

## HELPFUL HINTS FOR SENIORS

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### ***READY or NOT!***

Planning for the future, especially beyond the retirement years is certainly not child's play. Still, I am reminded of a game we used to play called *Hide and Seek*. I was the only boy with three sisters, so it was inevitable that I was always picked to be "it". It became a ritual: My older sister (of course she was the boss!) would call us all together and knowingly say, "let's vote on who will be it." Then all three girls would exchange covert glances and smirk. I knew what was coming. What a surprise! "Bill, you're it!" What they never knew was that I really didn't mind. I was it! This meant I became the first "Seeker". Seekers are the ones who cover their eyes and count while everyone else scrambles for a good hiding place. I always started out the count with the best of intentions calling the numbers slowly and loudly, at least until I made it to twenty or so, and then my impatience made me jump up by five's and end in a flourish with the shout, "Ready or not, here I come!" I liked being the Seeker because **the seeker controls the game!**

It's the same when seniors plan for the future. There are a few seekers and many hiders. Many hide from making decisions by saying "I'm not ready" or "I don't want to think about it". In the game of *Hide and Seek*, the hiders remain quiet and unseen so they won't be caught. Just so, the seniors who hide are passive and hope for the best. When it comes to the future, it isn't good to be a hider. Not thinking about your future won't make the key decisions any easier later on. No one wants to be stubborn, impulsive, or foolish, but without a good plan for the future, we may end up that way. So don't hide from the obvious: Your age and your health will change. These changes are inevitable, so be prepared and make plans that will allow you to have the best possible life. Health, finances, and family status can all change in a moment. It is always better to make lifestyle decisions yourself rather than needing someone else to make the decisions for you.

The seekers control the game. Seekers explore and investigate. They are active, curious, and engaged. Just so, seniors who embrace the concept of seeking take an active and open approach to planning for the future. They manage the changes that are sure to come before the changes can manage them. They learn all they can about the many resources that are now available for seniors. The truth is that nothing is like it was fifteen years ago, and there are wonderful new options. More and more seniors are choosing an active senior community, a condo, a cluster home community, an independent living situation or a continuing care retirement community while they are still healthy and energetic enough to enjoy it. Seekers ask lots of questions, learn, plan, read, visit different communities, assess their limitations, realities and possibilities, and prepare themselves for the changes ahead.

Alan Cohen once wrote that "it takes a lot of courage to release the familiar and seemingly secure, to embrace the new. But there is no real security in what is no longer meaningful. There is more security in the adventurous and the exciting, for in movement there is life, and in change there is power." In short, it's best to be a seeker. By exploring lots of options in a relaxed way, you can formulate your best plan for your best future. Benjamin Franklin once said that "you may delay, but time will not." As a child, I used to say this another way: "Ready or not, here I come! The future is out there for you to discover and create. Get in the game and join the fun!"