



Planning Retirement... Do It Your Way!

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When starting to think about planning for retirement, the first thing most people immediately consider is the financial aspect, and rightfully so. Focusing on finances helps you determine when you can retire, where you will live, and what your retirement will look like. But as soon as you have a plan in place, it is imperative to have an open and honest dialogue with your adult children about what will happen if or when you are no longer able to maintain the big home you have lived in for years. We never know what changes life will bring, but if there is a plan in place, difficult decisions will not have to be made under pressure during an emotional time.

It can be very dangerous and counterproductive for anyone to stay in their home past the point when it's no longer safe to climb a ladder to change a light bulb, keep up the yard, or begin to feel isolated, whether living alone or with a spouse. Hiring people to help with home upkeep can be very costly and even dangerous if proper hiring procedures and background checks aren't performed. Unfortunately, seniors can be great targets for dishonest people.

At Independence Hill Retirement Community, most of our residents had a plan in place before it became a necessity, and they are the ones enjoying a healthy and socially active retirement. Most toured multiple communities early on to search for the one they felt most comfortable calling "home." Then, they usually attended an event to get a feeling of what life would be like when they decided it was time to move. They brought their children on the tour and had conversations with them about when the time might be right. They also talked to residents to gather first hand stories and testimonies about their experiences prior to making their final decision on where to "hang their hat!"

Everyone's plan is different, as is their reason for considering the move into a retirement community. Is it the upkeep of the home? A change in driving ability? Isolation due to an age difference in neighbors? Not feeling engaged, stimulated or excited about life? Whatever the reason for you...make sure that the choice is yours by having a plan in place! Make the decision now that you will live life to the fullest later, no matter what!

The notion of moving may never fully appeal to you, but the benefits of moving to a retirement community far out weight the alternatives. At a retirement community, there are many opportunities that make socializing easier. New friendships become great ones, healthy meals are shared in a social environment, fitness classes and a gym located in your home promote longevity and physical wellness, and you always will have other people who will encourage you and participate in these activities with you.

The goal is to remain independent, active and in charge of your life. Take charge of your retirement years... let the decisions be YOURS because you took the time to plan them!

You may find that your children are resistant to the idea, so talk to them early in the planning process and be sure to include them on a tour of the community you like the best. To learn about all that is offered at a full service retirement community like Independence Hill, call (210) 209-8956 and take a personal tour with our Lifestyle Specialists, Sherrill or Laura.

Independence Hill Retirement Resort Community is located at 20450 Huebner Rd., San Antonio, TX 78258. For more information, call (210) 209-8956 or visit www.independencehill.com.



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