

Live for today, plan for tomorrow

A discussion regarding finances, retirement and housing is not polite dinner conversation but talking with family and friends about major life decisions is important. Too often we find that people delay making decisions about a move to a retirement residence because they don't feel that they are ready.

They might be having a difficult time saying goodbye to the home where they raised their family or feel a strong attachment to the community. Quite often, they may feel overwhelmed by the amount of items they need to clear before their home can be put up for sale.

Our homes hold a lifetime of memories. That's the primary reason why many wait too long to move into a smaller home. As we age and become more attached to our surroundings, some lose sight of the fact that a low maintenance lifestyle frees up our time and money for hobbies, travel and getting the most out of life.

But downsizing doesn't have to be onerous. De-cluttering and reorganizing can bring a new lease on life at any age. When family and friends help with the moving and

sorting it becomes a social occasion - and it's a great opportunity to pass along heirlooms personally.

Those who take a proactive approach to downsizing their homes are rewarded with peace of mind, a positive sense of control and a more relaxed lifestyle. Waiting until a move becomes an absolute necessity may force the quick sale of their home, reduce its selling price and place undue burden on family members.

With time on ones side, the decision to downsize can be both an exciting and rewarding one.

STARTING THE CONVERSATION NOW

Starting the conversation about retirement early with parents and family members enables choice for those involved. This proactive approach gives them control, allowing them to choose what they want. When discussions begin early there are more options. People who wait too long, and don't see the signs, limit their housing options when an illness or crisis strikes. Worse, they are forced to make major life decisions when they are overwhelmed and emotions



are high.

It's never too early. It's about making positive decisions for yourself and loved ones. If the conversation happens early, children feel less guilt and it becomes a more positive experience for the parents. If it's put off too long, the move becomes more difficult and people have trouble integrating into their new surroundings, adapting to a new community and are less willing to take advantage of social networks and physical activities that will keep them young.

Life is about timing and the time is now to have the conversation.

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