
Carefree Retirement Living

by Jackie Perrone

What to do about the Golden Years?

Put your head in the sand and hope it will take care of itself? Keep on doing what you've always done and expect nothing to change? Wait for your children to insist on action and then surrender to their choices? Plenty of questions arise; fortunately, answers exist, but it's important to seek them out.

The research can produce fascinating, sometimes surprising, information.

What doesn't pay off is - procrastination. "I'm not ready." "I'll look into this later." "I'll wait until I have to make a decision." Too late can be a costly mistake.

Today's seniors enjoy more and better choices than any past generation. Those who look forward to locking up the kitchen and enjoying life in a secure, modern, and easy setting find that the Midlands is home to many retirement communities. It offers amenities and services that can make old age the easiest stage of a life journey. Retirees are flocking to the Sun Belt in record numbers, and we have the facilities to accommodate them.

Q: When is the right time to move into a retirement community? Like everything else, that varies with the individual. No one knows when medical issues may limit your ability to care for a house or drive a car. Moving into new quarters is never easy, and the older you get the more daunting that task becomes. Ideally, the move will be made while you are still able to get it done and start enjoying the new activities now available.

Commonly heard from prospective residents: "I don't think I am ready yet." What is it you're not ready for? Carefree living? Another frequent remark: "Why didn't I do this sooner?"

One element to keep in mind: some retirement communities that provide

medical care might also require that new residents will be accepted only if they qualify for independent living. A medical disability could disqualify you. Did you wait too late?

Q: How do I decide on the right place? By researching, asking around, and visiting the ones that seem right. One may be most conveniently located; another may include amenities such as a pool or a workshop that are important to you. Does it matter if a golf course or a hospital is close by? A fisherman may be looking to settle down near Lake Murray. Your newly minted leisure time should be spent doing the things you enjoy.

Q: Can I afford this? This may turn



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it organizations that have developed a foundation to provide funds for financial assistance when resources fail. Because most of these communities raise their rates 1 or 2 percent each year, this offsets the worry that your income will not measure up long-term. Talk about peace of mind! Sit back and relax.

Medicaid makes retirement community beds possible for some low-income patients. The availability of Medicaid quarters is far below the number actually needed, and qualifying for this help is never easy.

Some retirement centers proudly advertise No Big Entrance Fee. This may mean that the monthly rates are higher than others. Additionally, the homes that impose an entrance fee usually offer a sliding scale of refund in case the stay is short-term. Compare dollar amounts when making your decision.

Q: What will I do with my time? Well, it won't be washing dishes and making beds. Count on an activities department that offers entertainment, visiting speakers, crafts, and transportation to community events such as concerts and movies.

Q: What about medical problems? That's where the comparison skews to favor your move away from the house you have occupied for so long. Alone at home, sick or injured, helpless and frustrated, you'll wonder why you didn't recognize the wisdom of moving away sooner. Your new facility should be equipped to handle any medical problem that arises. No more disrupting of your children's lives to figure out solu

out to be your biggest surprise. Before you turn away, think you'll have to spend too much money, analyze carefully. (See Box)

Remember, in your old age you may be paying other people to do many of the things you have always done for yourself. From yard maintenance to household chores, even before any medical care is factored in, service is an expensive luxury in today's world.

Probably most younger folks don't know that some retirement communities accept your entrance with a guarantee that you will never be asked to leave because of financial depletion. Usually these are the faith-based, not-for-prof-

What It Doesn't Cost to Live in a Retirement Community

Here's a good mental exercise: Make a list of all the expenses incurred with owning a house (one with a paid-off mortgage). For instance: County or city taxes, house and flood insurance, sewer, water and waste bills, utility bills, cable TV, yard care and maintenance, heating/air contracts, pest control contract, security service bills, housecleaning services, electrical and plumbing and carpentry repairs, the occasional new roof or dishwasher or furnace. If you've given up driving, you're saving money on automobile expenses.

Maybe you didn't know that, at some retirement communities, you are entitled to a big income-tax deduction for the portion of your fees which is dedicated to supporting the medical services. These fees cover occupancy, meals, housekeeping, laundry, utilities, TV. Welcome to carefree living!

(Adapted from an article by Judy Williams, resident, The Village at Summerville.)

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tions to the needs.

Transportation to doctors' offices or a hospital is available 24/7. Your bus or van is on the road just about every day, headed for shopping or restaurants or nearby towns.

Maybe you'll discover that, with nutritious meals, wellness centers, and plenty of personal services, your doctor visits and medications may go down. A healthful environment can do wonders for your well-being, and it's a lot easier to accomplish on campus than alone at home. Doctors like to emphasize the health benefits of an active social life. Being surrounded by congenial companions can enrich your days immensely.

In your comparisons of the available campuses, you'll find individual differences. Some may provide furniture at no extra charge, should you prefer not to bring along your own. Some offer a discount for retired military or ministers. Everyone has a capable marketing director with the answers to all your questions. Look closely, then make the Leap! ■



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