

The Grasshopper and the Ant

Which One Are You?

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Remember your Aesop's Fables? The Grasshopper played and fiddled all summer and made fun of the hardworking Ants who were preparing for winter. Well, you know the moral of this story: Winter does come eventually.

One of the characteristics that sets us apart from other species is our ability to plan ahead and project our needs many years into the future. We plan our education, careers, and even to some extent our retirement. But how do we prepare for our later lives when we may not be as able to care for ourselves?

I have one friend who (facetiously, I think) says that his planning consists of telling his son that he will be moving in with him so the son needs to be ready. Most of my clients disagree. Most say they wish to make their own decisions and not be a burden on friends or family.

And yet, when they (suddenly, through health incident or accident or slowly, by simply aging) start to need more personal care, it is usually up to someone else to make decisions about what to do.

What can you do? Decide now whether you will stay in your current home or move to a senior community.

Staying in Your Current Home

If you decide to remain in your current home, you must make it safe, plan for continuing to get proper nutrition, exercise, housekeeping, maintenance, social interaction and eventually help with personal care like dressing and bathing.

Have a home safety inspection to eliminate fall hazards, perhaps installing railings and grab bars. Interview, now, some of the in-home care agencies so that when you need help with preparing meals or transportation to doctors, you will have a prior relationship and know which one you trust.

Who will you depend upon to take you to the senior center or to social activities and entertainment? If you start to have memory issues, arrange for management of your finances and property, perhaps with a professional fiduciary.

Make notes (and put them where they can be easily found) of all the decisions and relationships that you have made so that your wishes are clear to your loved ones.

Moving to a Senior Community

By choosing to move to a senior community, you can avoid having to make many of the plans and arrangements that you need if

you decide to remain in your current home. In a senior community, your apartment, meals, housekeeping, transportation, emergency response and safety fixtures are provided.

But the greatest benefit is the social and recreational activities such as trips, clubs, games, entertainment, lectures, music, exercise programs, as well as new friends with whom, for instance, to enjoy meals.

If you're considering making the move to a senior community, you will need to decide if you wish to be in your current neighborhood or one closer to friends or family.

Go and tour and have lunch or dinner at the communities in which you have interest. They all love to showcase their food and will be happy to have you sample theirs. Before you go, make a list of all the features you wish to have and the questions you wish to ask.

Moving into a community sooner, rather than later, so that you can make new friends and be free to focus on the fun things in life can be a definite plus.

Be more like those Ants than the Grasshopper.

Senior Seasons educates seniors and their families about all kinds of senior housing and helps them plan ahead to make the best possible choice. Consultation is at no cost. www.SeniorSeasons.com. 877-373-6467.