

## **HELPFUL HINTS FOR SENIORS**

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### ***TIME TO DOWNSIZE?***

Even though it requires courage, downsizing doesn't have to be a tragedy or a crisis. As many seniors are discovering, it can be the start of a new adventure. Let's face it: Some things do not get easier with delay.

It's been nearly ten years since I bought one of my children a fish aquarium for his birthday. At the time, I thought it was a wise and interesting present for a Dad to give to a teenage son to help him learn responsibility and to appreciate nature. Within a matter of days, the tiny, nameless fish were at risk for their very lives. I became the reluctant owner and caretaker of five slimy new guests. My new little freeloaders were not pets, and certainly not friends; at least not at first. But over time, something changed. I had grudgingly created a special shelf in the den for the aquarium. Once it became obvious that they were not going to live in my son's room (that should have stopped me right there: I don't think anything could actually survive in there.) I purchased the pump, the filter, the hoses and all the trappings. After the first few months I bought a nicer hood and some special lighting. Every now and then I'd bring home something new to add to the tank, like that little treasure chest that pops open and shut with bubbles (I always wanted one of those!) The aquarium became a part of my regular routine, feeding the fish and cleaning the tank. I grew accustomed to hearing the gurgling of the water. I would often relax in the glow of the tank. Most of all; I began to enjoy the fish. They actually grew, noticeably grew, until they were double and triple their original size. After a few years I gave them names and my friends would sometimes overhear me talking to them. The years passed and the first set of fish outgrew the tank and were replaced by the second set which I chose with meticulous care and nurtured into true tropical magnificence. My son was now grown and seemed a bit envious of my aquarium. "You know", he recently said, "that was supposed to be mine." But we both knew it was just too late. The aquarium had become almost as much a part of my life as he was (after all, I rarely saw him anymore!) It was a fixture in my den and in my lifestyle. I could hardly remember a time when it hadn't been there.

That's why the aquarium became such a major concern when I decided to move to Rhinebeck last May. One thing about an aquarium: you don't just move it. It's extremely heavy, the water temperature must remain constant. The balance of the chemicals must be maintained. Why, the instability of a move can endanger the entire ecosystem! I was in a small panic. I also didn't have a place to put a large aquarium in my new place; no welcoming shelf or nook, or cranny. What was I to do? One of my friends suggested a fish fry. Another offered a roll of Saran wrap. I looked into a customized carrier and a special battery to accomplish the arduous drive across several states, but the cost was ridiculous. Finally, one of my kids blurted out a remark that had more wisdom and common sense than I could muster (don't you just love it when they do that?). "Dad," he said, "It's about the fish, not the aquarium! You can bring the fish and leave the aquarium." I hadn't even considered that.

I often speak with seniors who hesitate about making the decision to downsize to an easier, more active and safer life because they cannot imagine leaving their house. Perhaps it is a house where they have raised a family and have enjoyed their lifestyle for decades. It feels overwhelming to even think about moving or giving up the precious memories engendered by familiar sights, smells, routines, and rituals. Here's a helpful

hint: It's about the memories, not the house. You can bring your memories wherever you go and leave the house behind. To some this may seem ludicrous, but there are more and more seniors who are finding a whole new world of adventure, freedom, friendship, meaning, and joy in the changes that can come through downsizing. I remember with amazement one woman who moved into an independent living community where I worked. "I was born and have lived for over 74 years in the very same house that my grandfather built," she told me. "How did you find the courage to make such a momentous move?" I asked her. "I don't need to live in a museum to enjoy my memories," she told me. "I am looking ahead."

The writer, Raymond Lindquist, once famously said that "courage is the power to let go of the familiar." It can be hard to view our houses as others do who are simply seeing a product that has a certain monetary value. One real estate advisor says that "fair market value had nothing to do with what you WANT for your house, what you put into your house, or what your neighbor got for their house two years ago. Fair market value is what a buyer is willing to pay for your house in today's market." Ouch! The good news is that more homes sold in June, July, and August of 2009 than in the same period in 2008. If you have lived in your house for a long time, and have a lot of equity, you will come out OK. Houses are selling and many experts believe that prices are stabilizing.

So the fish are still growing while the aquarium is back in Ohio. Like me, the fish have made a good adjustment to their new, albeit smaller, environment. If you sense that it's time to begin the downsizing process, don't worry about the house. "It's about the fish, not the aquarium." Bring your memories and in the words of Dr Seuss: "Don't cry because it's over. Smile because it happened!"