started. Taking on the basement may be too overwhelming! Once you've labeled one room, move on to the next. Give yourself plenty of time for each project.

Now you've started your downsizing in an organized manner. The rest will come easy!

Another good tip: Anyone who visits your home is required to take some item with them. Enjoy the giving!!

Feeling Overwhelmed?
Call now for your free
Senior Starter Packet



Filled with information
about trusted professionals
who can help make your
move smoother.

Also ask for a free market
estimate of your home!

262.242.6177

Planning & Patience Make Your Move Easier

By Mimi Olson

Downsizing can be a nightmare. It can be intimidating and overwhelm-ing. But it doesn't have to be. There is light at the end of the tunnel and here's the good news: it can be therapeutic and beneficial if you do two things in advance.

1. Plan and religiously follow precise scheduled daily and weekly tasks. Do this on paper or design a graph with dates and weekdays listed at the top. Allow space for all the entries. If you are computer savvy, this can be done using a spreadsheet. Here's also an opportunity for intergenerational connections by enlisting the help of your grandchildren or other children you know to complete the chart.

2. Expect things to go wrong, because they will. No sense letting unexpected interruptions get the best of you. Look to unpleasant situations as challenges or hurdles for you to conquer. Downsizing is, after all, your opportunity to "come clean." It's the time in your life to bare your soul or, at the very least, your accumulated treasures and almost treasures.

Here's how you can make the process easy, quick and less of a hassle. To start, select a good mover. Shop for prices and services included in the move. Be sure the mover is insured and that you understand the company's legal responsibilities for damaged furnishings, repair and replacement. Selecting a certified mover generally guarantees satisfaction. A check with the Better Business Bureau can put your mind at ease.

Next, gather together the following necessary equipment: a stack of

strong plastic bags, a collection of cardboard boxes you can lift when filled, a number of wardrobe boxes, some packing tape, scissors and markers.

Once you have everything, start and finish one room at a time. Use the markers to label your boxes in large letters, "Garage Sale," "For Family," "Charity Donation," "Dump/Trash," and "Move." Pack each room's equipment into appropriate boxes and inventory large pieces in each room into one of the five categories on your inventory spreadsheet. This would include such things as chairs, tables, beds, dressers, televisions and everything that doesn't fit into the boxes.

Fill the plastic bags with those items you don't want and that you're sure no one else wants either. This includes all those broken and chipped things you were going to repair years ago. Dump all the old newspapers, magazines and documents dating back a couple decades. As the containers fill up, tape them shut and assign them to a room or a space designated as the storage or moving room. If available, a vacant garage is a good place.

One idea is to list contents of the boxes scheduled to be moved to the new residence and to color code the containers. For instance, blue could be bedroom number one. Yellow might be bedroom number two. Green could be living room, etc. Pack the wardrobe boxes with wearing apparel. They're specially constructed to accommodate everything in your closet with very little wrinkling and

are available for purchase from firms specializing in residential moving.

Carefully pack fragile items with bubble wrap, shredded paper or peanuts. Pack items like electrical cords, tools, flashlights all together to avoid loss. Place all cleaning supplies together, always labeling the boxes so you can find them quickly at the new address. Another good practice



is to keep together those items that you'll need immediately at the new location, like sheets, pillow cases, toiletries and kitchen and bath supplies. Lastly, don't forget the keys to your new home. Place them safely in your handbag or pocket.

Doing your homework is the best prescription to ward off stress and fatigue. The whole job may take a week, working full-time as you sort, separate and parcel the miscellany representing your lifetime. It may even take two or more weeks, depending on the size of the old homestead. Be assured, however, that it will be over before you know it and -- best of all -- you'll never miss all those things in the "Garage Sale," "For Family," "Charity/Donation," or "Dump/Trash" containers. Your move will be so redeeming, you'll wonder why you didn't do it sooner.

Mimi Olson is a Milwaukee freelance writer and graduate of the Mount Mary College Interior Design Program. She was also the sole owner of her own interior design business for 27 years in Milwaukee.

Time for a Change? Where to Begin?



By Adele Lund

So you think it may be time to make a change? Not an easy decision to come to is it? And now that you've taken that first step, what next? How do you begin to gather the information, who do you talk to, what questions do you ask?

Before you venture out to look at senior housing options, find a pad of paper and pencil and answer the

following questions. Be honest with yourself, as your answers will help you in the decision you'll need to make.

- Why are you making the move? Are you looking to get rid of the burdens of home ownership? Tired of eating alone? Looking for more accessible social interactions?
- What are you looking for in your new home? Do you still drive or is transportation important to you? Do you enjoy cooking for yourself or would dining services be a nice option?
- What can you comfortably afford? Do you need a two-bedroom apartment or once you reduce your "stuff" will a one-bedroom be the perfect answer? Do you know what your financial resources are (assets and income?)

Once you've pondered these questions and found *your* answers, you're ready to take a tour. Pick one or two retirement communities and call to schedule a personal tour.

Wait! One more bit of homework before you take your first tour. Make a list of questions you currently have. Over time you'll need to review your priorities and the list of questions. As your knowledge increases, your priorities may change and your questions will definitely change.

Here are some questions to help you get started:

- What's the reputation and experience of this community?
- What kinds of services and amenities do they offer, and are there flexible options?
- If your health should change at some point in the future what access to other levels of care do they offer?
- If you're looking at a community that also offers assisted living, what type of professional nursing staff do they offer?

Get Outside & Create Some Curb Appeal

When planning to sell, people often focus on how to create an attractive interior for their home. They forget that the exterior is the first thing a potential buyer sees. Here are some tips for increasing your home's "curb appeal":

- ☑ Patching cracks in an asphalt driveway will prevent water seepage and further cracking.
- ☑ Frequent pruning and trimming of plants and shrubs provides a well-cared for look.
- ☑ Inexpensive vinyl shutters will add more dimension to the exterior windows.
- ☑ Power-washing a cement driveway will remove oil, rust and other stains.
- ☑ If the house's exterior is lacking color or depth, add window boxes with seasonal flowers. Planters on a porch or wide entry add both beauty and richness.
- ☑ Take a realistic look at your house and compare it to your neighbors' homes. If it appears rather faded by comparison, consider a fresh coat of paint.
- ☑ Crystal clear windows are a strong indicator that a house has been well cared for.

Gathering information is the first step to personal empowerment. There are some wonderful, caring professionals waiting to assist you on your journey, and many quality senior communities to consider. The best news I have is that you *can* do it! And I wish you much success.

Adele Lund is the Director of Community & Business Relations for the Laureate Group, and has been advising seniors for over 19 years. For a copy of "Guidelines for Choosing the Right Community", or if you have questions, contact Adele at 414-659-2343.

A Senior's Story: Shirley Winquist

By Filomena Lea

Shirley Winquist doesn't mince words when she recalls the day she decided to move from her mega sized house in New Berlin. Following the death of her husband in August of 2002, she realized the house with all its memories and history could no longer be part of her future. The straw that broke the camel's back, however, was the \$400 she paid someone to rake and remove leaves. She was vulnerable at the time and is still troubled by the transaction, she says, but doesn't agonize endlessly over the unfortunate experience.

Originally from Illinois, Shirley met her husband, Clyde, at a roller rink. "I loved roller skating," she says, and would skate six nights a week. Her stepfather wasn't too keen on Clyde, but the couple married without his blessing. After celebrating their 53rd anniversary, Clyde, a retired mechanical engineer and church organist, succumbed to kidney failure.

The Winquists lived in their spacious home for 30 years and raised three sons and a daughter in it. Perched on a one acre lot, the house was 95 feet long and 30 years old when they bought it. Shirley explains that it had been designed by an architect who practiced Frank Lloyd Wright's unshaken respect for nature. The house was built circuitously to accommodate a stand of very old oak trees.

The three decades Shirley and her family spent in the home were witness to the structure's gradual signs of wear and tear. It had basement problems and need flooring, plaster, window and door repairs and paint. The roof had needed immediate

attention a few years before and had been repaired. "I had buckets all over collecting drips," says Shirley. The condition of the house and the work required to update and maintain it convinced Shirley to find a more suitable residence.

Although she claims to being very disorganized, she tackled her dilemma with a strategic plan. Shirley made a mental note of all the housework, the repairs and the baby sitting of contractors hired to do the work. "You know," she confides, "they never show up when they promise. That just wasn't for me. I have too many other things I prefer doing -- like sewing, bible study classes, visiting my children and grandchildren and having the option of traveling to other parts of the world." She refers to a recent missionary trip she and 12 others took to Belize in Central America.

Her course of action was to downsize the home's contents and find a suitable place to live. This was, after all, a major change in her life style and had to be done judiciously. As luck would have it, Shirley -- who says she's an 18-year-old trapped in a 75 year old body -- learned of a seminar for seniors contemplating a move. She attended the event held at the Village at Manor Park. The workshop was conducted by Bruce Nemovitz and was, in Shirley's own words, "The best thing I've ever done. He was so helpful. He helped me sell my house quickly and advised me when it came to choosing the best type of housing I should look for. He follows up and still continues to contact me."

She now lives in a 970-sq. ft. senior apartment close to Elmbrook Church,



where she attends services, and close to her doctor and dentist. It has two bedrooms, two baths, living and dining rooms, kitchen, convenient laundry equipment in the apartment and parking space for her mini van. The facility offers reasonably priced meals if desired, shopping trips, tours and many planned activities. She's made friends and has become a helpful shopping companion to several women who are unable to get out without assistance.

Deciding to move and the move itself was a piece of cake for Shirley and she obligingly offers suggestions to others considering relocation. First, she says, take an inventory of each room's contents. Next, invite family members to take whatever they desire. Then hold a rummage sale and donate to charity anything in good condition but not sold. Contact a consignment center to sell any equipment of value and dump everything else. Finally, don't look back, just move, she says. You'll never miss the stuff you didn't take with you.

It worked for her but she does confess she's not quite settled yet. Shirley is still deciding what to do with her bell collection and her husband's camera, coin and stamp collections.

"I'm in no hurry," she chuckles. "It's a work in progress."

What Happens Next?

By Betty Macknick,
The Resettlers

Here's an idea of what to expect when you decide to have Bruce's Team sell your house and help you move to your new home!

1. Bruce will visit you in your home to develop a market estimate. This will determine your home's equity in today's market.
2. Bruce will provide you with tips on how to prepare your home for sale. Structural problems will be looked at and decisions made about which repairs will increase your home's value. Of course, you can sell your home as is!
3. Begin to downsize. The Resettlers can assist you in developing a plan to get your household items ready to move to your new home. Their staff will help sort through your items and determine which will go to the new home, be given to family, resold, donated or disposed of. They will make arrangements for you, and estate sale and consignment options can be discussed.
4. Bruce will put your home on the market and obtain an acceptable offer.
5. Once you have determined when and where you are moving, Bruce will supply you with names of trusted movers.
6. The Resettlers can pack and unpack your belongings and settle you into your new home.

7. The Resettlers will make sure that your home is empty and clean, ready for the new buyer.
8. Bruce will assist in the closing of sale of your home with you receiving your equity check.
9. You have now successfully made your move and will begin the best years of your life!



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