Headline: ‘How many of us are aging well?’
On-the-spot: Letter G

SEMINOLE, FL — The employees set up tables with white cloths, tea mugs and gift bags. They waited to bring out hot meals for their guests. Six seniors rode in a golf cart from the marking center at the Freedom Square retirement complex to its auditorium on Tuesday, then sat down and waited for the pitch to start.

“Good morning! Thank you for being here today. How many in this room are aging?” asked marketing director Jessica Derkis, and all nine guests chuckled.

“How many of us are aging well?” she then asked, and a few guests raised their hands.

“And how many of you know who to call if something comes up?” she said. Two hands were left.

It was another session at one of the largest retirement complexes in Pinellas County, Florida, meant to both inform seniors of their options for their final years and pitch them about why they should spend them here.

Freedom Square, a 16-acre retirement community just west of St. Petersburg, is a sprawling retirement community that boasts a “life plan” that allows seniors to change their residence in the same community based on their needs: an assisted living facility, memory care, skilled nursing and and rehabilitation complexes, the latter of which became the early epicenter for Covid in April 2020.

More than half of the residents at Seminole Pavilion, a nursing home at the complex, had contracted Covid by the end of April. The facility did not release the news of the first death, and Seminole Pavilion’s rehab facility admitted patients from nearby hospitals, according to a Tampa Bay Times investigation. That led to widespread outbreaks, forty deaths and statewide headlines. Two families sued the facility for negligence, and one of them alleged the facility chose profits over their emergency preparedness, per The Times. But six months later, those questions only came up occasionally in these meetings, Derkis said. It didn’t on Tuesday.

Behind Derkis sat a realtor, a geriatric care manager realtor and a wealth management consultant who one-by-one talked about their markets and what the guests could make of their final years.

“I don’t chase fads. I look at the long-term,” said a wealth manager named Michael. What aging well meant to him was being financially happy.

“If you’re somebody who’s independent, or maybe just starting to notice signs of some physical decline, there’s always resources - and untapped resources - that can help individuals and families,” said a geriatric care provider named Melissa.

“The (home) values are so high that most people who are purchasing are doing so with cash,” said a realtor named Brent. What aging well meant to him was being surrounded by family, friends and like-minded people you can relate to.

In front of Derkis sat nine seniors, mulling what could be their final life transition: independent finances to a bundled life-plan. Private, independent living to communal, dependent care.

Dixie Grassl sat in the second row of tables and considered her options.

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Right before the presentation, Gary Clark chose a seat in the second row.

“Hi. What’s your name?”

“Gary.”

“Gary, I’m Dixie.”

“Dixie?”

“As in Winn-Dixie.”

“Oh, that’s cute.”

Gary, 87, was not as excited about the lifelong buy-in that Freedom Square offered. He had come to talk about the tax benefits that come with the life plan, but he was skeptical. He figured he would save more by paying monthly, because of his age.

Dixie Grasl, 77, knew about Freedom Square from her church group. She knew about the crisis that the outbreak had caused, but she had read it from her home, where she was having a crisis of her own: She hadn’t seen friends in months. She was depressed, she said. Phone calls pale in comparison to lunch groups, and how many puzzles or Hulu specials could she complete before she got tired?

She missed her writing group, where she worked on a memoir about her life. She wanted to write about the foster home where she started living at age three; her aunt adopted her at age seven. Getting married at 22, divorcing, remarrying and finding solace in church and the Bible group she led for women at Pinellas County jail. But she stopped going to the prison, stopped seeing friends and could only write in bursts of inspiration. Over the past year, she hardly wrote at all.

“Years ago, I was like ‘freedom for what?’ I always thought that was kind of funny. But now I realize, it’s the freedom to live how you want, even if you don’t have a car,” she said.

The outbreak in Freedom Square was bad, she said, but didn't all nursing homes have trouble with Covid? She thought Freedom Square was put in the spotlight because it's one of the biggest complexes in the county. She discussed with her husband about what would happen if he were to pass soon. Then she drove to Freedom Square and waited for the presentation to start.

"Gary, are you familiar with Freedom Square at all?" she asked.

"Yes, I've been coming here for quite a long while thinking about it."

"Yes, I've been too. I'm still married but I'm thinking of if he passes."

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An hour had passed, the speakers had finished, and now, Dixie was finding a staff member to answer Gary's question.

"You can talk to Jeffrey here," said Dixie. "Hey Jeffrey? He has some questions. So when we're through eating, and talking to —"

"I thought they were going to cover the tax benefits for the life care," Gary told an employee. But that was different, said the employee. This was just a panel for resources. She offered to talk about the tax benefit, but Gary declined.

"I'm 87," Gary said. "I'm beyond the buy-in. I'm planning on going into assisted (living) and paying monthly."

"Just go right to assisted? Not independent living?"

Gary was sure, he thought, but he was still deciding. Dixie liked the idea of paying a rate and being covered for life. Like going "all-in" she said earlier, pushing chips into the center of her table.

Gary left to go on a tour, and Dixie figured it was time to do the same.