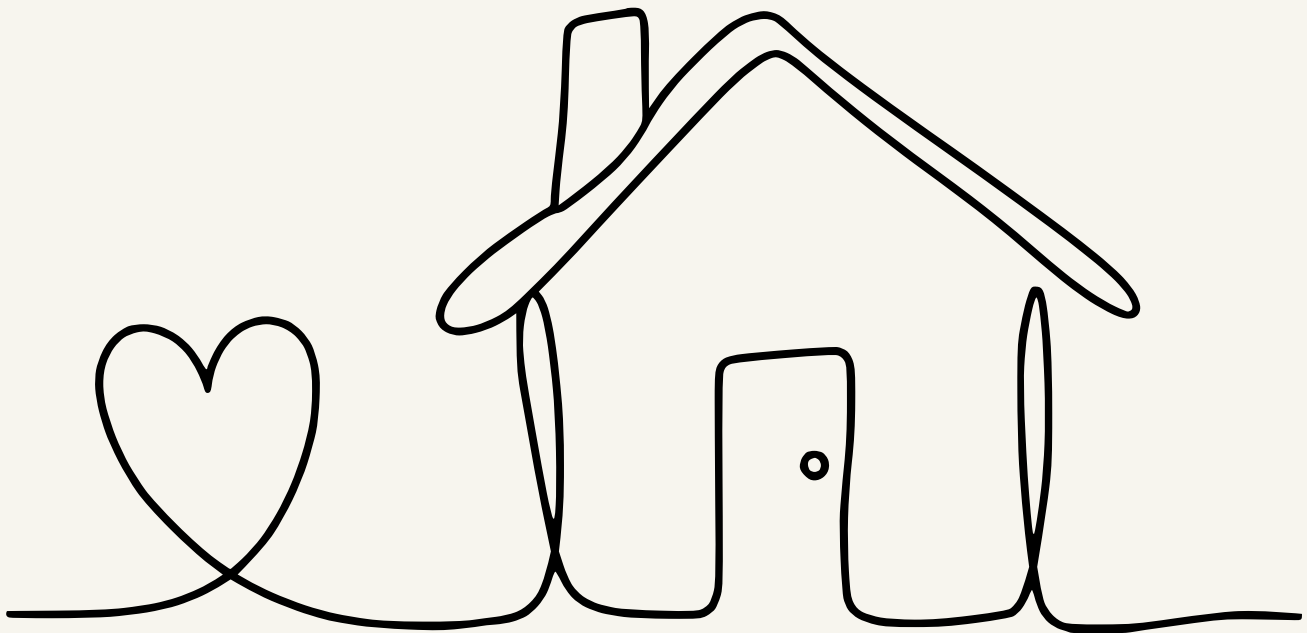


THE NEXT CHAPTER:

Your Guide to Stress-Free Senior Living



Seniors Guide to
AGING IN PLACE

*5 Things to Consider for Aging in Place
Safely & Happily Ever After*



Aging In Place...

Also known as 'staying put'--it's the plan for a majority of seniors. You may have heard a friend say (or said yourself): "I'll live in this house until I'm carried out." And that's a plan that works for a lot of people. If you're planning on staying put for as long as possible, here are a few things to consider.

5 Things to Consider for Aging in Place:

1

Remodel or Move?

Aging in place doesn't necessarily mean in the same house that you've lived in for years. Sometimes it makes more sense to continue living on your own...but in a different home. If your current home is older and in need of major maintenance or has accessibility barriers (stairs, small doorways, lack of space to maneuver a walker or wheelchair, extra space that's unused, etc.), it may be in your best interest to consider purchasing or renting a newer home that has been built with current "universal design" standards that you may find helpful as your needs progress. A real estate agent who specializes in senior moves can help connect you to a professional contractor to assess your current home, as well as introduce you to new home options to help make this decision.



2

Safety Assessment

Whether you're staying in your current home, moving to a newer home, or moving in with family, it's very important to routinely assess your environment for safety. Accidents and falls at home account for a main reason why seniors end up needing emergency or rehabilitative care. And while not all accidents can be prevented, using a Home Safety Checklist can decrease your risk and bring peace of mind to yourself and your loved ones. Comprehensive checklists can be found online (see below), or ask your senior real estate specialist for a copy. Enlist a family member or friend (or a professional contractor) to go room-by-room in your home and address any safety issues that are found.

The AARP Home Fit Guide is a free publication featuring smart ways to make a home comfortable, safe and a great fit for older adults — and people of all ages.

Download a free digital copy (or order a free printed copy)
from www.AARP.org and search "Home Fit Guide" at the top menu.

3

Technology

For many families, the idea of a loved one being at home without support can be scary. What if there's a fall, an accident, a fire, or a power/phone outage? Thankfully, technology advances have provided many ways to overcome these challenges. There are a variety of monitoring systems and security devices that can be incorporated into both the interior and exterior of homes. Such additions make it easier to both monitor and interact with family from a distance, while allowing seniors to continue to live privately and without the need for someone to physically 'check in' as regularly. There are even companies that provide 'virtual home health' support via cameras and audio equipment that can assist with tracking movement, medication schedules, health emergencies, and more. Wearable pendants, smart phones and notebooks can be equipped with GPS tracking for monitoring the location of seniors who are still driving or enjoy traveling or walking/hiking outdoors.

4

Community Support

Most communities offer a variety of senior services, you just might have to do a little research to find who/where they are. They can range from transportation support to meal delivery, or include assistance with medications and/or daily care. Hiring these services can provide a way to extend a senior's ability to stay at home longer and not require a move to an assisted living community. Medical insurance varies on coverage for these services, so it's recommended to find out early what is available to you. You can look for information on home health services, senior errand services, companion sitters, and more at your local senior center, your area's council on aging, or searching for a 'senior care coordinator' online. Aside from senior specific care, you may also want to sign up for delivery services for groceries, prescriptions, and more, to reduce your own driving time or lessen tasks that you would need family and friends to complete.

5

Reverse Mortgages

Reverse mortgages are not very easy to understand...but they can be a great solution for seniors with ample home equity. Also known as a Home Equity Conversion Mortgage, it can provide funds for home renovations, medical expenses, or even the purchase of a new home. When considering a reverse mortgage, it is highly recommended that you do your research and speak to a few companies who routinely provide this type of product and can securely walk you through the process. Your senior real estate specialist should be able to provide a list of reputable companies to work with.

Seniors Guide to **MAKING A MOVE**

Should I Stay or Should I Go?

Five Things to Consider Before Planning Your Senior Move



Stay or Go?

Aging is inevitable, and so are the decisions that must be made eventually about where you'll live during your golden years.

Is it best to stay at home, move in with family, relocate to your dream vacation destination, or find a senior community that's the perfect fit?

The earlier you begin thinking about your options, the more likely you are to be able to move on your own terms and at your own pace.

5 Things to Consider Before Planning a Senior Move:

1

*When
is it
time?*

Many factors go into determining when it's time to make a change to your current living situation, or make a move to a new one. If you find yourself answering "yes" to most of these questions...it's probably time to make plans:

- Has there been a medical emergency or major illness that changed your mobility or ability to care for yourself or your home?
- Has there been a loss of a loved one or caretaker and you are unable (or would prefer not to) live alone?
- Are you ready for fewer responsibilities (home maintenance, yard work, cooking/cleaning)?
- Would you like to live closer to family and/or be in a community with easy access to social connections, activities, and group travel?
- Have you always dreamed of retiring to the beach or a golf community and want to get there in plenty of time to enjoy all it has to offer?

2

*Aging In
Place*

A recent poll showed that more than half of people over the age of 60 have no plans to live anywhere else except home. If that sounds like you, you may be familiar with the phrase "aging in place". That simply means that you'll be planning to adapt your current home (or even moving into a new home, but still living in a private residence) to meet any of your changing needs. To ensure as much success as possible with aging in place, you'll need to make sure that your home can be adapted to meet changing accessibility and safety needs including (but not limited to): few/no stairs, wide doorways, maneuverability around kitchen and living areas for a walker/wheelchair, updated smoke/fire/emergency alarms, etc. You may also wish to begin planning for future home healthcare needs, transportation assistance, and joining a nearby senior center for social connections and activities.



Senior Communities

If you haven't toured a senior community lately, you're in for a surprise. Though the traditional "nursing home" option still exists, you'll be blown away by the newer senior communities and all they have to offer. Senior living options have definitely evolved over the decades and now offer a variety of alternatives. Doing advanced research and taking time to learn more about available local senior living community options will lessen the likelihood of having to make a hasty or ill-informed decision in the future. You can start your search online or by talking to friends/family, but the best way to learn about a community is to arrange for an in-person tour. Ask lots of questions, request a 'trial stay' if possible, and visit at a variety of times to truly get a feel for what being a resident would feel like.



Downsizing

Downsizing...the word that no-one likes to think about. But whether you have decided to age in place or move to a new home/community, streamlining your belongings is a necessary step. A few tips to make it as easy as possible:

- Take your time - start early and tackle a little bit at a time. Look online for downsizing plans that stretch out over months (or years).
- Get help - family is free, but can sometimes cause frustration. Consider hiring a professional organizer or downsizer.
- Donating to a favorite organization or giving loved items to family/friends and passing on their stories can ease the pain of letting cherished items go.
- Take photographs of loved items that you need to say goodbye to, but want to always remember.
- Consult an estate planner or your financial advisor about that documents are important to keep and which can be safely shredded or disposed of.



Smart Moves

You've picked your new home, you've successfully streamlined your belongings, and it's time to put up a 'for sale' sign...now what? Find a real estate professional specializing in senior moves. It might be tempting to handle the sale of your current home by yourself, or let a family member handle it. But by connecting early in the process with a trusted real estate professional you can save valuable time, energy, and money and have assistance with:

- Marketing and selling your home after you've moved into your new place (much less stressful).
- Selecting which cosmetic improvements and repairs to make prior to placing the home on the market.
- Pricing the home competitively and based on current market conditions.
- Handling negotiations, repairs, meddling family members, and any surprises along the way, and keeping the focus on your goals and expectations.

Seniors Guide to
ESTATE PLANNING
Legal Documents You Need to Have Now!



What's Estate Planning, and Who Needs It?

Estate planning is the task of establishing a collection of legal documents that outlines what should happen to your estate upon your death--and while you are still alive. Each record in the estate plan has a unique purpose and directive, including those that appoint a representative to make health and financial decisions on your behalf if you're unable to do so.

No matter the size of your estate (that includes your home, vehicles, bank accounts, businesses, investments, real estate, life insurance, possessions and even debt), everyone should make a plan. Planning ensures that your property and wealth are transferred as you wish, and the right decisions will be made if you are unable to communicate your wishes.

Unfortunately, nearly half of Americans over 55 do not even have a will, much less a designated power of attorney, certain medical directives, established beneficiaries, or other essential parts of an estate plan.

An estate plan is truly a gift to your loved ones. Without these important documents, your family may be burdened with many obstacles (and sometimes family conflict) during an already highly emotional time. At the end of your life and after your passing, the documents in an estate plan give your loved ones the information they need to make sure the right decisions are made on your behalf, and your assets are smoothly passed down according to your wishes.

The Big Three...

NOTE: Estate documents are serious business so consider hiring a professional estate planner or attorney to ensure that everything is properly completed and legal for your state!

1. Wills and Trusts

A **will**, traditionally called a testamentary will, is a legal document used to transfer the estate to beneficiaries after the death of the person who enacted the will. In addition to declaring your wishes regarding your estate, another critical element of a will is naming the executor.

Once you've established your will, you'll want to sit down with your family and inform them of what to expect in your will. That way, everyone is on the same page, and you can address any questions.

What should be included in a will:

- A list of beneficiaries (can be individuals or charities)
- A list of the significant assets you want to leave your heirs
- A list of your debts (mortgage, credit card debt, car loans, etc.)
- Name of your executor

A **trust** is an entity or an agreement that allows the grantor (you) to transfer property to a trustee until your beneficiaries can claim it. In the world of estate planning, trusts can minimize taxes, put restrictions on the distribution of assets, and bypass probate.

There are several different kinds of trusts. You'll want to consult with an estate planning professional in your state to determine which may be best for your specific estate.

2. Healthcare Power of Attorney and Living Will

A **healthcare power of attorney** is a document that is activated when you are unable to make or communicate decisions regarding your health care. In this document, you will name a person, such as a family member or caregiver, whom you would like to make decisions regarding your health care if you are unable to do so. They become your healthcare proxy. It's important to inform your healthcare proxy of your medical wishes, as they will be making those decisions if you are unable to.

A **living will** is a document outlining your choices regarding end-of-life treatment. Like a healthcare power of attorney, a living will only comes into play when you are still alive but unable to communicate decisions regarding your health care.

Questions to consider when creating a living will:

1. What kind of medications are OK or not OK to administer to you?
2. Do you want a feeding tube if you are unable to eat?
3. Do you want to be on life support? If so, for how long?
4. Do you want a DNR (do not resuscitate) order?
5. Do you want to be an organ donor?
6. Would you like palliative care at the end of life?

These are hard questions to think about, but creating a living will may save your loved ones from having to make tough decisions regarding your medical care.

3. Financial Power of Attorney

Much like a health care power of attorney, a **financial power of attorney** is a document that is activated when you aren't able to make financial decisions for yourself. In the document, you'll designate a person to manage your finances on your behalf. If possible, you'll want to select a different person than your health care power of attorney, as it can be burdensome to make both medical and financial decisions for a loved one. Whomever you select, make sure it is someone you trust and make your financial wishes known to them ahead of time.

Estate Planning Checklist

- ✓ Make a list of your assets and debts--everything that contributes to your net worth.
- ✓ Gather important supporting documents--marriage certificates, divorce papers, insurance policies, business agreements, property deeds, vehicle titles, and bank account information. Any usernames or passwords associated with these assets are helpful as well. Place these important documents in a secure location and make sure your executor knows where they are stored!
- ✓ Choose your power of attorney and/or executor, medical and financial power of attorney, the executor of your will, and any trust trustees.
- ✓ Draft your estate planning documents (the Big Three). Consider hiring a professional estate planner or attorney as every state may have specific documents and rules to consider, especially for larger estates.
- ✓ Talk with your family. Informing your friends and family who will be impacted by your estate ahead of time is very beneficial. It can prevent surprises, family stress, and clarify any questions while you're still here to answer them.
- ✓ Plan to review your documents regularly--every three to five years or after any significant life event.

The Quick & Easy
DOWNSIZING GUIDE
For Seniors



Ten Tips for Cutting Back the Clutter

So you've decided to downsize--whether it's for a move to a new house or senior community, or just because you're tired of tripping over hockey sticks that haven't seen ice in a few decades. Downsizing doesn't have to be a negative thing. Even if it may not be the most enjoyable way to spend a few weekends, the end result will give you more freedom and efficiency, save money, reduce accidents, and can increase happiness by knowing that some of your neglected treasures have happy new homes. Let's get started!

1 Hire Help

If the idea of even getting started is too much to handle, hire someone else to do it! Call a few professional organizing or senior move managers and find one that is the best fit for you. The investment of their expertise will absolutely pay for itself throughout the process. You'll still very much have an active role in making decisions on what goes or stays, but a professional who knows how to keep the process moving smoothly and efficiently can be worth their weight in gold. If you still want to handle it all yourself, at least consider hiring help to handle heavy boxes or move items up and down stairs or the attic.

2 Think About Your Next Move

If you are downsizing because of a move, take a good look at the floorplan, the closets, and the storage areas. Quite simply, if it won't fit, you can't take it! If you were attracted to a certain house or apartment because of how open and organized the model was, keep that in mind as you plan for larger pieces. If someone else has taken over hosting the family holiday gatherings, is it necessary to have a dining table that seats 12? Even if your new space can accommodate what you currently own, one of the fun things about moving is getting to discover new styles and update older furniture.

3 Plan for Your Future Self

Hobbies and lifestyles change over time. If you haven't used these things in the past year, it's time to sell or donate:

- Sports equipment - especially if it's something that can be easily replaced (tennis racket) if you decide to play again later.
- Exercise equipment - older equipment may not be equipped with necessary safety features, and many senior centers have fully stocked (and free) gyms to use.
- Hobby supplies - senior centers, schools, and even libraries would be thrilled to have fabric, paints, sewing materials, old cameras, telescopes, musical instruments, etc.
- Home maintenance equipment (tools, mowers, etc.) - if you've used a lawn service for years already, keep a few tools for small jobs and let go of the rest.

4 Go Digital

Books, old papers, drawings, school work, cookbooks, recipes...these things can all be so precious and instantly evoke memories and experiences. But they can also be heavy and take up so much space. Consider hiring someone (a savvy teen) or using your own smartphone to take photos of as much paper as possible and only keeping the truly treasured pieces. Once photos have been taken or items scanned, you can easily create albums (online or printed if you must) to keep your items in mind but with a fraction of the storage space. Books can be so hard to part with, but do your best to keep only a small percentage of your favorites or the most valuable and pass the rest to a library or younger booklover for safe keeping. Learning to use a digital reader (like Kindle) can keep your favorite authors at hand, and allow for easier reading with larger font and brightness options.

5 Start with the Easy Stuff

Do yourself a favor and gain momentum by starting with the 'easy' stuff. That might mean a guest room or bathroom, unused holiday decorations, or the portion of your attic that is storing your children's grade-school belongings. Start making the calls and setting a 'claim by' date for their stuff. Schedule a day when family is home for the holidays and let them know that their keepsakes are now theirs for the keeping. Consider only keeping a few sentimental items that you're saving for special occasions (birth of a grandchild, college graduation, etc.). Take photos of items that you want to be able to 'see' again from time to time.

6 Shred Some Paper

Consult with a tax attorney or your financial advisor (or just google 'what to keep'), but there's a big chance that you have a large amount of paper that you can toss or securely shred. What to do with what's left? Aside from a few original documents that are best kept as paper, scan the rest to a secure digital file on your computer or to a dedicated storage device. Tip: Once you have your most important paperwork organized, tell your power of attorney or a trusted friend where these are stored in case they're needed during an emergency.

7 Don't Tackle it All at Once

Starting early and going room-by-room, or even a closet or a drawer at a time, can keep the process from feeling overwhelming. Starting 'fresh' a few times can also help avoid decision fatigue and keep you focused on the goal. And it's okay to go back to the same area a few times. If you have 15 minutes to sort through a drawer, do it--don't worry that you don't have time to tackle the whole kitchen. Designate an area in the garage or an unused bedroom to keep ongoing donate /sell/toss boxes for quick cleanouts or if you come across an item that you know immediately can go.

8 Establish Criteria

Do you love it? Do you need it? Do you use it? For areas with a lot of items (closets, kitchens, collectibles, jewelry), use the OHIO method: Only Handle It Once. Hold it up, ask yourself those first three questions and then immediately sort into Keep / Donate / Sell / Toss boxes.

9 Acknowledge Emotions

Downsizing can come with a lot of emotions, including sadness and guilt. Allow yourself (and your loved ones) to acknowledge how the process or an item makes you feel. Try to keep in mind the reason you're downsizing, focus on the positive outcomes, and know that you'll still have the memories and the sentiments even after the objects themselves are gone. As you take photos of items, or pass them along to loved ones, write down or share some of the stories and memories that they represent. You'll not only have a record for yourself later, but you'll help to create important new memories and sentimental attachments for younger generations.

10 Celebrate Success

Celebrate along the way--each cleared room, each excited person or organization that you donated to, or the travel money you earned by selling something valuable. Take pride in your newly organized spaces and enjoy the relief and calmness that you created. You did it!

Seniors Guide to **MOVING DAY**

*5 Ways to Keep Your
Senior Move Stress-Free*



Ready, Set, Go!

Moving can be stressful, especially when it's a senior move that may involve downsizing, moving long distances to be near family, transporting a medically fragile family member, or other challenges. Here are 5 things to consider while planning your senior move that may help ease some of that stress.



Start Early

- As soon as you begin thinking about a move, start downsizing. Even if you're moving into the same size home, streamlining the contents of your home will create a calmer, less-cluttered, and even safer living environment for you. Doing a little bit over a long period of time can ease the stress (physical and mental) of sorting, selling, donating, and organizing a lifetime's worth of belongings.
- Start small. Make a list of your rooms, closets, and clutter areas and create a plan for how many you can reasonably handle each week. Start with a room with low sentimental value (like a bathroom or guest room) and that 'easy' accomplishment can help motivate you during more difficult areas.
- Donating to your favorite charities can make it easier to let go of items you no longer need. It's also easier to part with belongings if you know they're going to loving homes or their stories will be remembered. When gifting those items to family members or friends, take the time to share your memories with them to create a special connection.
- Keep a vision of your new home in your mind--if you loved it because of the open and clutter-free spaces, you may be less likely to overpack.

Build Your Team

Don't try to do everything yourself. Enlist family and friends to help with sorting, downsizing, cleaning, moving, getting your house ready to sell, and any of the other many tasks you'll encounter. Don't want to involve family or friends? Consider hiring a senior relocation service to help. The financial investment of a professional will be more than worth the cost and will help you be able to stay positive and excited about your move.



3

Make Healthcare Decisions Ahead of Time

If you're moving to a new city, do these things in the weeks before your move:

- Ask your current medical professionals for copies of important medical records, prescription lists, etc., and referrals for new providers.
 - Make sure to keep these records and any prescription medicines packed separately and kept with you on moving day.
 - Check with your insurance to make sure new providers are in your network, and go ahead and set appointments with new providers for shortly after you arrive at your new home.
 - Ask your pharmacy to transfer your prescriptions to a new pharmacy near your new home.
-

Plan Ahead for Moving Day

4

- Consider staying at a hotel or with family for a few nights before moving day. You'll have a better chance at resting if you're not surrounded by boxes, and it will also ensure that you have your 'must-haves' (like medicines, toiletries, etc.) with you and keep them from being inadvertently packed away by movers.
 - Take it easy. Give yourself plenty of time (and plenty of stops) if you're driving a long distance to your new home. Or if you're flying, contact the airline ahead of time to request boarding assistance, a mobility escort, or special seating accommodations if needed.
 - If you'll be moving alone to your new home, consider asking a friend or family member to travel with you. They can assist with the details, your luggage, or just provide companionship during the trip.
-

5

Home Sweet New Home

- Don't downsize so much that your new home doesn't "feel" like home. Pack a few favorite photos, blankets, mugs, etc., in a special box that can be unpacked first to help you settle in.
- Take time to meet new neighbors. Whether you move into a new home, with family, or a senior community, don't put off meeting the new people around you. Find a new church, explore a new library, join in a community activity, or take a tour of the senior center.
- Before your moving help leaves, make sure someone tech-savvy has your internet, cable, wifi, etc. set up in your new home.



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