

March 24, 2018

>> WELCOME TO THE SWARTHMORE SENIOR CITIZENS ASSOCIATION WELLNESS FAIR PROGRAM.

>> Linton: GOOD MORNING.

GOOD MORNING.

WE'LL TRY TO GET THEM TO TURN IT UP.

GOOD MORNING AND WELCOME TO OUR VERY FIRST SENIOR WELLNESS FAIR IN SWARTHMORE.

MY NAME IS LINTON STABLES.

I'M THE PRESIDENT OF THE SWARTHMORE SENIOR CITIZENS ASSOCIATION.

WE ARE THE MAIN SPONSORS OF THIS EVENT.

AND WE ARE REALLY GLAD THAT YOU ARE HERE BECAUSE IT WOULDN'T REALLY BE MUCH OF A FAIR IF WE DIDN'T HAVE ALL OF YOU HERE DOING IT WITH US.

IT'S A BEAUTIFUL DAY, FINALLY.

AND THE FACT THAT YOU HAVE CHOSEN TO SPEND SOME OF YOUR DAY HERE IS REALLY A WONDERFUL THING.

SO, WE ARE HERE BECAUSE WE ALL WANT TO KNOW MORE AND LEARN MORE ABOUT WHAT IT IS LIKE TO GROW OLDER OR TO THINK ABOUT GROWING OLDER OR TO HELP SOMEBODY ELSE WHO MIGHT BE GROWING OLDER.

WHEN THE BOROUGH COMMISSIONED THE AGING IN PLACE TASK FORCE IN 2014 ONE OF THE INITIAL FINDINGS WAS THERE IS A LACK OF INFORMATION ABOUT WHAT THE ISSUES ARE AND HOW PEOPLE ARE DEALING WITH THOSE ISSUES. AND SO ONE OF THE WAYS TO SOLVE THAT PROBLEM IS TO PROVIDE INFORMATION.

SO THAT IS WHAT WE ARE ALL ABOUT TODAY.

WE ARE HONORED TODAY WITH THE PRESENCE OF SEVERAL ELECTED OFFICIALS AND OTHER OFFICIALS OF THE BOROUGH AND THE COMMUNITY.

AND WE WOULD LIKE TO GIVE THEM AN OPPORTUNITY TO ADDRESS YOU.

OUR STATE REPRESENTATIVE LEANNE KRUEGER.

WE WELCOME HERE AND SHE WOULD LIKE TO SAY A WORD OR TWO, TO US.

>> THANK YOU.

>> GOOD MORNING, EVERYBODY.

>> GOOD MORNING.

>> I'M PROUD TO BE YOUR STATE REPRESENTATIVE AND MOSTLY HERE TODAY TO SAY CONGRATULATIONS.

CONGRATULATIONS TO LINTON, CONGRATULATIONS TO THE REST OF THE COMMITTEE WHO MADE THIS EVENT POSSIBLE.

I KNOW THAT IT HAS BEEN IN THE WORKS FOR A LONG TIME.

WE HOST AN ANNUAL SENIAR FAIR IN OUR LEGISLATIVE DISTRICT EVERY FALL AND LINTON WAS THERE I THINK TWO YEARS IN A ROW LOOKING AROUND AND GETTING IDEAS AND TALKING TO FOLKS WHO PROVIDE RESOURCES FOR SENIORS IN OUR COMMUNITY.

AND I THINK A COUPLE OF THE FOLKS HE MET FROM THE SENIOR EVENT ARE HERE TODAY.

THE OTHER THING I WANTED TO MAKE SURE THAT YOU KNOW IS THAT OUR OFFICE IS HERE TO SERVE.

IF YOU HAVEN'T ALREADY STOPPED BY TO SEE US, THE PRIMARY IS OFFICE IS ON MCGABE BOULEVARD.

RIGHT DOWN SWARTHMORE BOULEVARD.

WE HAVE A SATELLITE OFFICE IN BROOK HAVEN OPEN THREE DAYS A WEEK.

HOW MANY FOLKS HAVE GOTTEN THE KEY CARD TO RIDE SEPTA?

>> THEY ARE REQUIRING A KEY CARD.

YOU CAN RIDE BUSES FOR FREE AND REGIONAL ROUTES FOR A DOLLAR.

IF YOU STOP BY WE WILL TAKE THE PICTURE FOR YOU AND YOU GET THE CARD IN THE MAIL.

IT IS A FREE SERVICE FOR SENIORS AND SOMETHING THAT WE HAVE BEEN DOING SINCE THEY ROLLED IT OUT.

AND IT IS EASY.

AND IT IS SOMETHING THAT ALREADY EXISTS SO IT IS SOMETHING YOU MAY AS WELL TAKE ADVANTAGE OF.

AND THEN THE OTHER THING I WANT TO SAY, IS PLEASE, YOU KNOW, SOME OF YOU HAVE BEEN ADVOCATES AND REACHED OUT TO OUR OFFICE ABOUT THE ISSUES THAT YOU CARE ABOUT.

THAT JUDIE NEALE WHO I SAW OUTSIDE HAS BEEN A TREMENDOUS ADVOCATE FOR ALL DIFFERENT POLICY ISSUES THAT IMPACT SENIORS.

IF THERE IS SOMETHING THAT YOU HAVE GOT A QUESTION ABOUT OR AN ISSUE THAT YOU ARE FOLLOWING OR A BILL THAT YOU THINK I SHOULD VOTE FOR OR AGAINST, PLEASE CONTACT OUR OFFICE.

HEATHER BOYD WHO IS IN THE BACK IS MY CHIEF OF STAFF.

WE KEEP TRACK OF EVERY SINGLE CALL AND E-MAIL WE GET FROM A CONSTITUENT IN THE DISTRICT OFFICE.

OFTEN TIME BEFORE I HEAD TO THE FLOOR TO VOTE I WILL CALL AND SAY HOW MANY FOLKS HAVE WE HEARD FROM ON THIS BILL.

HOW MANY PEOPLE ARE IN SUPPORT AND OPPOSED AND YOUR FEEDBACK TRULY IMPACTS HOW I VOTE ON THE HOUSE FLOOR.

A LOT OF VOTES COMING UP THIS YEAR THAT WE THINK WILL IMPACT POLICY AROUND SENIORS AND OTHER FOLKS VULNERABLE IN THE COMMUNITY.

PLEASE, I WANT TO HEAR FROM YOU.

THANKS FOR THE CHANCE TO JOIN YOU TODAY.

AND CONGRATULATIONS, LINTON.

[APPLAUSE]

>> Linton: WE ARE HONORED THAT THE MAYOR IS HERE.

THE MAYOR WAS INSTRUMENTAL IN GETTING THE AGING IN PLACE TASK FORCE STARTED AND HAS BEEN BEHIND US ALL THE WAY IN TRYING TO IMPLEMENT SOME OF THE RECOMMENDATIONS THAT CAME OUT OF THAT.

SO I WOULD LIKE TO INTRODUCE TIM KEARNEY.

[APPLAUSE]

>> GOOD MORNING.

THIS IS PERSONALLY VERY GRATIFYING TO SEE YOU ALL HERE AND FOR THIS EVENT TO TAKE PLACE HERE IN SWARTHMORE.

I'M AN ARCHITECT AS YOU MAY KNOW AND ARCHITECTS ARE BY NATURE OBSERVERS.

ONE OF THE THINGS THAT I HAD OBSERVED AS I LIVED HERE FOR THE LAST 22 YEARS WAS THAT WE TENDED TO LOSE A WHOLE INTEGRAL PART OF THE COMMUNITY.

ONE OF THE FIRST THINGS I DID AS MAYOR WAS IMPLEMENT THE AGING IN PLACE TASK FORCE.

I WANT TO THANK ANTOR WHO VOLUNTEERED FOR OVER YEAR TO WHIP EVERYTHING INTO SHAPE.

I SEE CAROL MENKE IS HERE AND LYNN AND PROBABLIER WHOS THAT I'M FORGETTING.

BUT THE POINT IS THAT WE SAW IN AS AN OPPORTUNITY TO TRY TO FIGURE OUT HOW TO MAINTAIN PEOPLE WITHIN THE BOROUGH.

THE COMMUNITY THAT REALLY WORKS IS A COMMUNITY THAT IS VARIED AND MULTILEVELED AND FACETTED.

WHEN OLDER PEOPLE MOVE OUT OF THE COMMUNITY WE LOSE SOMETHING. WE LOSE INSTITUTIONAL MEMORY.

WE LOSE POINTS OF VIEW AND ALL OF THE THINGS THAT KIND OF, THE MESSY KIND OF VITALITY THAT GOES INTO MAKING A REAL COMMUNITY.

THANKS TO COMING HERE.

THANKS TO LINTON AND THE SENIOR CITIZENS ASSOCIATION FOR PUTTING THIS TOGETHER.

WE ARE WORKING OUR WAY THROUGH THE AGING-IN-PLACE TASK FORCE. THERE WERE 24 OR 25 RECOMMENDATIONS AND WE HAVE GOTTEN THE LOW HANG FRUIT AND WE ARE AFTER SOME OF THE MORE CONTROVERSIAL ONES. WE ARE FOLLOWING THROUGH ON THIS.

LIKE I SAID, A VITAL COMMUNITY IS ONE THAT IS MULTILEVELED AND HAS LOTS OF DIFFERENT VOICES IN IT AND WE WANT YOUR VOICES TO STAY.

THANK YOU VERY MUCH.

[APPLAUSE]

>> Linton: WE HEAR IS ALL THE TIME THAT THE CHILDREN ARE OUR FUTURE. I WANT TO PROPOSE ANOTHER WAY OF LOOKING AT THINGS.

WE ARE OUR FUTURE.

IF WE DON'T MAKE OUR OWN FUTURE, IT'S PROBABLY NOT GOING TO HAPPEN. AND SO WE ARE THE ONES, WE ARE THE ONES, THE SENIORS WHO HAVE TO GATHER OUR OWN INFORMATION, WE HAVE TO MAKE OUR OWN DECISIONS AND THEN WE HAVE TO TAKE OUR OWN ACTIONS IN ORDER TO IMPROVE OUR FUTURES.

IT REALLY SHOULDN'T BE UP TO OUR CHILDREN TO FIX THIS SITUATION.

OUR CHILDREN, THE ONES I KNOW ARE REALLY BUSY THESE DAYS.

THEY ARE WORKING ON THEIR OWN IT FUTURES.

WE WANT TO ACKNOWLEDGE TODAY THAT A NUMBER OF PARENTS AND GRANDPARENTS ARE WITH THEIR CHILDREN AND GRANDCHILDREN ON MARCHES AND THEY ARE MARCHING FOR THEIR LIVES AND THIS IS AN IMPORTANT THING AND WE MISS THOSE PEOPLE, BUT THEY ARE DOING THE RIGHT THING FOR THEM.

WE ARE DOING THE RIGHT THING FOR OURSELVES.  
BUT WE ALSO WANT TO BE A PART OF THAT LARGER THING AND SO WE WANT  
TO ACKNOWLEDGE THAT THERE IS A MARCH FOR OUR LIVES HAPPENING IN  
PHILADELPHIA, IN WASHINGTON, D.C. AND IN HUNDREDS OF CITIES ACROSS THE  
COUNTRY.

AND, IF YOU WANT TO ACTUALLY SHOW HOW MUCH YOU SUPPORT THIS, WE  
HAVE A WAY TO DO THAT.

WE HAVE A -- WE'LL HAVE THIS POSTER OUTSIDE.

YOU CAN SIGN YOUR NAME ON THIS.

AND WE WILL TAKE THIS OVER TO THE HIGH SCHOOL ON MONDAY OR  
WHENEVER THEY COME BACK TO THE HIGH SCHOOL.

SO WE WILL PUT THIS OUT IN THE LOBBY.

AND EVERYBODY IS INVITED TO SIGN IT.

I WOULD LIKE TO INTRODUCE YOU NOW TO -- NOW TO YOU BILL DAVIS, THE  
PERSON WHO REALLY DID ALL OF THE WORK.

HE IS OUR VICE PRESIDENT FOR THE SENIOR CITIZENS ASSOCIATION AND ALSO  
THE CHAIR OF THE AGING-IN-PLACE COMMUNITY WHICH ACTUALLY CAME UP  
WITH THIS IDEA AND THEN IMPLEMENTED IT.

HE HAS DONE A TON OF WORK ON THIS.

AND SO I WOULD LIKE FOR YOU TO TAKE A MOMENT TO APPRECIATE BILL  
DAVIS AND HIS WORK.

[APPLAUSE]

>> Linton: BILL.

>> BILL?

(LAUGHTER)

>> Bill: WELL, LINTON, THANKS VERY MUCH.

I APPRECIATE THOSE KIND WORDS AND I'M NOT QUITE SURE I AGREE WITH YOU  
THAT I DID ALL OF THE WORK.

BUT I DO WANT TO UNDERSCORE AND EMPHASIZE LINTON'S WELCOME.

THIS IS TRULY A UNIQUE EVENT FOR SWARTHMORE.

THE FIRST ANNUAL WELLNESS FAIR.

I'M THOUGHTFUL THAT IT IS THE FIRST OF MANY.

BUT IT LOOKS LIKE WE HAVE HAD A GOOD TURNOUT TODAY SO I LIKE THE  
FIRST ONE.

AS LINTON SAID, I HAVE BEEN CHAIR OF THE AGING-IN-PLACE COMMITTEE AT  
THE SWARTHMORE SENIOR CITIZENS ASSOCIATION FOR I THINK GOING ON A  
YEAR.

IT HAS BEEN THE MEMBERS OF THIS GROUP, THE AIP COMMITTEE BACK IN  
ABOUT JUNE OF 2017 THAT WE WERE SITTING AROUND AND WE GOT THE IDEA  
LET'S DO THIS.

AND SINCE THEN, IT HAS BEEN THE HARD WORK CERTAINLY NOT JUST OF ME,  
BUT OF EVERYONE ON THE COMMITTEE TO GET THIS DONE.

SO, FIRST OF ALL, I WANT TO GIVE SPECIAL, SPECIAL THANKS TO THOSE PEOPLE.  
THE MEMBERS INCLUDE SHEILA BELL, BARBARA BERNHARDT, LOUISE COFFIN.  
CAROL MENKE.

JUDIE NEALE, DAVE RYBA AND ESPECIALLY LINTON STABLES.

YOU KNOW, I SIMPLY WOULDN'T BE HERE NOW AND THIS FAIR WOULD NOT BE HAPPENING IF WE HADN'T PLUGGED ALONG FOR MONTHS AND MONTHS AND MONTHS TO MAKE THIS HAPPEN.

WHILE I'M THANKING I ALSO WANT TO RECOGNIZE AND THANK THE SWARTHMORE BOROUGH COUNCIL FOR THE FINANCIAL SUPPORT IT PROVIDED TO SSCA, SOME OF WHICH WILL BE USED TO UNDERWRITE THE EXPENSES FOR THIS FAIR.

AGAIN, WITHOUT THIS FUNDING I'M ALSO QUITE SURE I WOULD NOT BE HERE TODAY.

LAST, I WANT TO THANK ALL OF THE OTHER PEOPLE IN THE SSCA COMMUNITY WHO VOLUNTEERED THEIR TIME AND ENERGY TO MAKE ALL THIS HAPPEN.

AND A SPECIAL THANKS TO THAT MAN IN THE BACK, PAT WHO HAS BEEN THE ON-SITE MANAGER.

CAME ON NOT IN THE 11TH HOUR BUT PERHAPS IN THE NINTH OR TENTH HOUR AND HAS DONE A GREAT JOB TO MAKE THIS HAPPEN.

BEFORE WE GET ON TO THE PRESENTATIONS, AND THE SUBJECT OF ENHANCING SENIOR WELL BEING, I WANT TO REMIND EVERYONE THAT THE WELLNESS FAIR IS JUST ONE OF SEVERAL AIP PROJECTS THAT HAVE BEEN UNDERTAKEN ALL AIMED A IMPLEMENTING THE OFFICIAL RECOMMENDATION OF THE BOROUGH TASK FORCE OF AGING IN PLACE.

THE A IP COMMITTEE IS RESPONSIBLE FOR SWARTHMORE BEING NAMED A MEMBER OF THE AARP NATIONAL NETWORK OF AGE-FRIENDLY COMMUNITIES.

AND LOUISE COFFIN HAS CREATED A COMPREHENSIVE DIRECTORY OF SWARTHMORE AREA NON-PROFIT ORGANIZATIONS.

AND LINTON STABLES HAS CREATED AN SSCA WEBSITE AND E NEWSLETTER. AND SEVERAL MEMBERS OF THE COMMUNITY HAVE TOGETHER INITIATED A TIME BANK.

THE SWARTHMORE TIME BANK.

BY THE WAY, WE HAVE A TABLE NEXT DOOR THAT IS MANNED BY MEMBERS OF THE TIME BANK COMMITTEE TO GIVE PEOPLE INFORMATION ABOUT TIME BANK AND HOPEFULLY TO SIGN THEM UP FOR A TIME BANK ORIENTATION.

SO, DURING ONE OF THE BREAKS, PLEASE GO VERY OTHER TO THE TABLE AND GET TO KNOW ABOUT TIME BANK AND SIGN YOURSELF IN.

IN THE FUTURE, THE AIP COMMITTEE OF SSCA EXPECT TO CONTINUE WORKING ON IMPLEMENTING BOROUGH TASK FORCE RECOMMENDATIONS.

IN CONCERT WITH THAT AIM, IT HOPES TO PURSUE PROJECTS THAT WILL FURTHER EXPAND SSCA'S IMPACT AND ITS PRESENCE AMONG ALL OF THE SENIOR CITIZENS IN SWARTHMORE SUCH AS A PROGRAM OF EDUCATIONAL SEMINARS, A PROGRAM ENTITLED SSCA TRAVELS.

AND ANOTHER ONE CALLED SWARTHMORE TRAILS.

IN ORDER TO ACHIEVE THESE GOALS, PLANS ARE AFOOT TO RAISE ADDITIONAL FUNDS.

MONEYS THAT ARE INDEPENDENT OF WHAT THE BOROUGH HAS PROVIDED US, AND I HOPE WILL PROVIDE US IN THE FUTURE.

FOR EXAMPLE, I'M CURRENTLY WORKING AT A CROWD FUND RAISING EVENT CALLED GIVE 65.

THIS IS SPONSORED BY THE HOMESTEAD SENIOR CARE FOUNDATION.  
ASSUMING WE CAN CREATE A TIMELY PROPOSAL, AND THAT IS ACCEPTED BY  
THE FOUNDATION, YOU ALL ARE VERY LIKELY TO HEAR FROM SSCA SOMETIME  
DURING THE MIDDLE OF JULY.

AT THAT POINT WE'LL BE ASKING FOR FUNDING FOR OUR ONGOING PROJECTS  
AND FURTHER EXPANSION.

AND OF COURSE, I HOPE YOU WILL ALL CHOOSE TO DO THAT.  
IT WILL COME IN AN E-MAIL AND YOU WILL HAVE AN OPPORTUNITY TO HEAR,  
LISTEN, READ WHAT WE'RE PLANNING TO DO.

AND THEN YOU WILL CLICK AND YOU WILL CLICK A CONTRIBUTION TO SSC A  
AND ITS PROJECTS.

OKAY.

SO, LET'S TALK BRIEFLY ABOUT THE PRESENTATIONS FOR THE DAY.

AS YOUR PROGRAM BROCHURE DESCRIBES, THE SCHEDULE INCLUDES THE  
KEYNOTE PRESENTATION.

A PANEL DISCUSSION.

AND THEN A CLOSING PRESENTATION.

ALL OF THE SPEAKERS ARE LOCAL PROFESSIONALS WITH AN EXPERTISE IN  
SOME PARTICULAR ASPECT OF AGING.

OUR HOPE AND OUR EXPECTATION IS THAT YOU WILL FIND EACH AND EVERY  
SPEAKER A SOURCE OF VALUABLE, THOUGHT-PROVOKING INFORMATION AND  
INSIGHT.

SO, LIKE I SAID IN THE PROGRAM BROCHURE IN THE FIRST PAGE OF IT, PLEASE  
ENJOY THE EXPERIENCE TODAY.

AND ONE OTHER THING, THIS IS A NOTE FOR YOUR CALENDAR.

THE SECOND ANNUAL SWARTHMORE WELLNESS FAIR HAS ALREADY BEEN  
SCHEDULED.

IT WILL TAKE PLACE IN THE INN ON MARCH 30, 2019.

PLEASE GO HOME TODAY OR PICK OUT, GET OUT YOUR PHONES RIGHT NOW,  
AND CHECK OFF THAT DATE AND PLAN TO ATTEND.

WE'LL BE HAPPY TO SEE YOU AGAIN.

OUR FIRST SPEAKERS ARE DOCTORS MARY AND KEN GERGEN.

POSITIVE AGING, BIASES, PLEASING, BLOSSOMS.

THE GERGENS HAVE BEEN SWARTHMORE AREA RESIDENTS FOR ALMOST 50  
YEARS.

BOTH ARE RENOWNED SOCIAL PSYCHOLOGISTS WHO HAVE WRITTEN MULTIPLE  
SCHOLARLY PUBLICATIONS AND LECTURED WIDELY BOTH NATIONALLY AND  
INTERNATIONALLY.

MARY IS PROFESSOR EMERITA AT PENNSYLVANIA STATE UNIVERSITY  
BRANDYWINE AND KEN IS SENIOR RESEARCH PROFESSOR AND FORMER CHAIR  
OF THE DEPARTMENT OF PSYCHOLOGY AT SWARTHMORE COLLEGE.

OF PARTICULAR INTEREST FOR THE WELLNESS FAIR, MARY AND KEN CREATED  
OUR ELECTRONIC NEWSLETTER IN 2001 ENTITLED THE POSITIVE AGING  
NEWSLETTER.

DEVOTED TO RESEARCH, SCHOLARLY WRITING AND NEWS TO ILLUSTRATE THE  
POSITIVE POTENTIALS OF AGING.

THE NEWSLETTER IS REGULARLY TRANSLATED INTO SEVEN LANGUAGES AND READ BY THOUSANDS OF PEOPLE AROUND THE WORLD.

KEN AND MARY ARE THE AUTHORS OF THE RECENTLY PUBLISHED PATHS TOWARD POSITIVE AGING, DOG DAYS WITH BONE AND OTHER ESSAYS.

PLEASE WELCOME DR. MARY GERGEN AND DR. KEN GERGEN.

[APPLAUSE]

>> THIS IS EXCITING WHATEVER THIS IS HERE.

I'M CURIOUS, DO I STAND HERE OR CAN I STAND ANYWHERE?

>> Linton: YOU NEED TO STAND HERE AND USE THE MICROPHONE OR USE THAT MICROPHONE.

>> I WANT TO COME OUT FOR THE MOMENT SO YOU CAN SEE MY SHOES.

(LAUGHTER).

>> IT IS FUNNY, I WAS NOT GOING TO WEAR THESE TODAY, BUT KEN SAID OH, YOU'RE GOING TO BE THE LITTLE OLD LADY IN TENNIS SHOES.

(LAUGHTER)

>> AND BUT THEY'RE DESIGNER TENNIS SHOES.

(LAUGHTER).

>> IT IS TRUE WE HAVE LIVED HERE FOR ALMOST 50 YEARS.

WE ACTUALLY LIVE ON THE OTHER SIDE.

BUT WE HAVE SPENT OUR LIVES SHOPPING IN SWARTHMORE.

AND THIS IS LOCAL AND I HAVE A TWIN HERE TODAY.

IT HAS BEEN A WONDERFUL PLACE TO LIVE.

WE HAVE TRAVELED -- WELL, REALLY ALL AROUND THE WORLD.

AND, WHEN I THINK ABOUT BEAUTIFUL PLACES TO LIVE, I DON'T THINK THERE IS A PLACE THAT IS MORE BEAUTIFUL THAN SOME OF THE AREAS AROUND HERE SWARTHMORE AND [INAUDIBLE] AND I'M SO HAPPY THAT WE HAVE BEEN ABLE TO LIVE HERE.

I ALWAYS USED TO WORRY THAT SOMEHOW KEN WILL ATTRACT THE ATTENTION OF CHICAGO AND WE'RE GOING TO HAVE TO MOVE.

BUT FORTUNATELY, I GUESS HE WASN'T THAT SUCCESSFUL.

(LAUGHTER)

>> IT SO WONDERFUL TO SEE FAMILIAR FACES HERE, PEOPLE HAVE I HAVEN'T SEEN IN A LONG TIME.

I THANK YOU FOR COMING.

AS WE ARE DRIVING IN THE PARKING LOT, KEN SAID WELL, YOU KNOW WHAT, MAYBE THERE WILL BE FOUR PEOPLE THERE.

AND WE'LL JUST SIT IN A CIRCLE.

(LAUGHTER).

>> WELL, I THINK WE WILL TRY TO HAVE THE FEELING OF A CIRCLE BUT IT WILL BE A LARGE CIRCLE.

I'M MARY.

KEN, WOULD YOU LIKE TO COME AND INTRODUCE YOURSELF.

I APPRECIATE IT.

>> Ken: THANKS.

I ENJOY LISTENING TO YOU ACTUALLY.

I WILL ADD A LITTLE BIT.

WE MOVED HERE ABOUT 50 YEARS AGO.

AND THEN BACK.

BUT THIS HAS ALWAYS BEEN HOME HERE IN THIS COMMUNITY.

AND IT IS LARGER THAN JUST THE TIME SPENT HERE.

WE TALK ABOUT THE NEED TO SPEND ALMOST THE FEEL AND TOGETHER AND COMING HERE.

STILL, AS A COMMUNITY I WOULD LIKE TO [INAUDIBLE] OUR HOME SPACE.

I MEAN IT IS [INAUDIBLE].

YOU SEE PEOPLE AT THE POST OFFICE AND THE ONLY PROBLEM IS THAT WHEN YOU GO TO THE GROCERY STORE YOU HAVE TO MAKE SURE YOU SHAVE BECAUSE YOU'RE GOING TO MEET A LOT OF PEOPLE YOU KNOW.

(LAUGHTER).

>> ANYWAY, IT IS A GREAT PLEASURE AND HONOR TO BE HERE AND SHARE SOME OF THE THINGS HERE.

THANK YOU SO MUCH.

>> I'M NOT SURE WHERE I'M GOING TO BE.

MY JOB HERE IS TO TALK ABOUT THE FIRST TITLE WHICH IS BIAS.

I DON'T THINK IT IS A SURPRISE TO ANY OF YOU THAT AS WE AGE WE COME INTO A TIME OF LIFE WHERE THERE IS A GREAT DEAL OF DISCRIMINATION, PREJUDICE, NEGATIVITY, DENIAL, ALL OF THE BAD WORDS YOU CAN THINK OF ARE ENDANGERING OUR WELL BEING AS WE ENTER THE 50s, 60s, 70s, 80s.

AND ON WE GO.

BY THE TIME YOU ARE IN YOUR 90s YOU ARE SO STUFF THAT NOBODY IS GOING TO PUT YOU DOWN.

AND YOU START TO BE ADMIRER FOR JUST EXISTING.

(LAUGHTER).

>> SO, MAYBE THAT'S NOT A BAD THING AT ALL.

I REMEMBER WHEN I WAS ABOUT 54, I WAS IN THE -- IT IS STILL BOTHERING ME 10 YEARS LATER BUT TWO LITTLE GIRLS ABOUT 10, 11, 12 WITH THEIR MOTHER, ONE WAS A FRIEND, I THINK THEY WERE FRIENDS AND THEY LOOKED AT ME AND THEY LOOKED AT ME AND SAID HA, HA, HA, LOOK AT THAT OLD LADY. I NEVER THOUGHT OF MY SELF AS AN OLD LADY.

AND SECOND, WHAT WAS SO FUNNY.

I NEVER FIGURED IT OUT.

THERE IS SUCH AN OVER THE SORT OF SENSE OF PREJUDICE AGAINST.

NOW, IT IS FUNNY KEN SAYS STICK TO THE MAIN AND NOT DRIFT OFF.

BUT NO.

(LAUGHTER)

>> THE COMPLEXITY HERE IS I WANTED TO GO TO THE STORE AND FIND CARDS THAT WOULD ILLUSTRATE THE BIRTHDAY CARDS THAT ARE GOING TO SORT OF BE HUMILIATING AS WELL AS FUNNY.

AND, THEN I WENT ONLINE TO GET SOME OF THESE KINDS OF STATEMENTS.

AND THE -- I WOULD SHOW THEM TO KEN AND THE TROUBLE IS THIS IS THE COMPLEXITY, HE WOULD LAUGH.

AND I WOULD LAUGH, TOO.



AND WE'RE LAUGHING AT THINGS THAT ARE MAKING FUN OF WHAT IS CONSIDERED THE MAJOR ISSUES OF AGING WHICH IS LOSS.

LOSS OF INTELLECTUAL QUALITIES.

LOSS OF HEALTH.

LOSS OF VITALITY.

LOSS OF MEANING.

YOU KNOW.

AND YOU JUST NAME SOMETHING AND IT IS LOSS OF.

BUT, SOMETIMES WE LAUGH AT IT.

AS I HAVE TWO PAGES.

ONE IS NOT LAUGHABLE.

OR A [INAUDIBLE] LAUGH AND THE OTHER IS MORE LAUGHABLE.

ALL RIGHT.

THIS IS ONE.

I USED TO GET LOST IN THE SHUFFLE, NOW I JUST SHUFFLE ALONG.

>> YOU'RE SO OLD YOU HAVE CONFUSED HAVING A CLEAR CONSCIENCE WITH HAVING A BAD MEMORY.

SEEN IT ALL, DONE IT ALL, CANNOT REMEMBER MOST OF IT.

THIS IS THE ONE WE LAUGHED AT -- SOMETIMES I WAKE UP GRUMPY, OTHER TIMES I LET HER SLEEP.

(LAUGHTER)

>> THAT'S REALLY A JOKE BECAUSE I AM NEVER GRUMPY.

NOW, THESE ARE SOME OF THE ONES THAT MAYBE YOU THINK -- YOU FEEL LIKE THE MORNING AFTER AND YOU HAVEN'T BEEN ANYWHERE.

YOUR KNEES BUCKLE AND YOUR BELT WON'T.

(LAUGHTER)

>> YOUR BACK GOES OUT MORE THAN YOU DO.

YOU SINK YOUR TEETH INTO A STEAK AND THEY STAY THERE.

(LAUGHTER).

>> SO, BUT, THE POINT THAT I'M SUPPOSED TO BE MAKING HERE IS THAT WE LIVE IN AGES SOCIETY AND CAUGHT UP IN THE STEREO TYPES OF WHAT IT MEANS TO BE AT OUR AGE AND WE AVOID AS MUCH AS POSSIBLE FEELING LIKE WE'RE OLD.

IT TAKES A LONG TIME TO REALLY THINK OF YOUR SELF AS OLD.

AND THE STEREOTYPES ARE HARMFUL AND THEY ARE OFTEN NOT EVEN TRUE.

I WAS VERY INTERESTED IN SOMETHING THAT I THINK YOU WILL LIKE TO HEAR ABOUT, TOO.

YOU KNOW HOW EVERY TIME YOU READ GOING THROUGH STOP SIGN THE DRIVER 86, YOU KNOW, DIDN'T SEE THE SIGN OR SOMETHING, YOU THINK GEE, HOW TERRIBLE THOSE OLD DRIVERS ARE.

ARE OLD PEOPLE BAD DRIVERS? RECENT STUDY SAYS 86% OF AMERICANS 85 AND OLDER STILL DRIVE REGULARLY.

90% OF DRIVERS 65 AND OLDER REPORT NO ACCIDENTS IN THE LAST TWO YEARS.

90% OF OLDER DRIVERS REPORT NO MOVING VIOLATION.

SO, YOU KNOW, PIT US AGAINST THE TEENAGERS ANY DAY, RIGHT? NOW, IT ISN'T JUST PUBLIC CULTURE OR GENERAL MEDIA THAT TREAT US BADLY, BUT THE OTHER PROBLEM THAT WE COME ACROSS PROFESSIONALLY WHEN WE GOT INVOLVED IN THE GERITOLGY LITERATURE WAS THAT THE PROFESSIONAL PEOPLE SAW US AS A PROBLEM.

IT'S INTERESTING, A GERINTOLOGIST 75 YEARS OLD AND THEY ARE STILL TALKING ABOUT THOSE OLD PEOPLE.

THEY HAVE A WAY OF LOOKING AT OLDER PEOPLE, THEIR TOPIC.

I HAVE ALWAYS KNOWN THIS, BUT I HAPPEN TO HAVE IN MY LAP A GERINTOLOLOGY JOURNAL.

CERTAIN HAVE DIFFERENT SUB CATEGORIES.

THIS IS CALLED [INAUDIBLE].

AND THE TABLE OF CONTENTS, I WILL READ EVERY OTHER ONE.

IN BETWEEN.

GENETIC RISKS FOR CHRONIC CONDITIONS.

COGNITIVE RESERVE AND COGNITIVE FUNCTION.

NEGATIVE AFFECT AND COGNITIVE IMPAIRMENT.

FAILURE ON THE LOFT TEST.

VITAMIN DEFICIENCY.

MOBILITY DISABILITY.

KNEE PAIN.

REDUCED RATE OF TORQUE.

MUSCLE STRENGTH DECLINE.

CHANGES IN TECHNOLOGY USED WITH DECLINING HEALTH.

EVERYTHING IS ABOUT LOSS AND DECLINE AND ILLNESS AND ILLNESS AND DEATH AND SICKNESS AND ALL SORTS OF THINGS.

THERE IS NOTHING STUDYING THE POSITIVE POSSIBILITIES, THE GOOD THINGS. THE GROWTH.

AND I DON'T WANT TO DRIFT OFF MY TOPIC NOW, MY MIND -- I DON'T WANT TO -  
- OKAY.

I KNOW WHAT I NEED TO SAY THAT IS SO EXCITING.

TWO THINGS.

SO I DON'T DRIFT.

ONE -- WHENEVER YOU ARE IN A CULTURE THAT HAS NEGATIVE FEELINGS ABOUT A GROUP, YOU ABSORB IT.

IF YOU ARE GAY, YOU ARE HOMOPHOBIC.

IF YOU ARE LATINA, YOU ARE ANTIIMMIGRATION.

IF YOU ARE OLD, YOU ARE AGAINST, YOU ARE AGEIST.

THE WORST THING IS THAT WE JUST ABSORB ALL OF THE NEGATIVITY INTO OURSELVES AND THINK TO OURSELVES, OH, CAN I STILL -- AM I TOO OLD TO GO DANCING? AM I TOO OLD TO LEARN TO PLAY CHESS? YES, I WAS ALWAYS TOO OLD TO LEARN TO PLAY CHESS.

AM I TOO OLD TO FALL IN LOVE? AM I TOO OLD TO WANT TO GO TO BALI?

THOSE KINDS OF THINGS.

OR I'M NOT GOOD ENOUGH.

NOBODY WILL LIKE ME.

OR I CAN'T MAKE NEW FRIENDS.

SOMETHING LIKE THAT.

THAT THAT IS THE REAL IS THE AGEISM WITHIN.

THERE ARE RESEARCH STUDIES THAT HAVE BEEN DONE WHERE PEOPLE HAVE BEEN OBSERVED AND SURVEYED AS TO THEIR ATTITUDES TOWARD GETTING OLDER.

AND, IN ONE STUDY, A FAMOUS STUDY DONE BY, I DON'T KNOW THE PERSON BUT BECCA LEVY AT YALE AND SHE DOES STUDIES THAT ARE FASCINATING AND THEY POSITIVE.

AND ONE OF THE THINGS THAT SHE FOUND, IT IS AMAZING, IS THAT IF YOU HAVE -- AND IT IS WORTH DEVELOPING A POSITIVE ATTITUDE TOWARD AGING AND GETTING OLDER, IN HER STUDY, PEOPLE WHO HAD THOSE ATTITUDES AS OPPOSED TO THE NEGATIVE ONES ACTUALLY LIVED ON AVERAGE SEVEN YEARS LONGER.

SO, IF YOU HAVE A POSITIVE ORIENTATION TOWARD AGING AND ESPECIALLY YOUR OWN, IT'S HELPFUL APPARENTLY FOR LONGEVITY.

TADA!

>> OKAY.

I'M GOING TO TALK A LITTLE BIT ABOUT HOW WE GET INTO THIS.

AND REALLY SORT OF THE POINT OF VIEW THAT [INAUDIBLE].

NOW ON THE [INAUDIBLE].

>> THERE IS A CONTROVERSY THAT HAS BEEN GOING ON THE LAST 30 YEARS.

>> Captioner: SPEAKER TOO FAR FROM MICROPHONE, INAUDIBLE.

>> IT IS ANOTHER OBJECT IN THE WORLD YOU WANT TO STUDY THAT OBJECT AND YOU STUDY IT CAREFULLY.

I DO MY RESEARCH AND MEASURE AND SO AND AND I CAN TELL YOU ABOUT THAT OBJECT.

SO, THAT MY LANGUAGE THE TRUE LANGUAGE WILL GIVE YOU A PICTURE OF THE ESSENCE OF THAT.

[INAUDIBLE].

>> SO YOU START AND YOU WANT TO KNOW WHAT YOU START WITH THE OBJECT.

STUDY IT.

AND THEN YOU [INAUDIBLE].

THERE HAVE BEEN A LOT OF PROBLEMS WITH THAT --

>> WHY DON'T YOU SWITCH HANDS.

(LAUGHTER)

>> SO, THE ALTERNATIVE OF THAT AND THE ONE THAT WE LOOK AT IS -- DOES NOT SPEAK HIS NAME.

IF YOU LOOK AT WHAT YOU WANT BUT YOU WILL HAVE THE LANGUAGE.

AND THEN WHAT HAPPENS IS THAT WE CAN BEGIN TO TALK FIRST ABOUT WHAT THAT IS AND WHY YOU -- WHAT YOU DO WITH IT.

AND THEN WE CAN COME THROUGH IT WITH THAT LANGUAGE.

WITH THOSE ASSUMPTIONS AND STUDY IT.

TODAY WE TALK ABOUT -- WE ALSO COME TO IT AS LET'S SAY, TOTALLY DIFFERENT LANGUAGE AND REASONS THAN WHAT THAT IS.

I COULD [INDISCERNIBLE].  
AND A HISTORIAN AND.  
I COULD COME AS AN ENVIRONMENTALIST AND FIND AN ABOMINATION.  
IT DOESN'T SPEAK TO US.  
WE BRING IT INTO BEING IN OUR COMMUNITY.  
AND IF I'M A COMMUNITY OF ENGINEERS.  
I BRING IT INTO BEING AS A STRUCTURE.  
A BIOLOGIST, I BRING IT INTO BEING LET'S SAY AS A CHEMICAL CONTENT.  
AS A HISTORIAN, I BRING IT INTO BEING AS SOMETHING WITH BEAUTY OR NOT.  
AS WE SPEAK TOGETHER, AS WE COME TOGETHER, OR WE SHARE VALUES, WE  
ARE BRINGING THE OBJECT INTO BEING AS SOMEBODY.  
THAT WE CARE ABOUT OR DON'T CARE ABOUT.  
THAT WE LOVE AND CARRY WITH US OR IT'S ABOMINATION.  
THE IMPORTANT THING IS THAT WE CARE AND CONSTRUCT THE WORLD IN OUR  
TERMS.  
WE.  
THIS IS REALLY IMPORTANT BECAUSE IF YOU SAY THERE IS NOTHING ABOUT US  
THAT IS AGING, THERE IS NOTHING ABOUT US WHICH IS IN GROWING OLD.  
THAT IS A WAY OF LOOKING AT IT.  
AND ALL OF THE BIASES THAT MARY TALKS ABOUT ARE WAYS ARE WAVING  
OURSELVES INTO BEING IN PLACES [INAUDIBLE].  
IT DOESN'T HELP US FIND VALUE WITH THAT PERCEPTION. IT DOESN'T HELP US  
TO REACH OUR QUALITY IF WE ONLY TALK ABOUT AGE.  
SO, PART OF OUR POSITIVE FEELINGS IS CAN WE FIND WAYS TO RECONSTRUCT  
WHAT WE ARE GOING TO CALL AGING.  
AND WE HAVE A FEW OF THE LIFE -- A VIEW OF THE LIFE SPAN THAT WE SHARE  
IN WESTERN CULTURE.  
IS IT IS SOMETHING LIKE THIS.  
THERE IS DEVELOPMENT.  
YOU ARE A CHILD DEVELOPMENT.  
GETTING BETTER AND BETTER.  
MORE AND MORE SKILLS.  
AND ABLE TO TALK AND THINK AND SO ON.  
AND THEN MATURITY.  
WE USE ALL THOSE SKILLS.  
AND THEN THERE IS KIND OF CLIFF.  
LIKE GOING OVER THE HILL.  
REALLY.  
THAT IS THE VIEW.  
ONE IS OH, MY GOD, LOOK AT ALL OF THE [INAUDIBLE] AND IT IS LIKE I REALIZE  
I DON'T WANT TO BE THERE.  
WHY IS THAT? THAT IS OPTIONAL.  
WHY WOULD YOU CONSTRUCT AS A CULTURE A VIEW OF AGING IN WHICH WE  
SPEND MOST OF OUR LIVES DREADING THE LAST 30 YEARS? AND THAT YOU  
DON'T WANT TO BE THERE.  
WE FIND CHEMICALS.

GET OUR FACES CUT AND SO ON BECAUSE WE DON'T WANT TO BE THERE.  
WE ARE CONSTRUCTED THAT WAY.  
WHY CAN'T WE CONSTRUCT SOMETHING ELSE? WHERE IT IS NOT DOWNHILL.  
IT IS, IN FACT, A STAGE.  
IT IS UPHILL.  
IT IS LIKE IF YOU GET THERE, THAT IS WHERE YOU WANT TO BE.  
RICHLY DEVELOPED -- BECAUSE IT WILL TAKE ADVANTAGE OF ALL OF THE  
THINGS YOU KNOW.  
ALL OF THE VALUES WE CARE ABOUT, AND YOU ARE GOING TO HAVE SOME  
TIME AND SPACE TO DISCOVER, TO EXPLORE, TO EXPRESS TO DEVELOP IN WAYS  
THAT YOU NEVER HAVE BEFORE.  
AND SO THE POSITIVE IS -- TO CREATE THAT ALTERNATIVE FUTURE IN WHICH  
AGING IS, IN FACT, THE BEST PERIOD THAT YOU COULD HAVE IF YOU CAN GET  
THERE.  
PART OF THAT WITHIN DEVELOPMENT OF THIS NEWSLETTER WE HAD THE  
OPPORTUNITY TO FIRST OF ALL TO [INAUDIBLE] THEY WANTED US TO -- AND WE  
PUT THIS NEWSLETTER OUT FOUR TIMES A YEAR NEW.  
AND, WHAT HAPPENED IS THAT IT IS A POSITIVE MESSAGE.  
WE GATHER ALL OF THE SCIENTIFIC EVIDENCE WE CAN FIND. THE POSITIVE  
THINGS.  
NOT THE BAD STUFF BECAUSE YOU CAN FIND THAT OVER AND OVER AGAIN.  
YOU CAN FIND STUDIES ON HOW YOU SEE THOSE THINGS DECLINE.  
YOU READ THE NEWSPAPER 20 SECONDS A PAGE.  
SO WHAT.  
OVER AND OVER AND OVER YOU GET THE STUDIES AND YOU KNOW ABOUT  
THESE VERY MUCH.  
STUDIES, THINGS IN A POSITIVE LIGHT.  
SO WE GATHER THOSE THINGS AND SURVEY AND BRING ALL THAT STUFF  
TOGETHER AND FIND THAT READING TRANSFORMS [INAUDIBLE].  
WE ALSO BRING TOGETHER WONDERFUL THINGS THAT PEOPLE -- WE READ  
BOOKS AND PEOPLE WRITE IN LETTERS AND SO ON.  
AND WE HAVE OUR ESSAY.  
A SMALL ESSAY AT THE BEGINNING.  
BUT IT SO MUCH FUN TO READ AND TO SHARE IT WITH A VOLUME OF PEOPLE.  
GIVE THE E-MAIL ADDRESS.  
>> DO YOU WANT ME TO PUT IT UP ON THE CLIP?  
>> YOU CAN.  
>> YOU WANT TO SHOW IT?  
>> YEAH.  
ANYWAY, SO PEOPLE SHARED IT AROUND AND OTHER PEOPLE FOUND IT.  
AND THEY SAID [INAUDIBLE].  
AND FRENCH AND PEOPLE VOLUNTARILY HELPED TRANSLATE.  
AND NOW IT IS IN TAIWAN.  
AND THEN MAINLAND CHINA.  
IT KEEPS MOVING.  
IT IS FUN TO DO IT AND VERY FUN TO SHARE IT.

IT AS POSITIVE.

THAT WAS THE FORCE THAT THIS GROUP HERE SAID WE NEED TO GET TO MAKE THIS [INAUDIBLE].

AND IT IS REALLY IMPORTANT.

>> KEN, IS THAT RIGHT?

>> I CAN'T EVEN SEE IT MY SELF.

(LAUGHTER)

>> OUR E-MAIL ADDRESS.

NOBODY CAN READ THAT.

(LAUGHTER)

>> WWW.POSITIVEAGING.

>> IT IS NOT NEWSLETTER.

I THOUGHT THAT WAS GETTING A LITTLE LONG.

>> THAT IS IT.

>> I DON'T KNOW.

IS IT COM OR NET?

>> NET.

>> SO FAR, 50/50 THERE.

>> ALL RIGHT.

THIS IS NOT A SALES PITCH.

BUT JUST TO SHOW YOU.

THIS JUST, WE JUST PUT OUT SOME OF THE ESSAYS THAT -- PRELIMINARY ESSAYS.

BUT ALONG WITH SOME AUTOGRAPHS OF FRIENDS AND -- PHOTOGRAPHS OF FRIENDS AND FAMILY AND THE BOOK.

WE BROUGHT SOME.

ANYWAY, THAT HAS BEEN THE PROJECT.

AND WHAT WE WOULD LIKE TO SHARE THE NEXT FEW MINUTES IS WHAT SOME OF THE MAJOR FINDINGS THAT COME OUT OF THIS AND SOME OF THE MAJOR THINGS THAT HAVE GIVEN US A LOT OF INSPIRATION AND MARY IS GOING TO TALK ABOUT GROWING OLDER.

>> THANK YOU.

IF YOU WANT TO CORRECT THAT.

>> NO,IT'S OKAY.

THE INSTITUTE IS OUR NONPROFIT ORGANIZATION THAT WE FOUNDED 25 YEARS AGO.

AND, IT HAS ALL OF THE GOODIES OF VARIOUS SORTS IN IT.

US AND OTHER FOUNDERS AND OTHER ASSOCIATES.

WE HAVE ABOUT FIVE OR SIX HUNDRED ASSOCIATES AROUND THE WORLD AFFILIATED WITH US.

IT IS AN EDUCATIONAL NONPROFIT AND IT IS TO SORT OF PROMOTE THE IDEA OF SOCIAL CONSTRUCTION RELATED TO THIS HERE.

I WANTED TO TELL YOU THAT WE WERE INVITED TO A GERINTOLOGY CONFERENCE 20 YEARS AGO WHEN WE FIRST DID THIS.

WHAT WE DECIDED TO DO IS DO A POWERPOINT WHERE WEIGH SHOWED PICTURES OF OLDER PEOPLE HAVING FUN.

GOING ON YACHTS AND TO PARTIES AND DOING ART AND CULTURAL THINGS.  
AND IT WAS ALL JUST UPBEAT, UPBEAT, UPBEAT.

AND WE HAD EVIDENCE THAT SHOWED THAT PEOPLE WERE DOING THESE  
THINGS AND HAD THESE OPPORTUNITIES.

FOR EXAMPLE, THAT AT THAT TIME AND I DON'T KNOW ABOUT TODAY, THE  
AVERAGE 70-YEAR-OLD IN THE UNITED STATES WAS RICHER THAN THE  
AVERAGE 30-YEAR-OLD AT THAT TIME.

I DON'T KNOW IF THAT IS STILL TRUE.

BUT, IT ANNOYED SOME PEOPLE IN THE AUDIENCE SO BADLY.

AND ONE WOMAN CAME UP, ONE OF THE GERINTOLOGY SPEAKERS AND JUST  
PICTURED ME ON HOW WE HAD IGNORED ALL OF THE HOPELESS, THE POOR, THE  
INFIRMED, THE SICK, YOU KNOW, ALL THOSE PEOPLE WHO HAD BEEN THE  
REGULAR TOPIC OF DISCUSSION, THOSE POOR OLD PEOPLE.

AND SHE JUST HATED IT.

BUT 99% OF EVERYTHING THAT WAS SPOKEN ABOUT WAS NEGATIVE ABOUT  
THIS GROUP OF PEOPLE.

AND OURS WAS THE ONLY ONE THAT WAS POSITIVE.

AND WE JUST FELT THAT IT NEEDED TO BE A LITTLE MORE BALANCED.

SO THAT IS WHAT WE ARE STILL PREACHING.

A LITTLE BALANCE HERE.

WHAT ARE SOME OF THE BLESSINGS OF GETTING OLDER? I WANT YOU TO THINK  
ABOUT HOW YOU FEEL THIS IN YOUR SELF.

THESE BLESSINGS.

THE FIRST BLESSING IS WHAT PAUL BALTES AT THE CONFERENCE IN BERLIN  
CALLED WISDOM.

THAT IS KIND OF A BIG SCARY WORD, SORT OF A TRIBUTE TO YOURSELF,  
WISDOM.

THERE IS A SENSE IN WHICH RESEARCH HAS SHOWN IN SOME FASHION OR  
ANOTHER THAT YOU GET OLDER YOU GET WISER.

AND THIS, I JUST CAME ACROSS THIS STUDY RECENTLY.

IT BLOWS MY MIND AND MAYBE YOURS, TOO.

IT IS NOT ABOUT DRIVING IN THIS CASE, IT IS ABOUT AIR TRAFFIC  
CONTROLLERS.

THEY DID RESEARCH COMPARING YOUNG NEWER LESS EXPERIENCED AIR  
TRAFFIC CONTROLLERS WITH THE OLD GUYS.

I SUPPOSE MOSTLY THEY ARE GUYS.

PEOPLE.

THE UNIVERSITY OF ILLINOIS STUDY FOUND THAT THE OLDER CONTROLLERS  
HAD LOST SOME SHORT-TERM MEMORY AND SOME VISUAL SPACIAL  
PROCESSING.

THAT IS NOT TOO GOOD.

BUT, THEY EXCELLED MORE THAN THE YOUNGER PEERS AT NAVIGATING,  
JUGGLING MULTIPLE AIR TRACKS SIMULTANEOUSLY AND AVOIDING  
COLLISIONS.

THE MOST IMPORTANT THING OF ALL, RIGHT? SO IN OTHER WORDS, THEY WERE  
CONSIDERED TO BE BETTER AT THEIR JOBS THAN THE YOUNGER ONES.

AND, I THINK THAT IS AN EXAMPLE.

JUST AN EXAMPLE OF WISDOM THAT IS THE CAPACITY OF HAVING PERSPECTIVE KNOWLEDGE TO SEE THERE IS MORE THAN ONE POSSIBLE INTERPRETATION OF THINGS.

WE NEED SOME OF THAT IN OUR COUNTRY TODAY.

ANOTHER ASPECT THAT IS A BLESSING IS WHAT DIFFERENT PSYCHOLOGISTS TALK ABOUT AS EMOTIONAL MATURITY.

ONE OF THE STUDIES THAT HAS BEEN DONE CALLED UP PEOPLE AT DIFFERENT TIMES OF THE DAY, THEY WERE ASKED ABOUT THE EMOTIONS THEY WERE EXPERIENCING.

SOME REPORT ON YESTERDAY AND SOME SAY RIGHT NOW, WHAT EMOTIONS ARE YOU EXPERIENCING.

THEY DID IT ACROSS THE LIFESPAN.

FASCINATING.

CAN YOU GUESS WHERE ANGER PEAKS? 19.

19 IS THE ANGRIEST TIME OF YOUR LIFE.

AS YOU AGE, ANGER REALLY, REALLY GROWS OUT OF IT AND WE DON'T FIND MUCH ANGER, HOT ANGER AMONG OLDER PEOPLE.

THE OTHER THING IS YOU ALSO FOUND THAT PEOPLE WERE ABLE TO EXPERIENCE SIMULTANEOUS EMOTIONAL VIEWS.

THEY SAID WELL, I WAS, YOU KNOW, HAPPY, BUT ALSO A LITTLE SAD.

SO THE MULTIPLICITY OF EMOTIONAL IS MORE PREVALENT AMONG OLDER PEOPLE.

A STUDY WAS DONE IN WHICH YOUNG PEOPLE EVALUATED ADVICE, KIND OF DEAR ABBY ADVICE. THEY GAVE PROBLEMS TO A RANGE OF DEAR ABBIES AND THEN THEY GAVE THEIR RESPONSES, WHAT SHOULD YOU DO IN THE SITUATION. AND THE YOUNGER PEOPLE VOTED WHO HAD THE BEST ANSWERS.

AND THE OLDER PEOPLE'S ANSWERS WERE CONSIDERED MUCH BETTER THAN THE YOUNGER ONES BECAUSE THEY WERE MORE NUANCED, MORE COMPLEX, SHOWED THE ABILITY TO JUGGLE DIFFERENT CONSEQUENCES.

AND THINK TO YOURSELF IF YOU FEEL THAT WAY ABOUT YOUR EMOTIONAL STABILITY AND MATURITY.

IN GENERAL, SOMEBODY WROTE THAT THE PEAK OF EMOTIONAL LIFE IS IN THE SEVENTH DECADE.

SO MANY OF YOU HAVE TO LOOK FORWARD TO THAT.

AND THEN YOU WILL EXPERIENCE YOUR RICHNESS OF EMOTIONAL LIFE.

INTERESTINGLY, A VARIETY OF STUDIES SHOW THAT THE WAY YOU EXPRESS YOURSELF IN TERMS OF YOUR WELL BEING, HOW SATISFYING ARE YOU WITH YOUR LIFE? HOW HAPPY ARE YOU? HOW OKAY IS EVERYTHING? OLDER PEOPLE ARE MORE LIKELY TO SAY POSITIVE THINGS THAN YOUNGER PEOPLE.

YOUNGER PEOPLE HAVE A LOT MORE TRAUMA IT APPEARS IN MANY WAYS.

THERE ARE CERTAIN KINDS OF TRAUMATIC EPISODES.

BUT INTERESTINGLY, OVER TIME PEOPLE WHO HAVE BEEN WIDOWED RETURN TO A HIGHER LEVEL OF LIFE SATISFACTION THAN ONE WOULD EXPECT.

IT ISN'T LIKE YOU ARE PERMANENTLY DOWN OR DEPRESSED EVEN IF YOU EXPERIENCE SERIOUS LOSS.



ANOTHER THING THAT HAPPENS WHICH IS CALLED THE PARADOX OF AGING IN A WAY, IS THAT YOUNGER PEOPLE THINK THAT HEALTH CONCERNS ARE THE DOMINANT FEATURE OF OLDER LIVES.

IT APPEARS THAT AMONG OLDER PEOPLE YOU MANAGE TO LIVE AROUND YOUR HEALTH ISSUES.

YOU LEARN NOT TO HAVE THEM BE SO IMPORTANT.

YOU LEARN TO ADJUST.

YOU DON'T PUT AT THE FOREFRONT OF YOUR LIFE, MY GOD, I CAN'T HEAR LIKE I USED TO OR I CAN'T SEE LIKE I USED TO, OR I CAN'T RUN LIKE I USED TO.

REMINDS ME OF A STUDY THAT WAS NOT DONE WITH OLD PEOPLE BUT WITH PARAPLEGICS, PEOPLE WHO ARE IN THEIR WHEEL CHAIRS FOR LIFE AND ASKED ABOUT THEIR EMOTIONAL LIFE.

THE FACT THAT THEY WERE IN A WHEELCHAIR WAS NOT CENTRAL TO THEIR ANSWERS.

THAT WAS JUST A GIVEN.

SO THE IDEA THAT EVERYBODY WHO IS OLD IS RAPT WITH THE PAIN OF BEING NOT PERFECTLY HEALTHY IS NOT TRUE.

WELL, YOU ALL HAVE YOUR OWN STORIES ABOUT HOW IMPORTANT CERTAIN THINGS ARE, AND WHAT LIFE MEANS TO YOU TODAY.

I THINK THAT'S SUITABLE BLESSINGS.

AND NOW YOU.

>> TO THE ONE FULL SET OF STUDIES WE WILL CALL LONGITUDINAL AND SHOW YOU THE CHANGES.

>> CORRELATIONAL.

WHAT IS CORRELATIONAL.

I WOULD LIKE TO TAKE A FEW MINUTES TO SUMMARIZE A HUGE AMOUNT OF RESEARCH AND SHOW YOU IT IS NOT SIMPLY WHAT HAPPENS TO YOU.

TAKE PROACTIVE STEPS, ONCE YOU TAKE TO GENERATE THE POSITIVE COURSE.

IF YOU TAKE ALL THAT RESEARCH AND ALL THAT CORRELATIONAL RESEARCH YOU CAN KIND OF BOIL IT DOWN TO -- DO I HAVE PEN -- INTO A -- THERE YOU ARE.

>> INTO WHAT I WILL CALL THE LIFE GIVING DIAMOND.

PEOPLE STUDY A LOT ABOUT, THE SOCIAL ONE.

WHO YOU LIVE WITH.

HOW MANY CHILDREN YOU HAVE.

AND SO ON.

SOCIAL FACTORS.

SECONDLY, PHYSICAL FACTORS.

WHAT IS YOUR WELL BEING? HOW LONG HAVE YOU LIVED AND SO ON.

THIRDLY, PSYCHOLOGICAL FACTORS.

WHAT IS YOUR MOOD?

HOW WAS YOUR ANGER LIKE?

WHAT IS YOUR WELL BEING?

AND FINALLY, ACTIVITY.

WHAT DO YOU DO?

DO YOU DO VOLUNTEER WORK?

TO YOU PLAY BRIDGE? DO YOU GO BOWLING? ACTIVITY.  
TURNS OUT THAT ALL OF THEM ARE CORE RELATIONS THAT -- CORRELATIONS  
AMONG ALL OF THESE.  
PEOPLE STUDY LET'S SAY THE AMOUNT OF SOCIAL ENGAGEMENT AND  
PHYSICAL OUTCOME.  
AND YOU CAN SORT OF IMAGINE THE RESULTS, BUT WHEN YOU ARE SOCIALLY  
ENGAGED THE BETTER OFF YOU ARE PHYSICALLY AND VICE VERSA.  
SO SOCIAL LIFE.  
SOCIAL PARTICIPATION IN ITSELF IS LIKELY TO HAVE POSITIVE IN TERMS OF  
THINKING CRITICAL ACTIVITY, IN TERMS OF FEELINGS OF WELL BEING AND IN  
TERMS OF WHAT TO DO.  
AND SOME OF THAT IS SORT OF OBVIOUS.  
YOU ARE INVITED SOME PLACE, HOW WOULD YOU LIKE TO PLAY X, Y, Z, DO  
YOU WANT TO GO TO THIS CONCERT.  
AS YOU ARE ACTIVE AND PHYSICALLY MOVE AROUND.  
THAT IS KIND OF A REVERBERATION.  
YOU ENTER ANY POINT AND IT WILL TEND TO BRING THE OTHERS UP IN SOME  
WAY.  
WE JUST GOT IT TODAY.  
PUBLIC POLICY ON AGING.  
ISOLATION IS A COMMON PROBLEM THAT INCREASES WITH PEOPLE AS THEY  
AGE.  
THEY LOSE FAMILY AND THEY ARE ISOLATED.  
MAIN RESULT OF THE STUDIES IS ISOLATION IS A KILLER.  
YOU ARE ISOLATED, YOU CEASE TO CARE ABOUT ANYTHING.  
AND MORE IMPORTANT, YOU DON'T CARE WHETHER YOU LIVE OR TODAY, YOU  
LOSE ACTIVITY AND YOUR LIFE SPAN IS SHORTENED BY FOUR OR FIVE YEARS.  
MORE THAN SMOKING.  
MORE THAN PHYSICAL ABUSE AND SO ON.  
IT IS A MAJOR POLICY ISSUE, HOW TO LINK PEOPLE UP WHICH HAS SOMETHING  
TO DO WITH LIVING IN PLACE IN THE COMMUNITY.  
IT IS SUCH A BIG PROBLEM IN FINLAND, THERE HAS BEEN A SOCIAL POLICY  
NOW GIVING ELDERLY PEOPLE WHO LIVE IN COMMUNITIES [INAUDIBLE].  
INCREASE THE SOCIAL LIFE TREMENDOUSLY BECAUSE (INAUDIBLE).  
SOME OF THE INTERESTING THINGS ALSO, THE ACTIVITY, EVEN PLAYING  
CARDS, HAS POSITIVE EFFECTS ON PHYSICAL HEALTH.  
OR YOUR FEELINGS ABOUT LIFE.  
I WROTE AN ESSAY ONCE (INAUDIBLE) AND THE ESSAY WAS ABOUT WAKING UP  
ON ONE OF THOSE (INAUDIBLE) FOUR OR FIVE ALREADY AND EVERYTHING IS  
STILL OUTSIDE AND NO ONE WAS AWAKE IN THE HOUSE.  
AND (INAUDIBLE).  
HAD TO THINK ABOUT WHAT THAT DAY WAS GOING TO BE AND THE QUALITY  
OF LIFE FOR THAT DAY.  
AND EACH THING THAT I THOUGHT ABOUT HAD SOMETHING (INAUDIBLE) IN IT.

WELL, I REALLY (INAUDIBLE) -- AND I'LL TALK ABOUT MY DAUGHTER AND ONE THING AFTER ANOTHER I REALIZED THAT THE DAY IS A REFLECTION OF THE RELATIONSHIPS AND YOUR CONNECTIONS.

SO I WROTE ABOUT THAT.

ABOUT HOW IMPORTANT THOSE CONNECTIONS WERE.

WELL, A PERSON WHO WAS RELATED WHO READ THAT AND REALIZED IT WAS A (INAUDIBLE) IN HIS 70s AND HE SAID YOU KNOW, MY WIFE AND I HAVE (INAUDIBLE) AND REALIZED I NEED THOSE GRAY DAYS AND I DON'T CARE ABOUT HOW (INAUDIBLE).

THEY SAID OKAY WHAT I WILL DO IS FIND SOME ACTIVITIES AND MAKE MY SELF DO SOMETHING.

(INAUDIBLE) SO HE WAS FINDING VARIOUS THINGS AND ONE OF THEM THE ACTIVITIES WAS TO VOLUNTEER, THE HIGH SCHOOL WAS HAVING A REUNION. HE VOLUNTEERED TO SERVE ON THE COMMITTEE TO HELP.

HE DIDN'T WANT TO BUT (INAUDIBLE).

AND HE WROTE TO US THAT THEY WERE DEEPLY IN LOVE AND LAST YEAR WE GOT A WEDDING ANNOUNCEMENT.

AND THERE IS A PICTURE HERE SOMEWHERE EVER THE HAPPY COUPLE.

THIS IS THE KIND OF THING WE PUT IN THE NEWSLETTER.

SO, ONE AFTER THE OTHER AND IT INCLUDES YOU CAN BEGIN AT ALMOST ANY CORNER.

A YOGA GROUP, CONNECT WITH PEOPLE.

SOMETHING TO MAKE YOU FEEL BETTER.

THERE IS A LOT OF PLUSES AROUND THIS.

SO ANYWAY, THAT HAS BEEN VERY INSPIRING TO ME.

>> I JUST WANTED TO SAY THAT THIS DIAMOND THING, I THINK HAS NICE REVERBERATIONS FOR YOUR GROUP HERE, BILL, ALL OF THE PEOPLE THAT YOU HAVE SPOKEN WITH TODAY AND TALKED ABOUT.

THE LIVING IN PLACE -- NO, NOT LIVING IN PLACE, AGING IN PLACE.

AGING.

E

>> LIVING MIGHT BE THE RIGHT WORD.

>> LIVING.

WHY NOT IN -- IF YOU CAN THINK OF WAYS OF DOING SOMETHING THAT IS CONNECTING.

ACCORDING TO THIS JOURNAL, THE SERIOUS ISSUE HAS TO DO WITH COMMUNICATION AND ALSO TRANSPORTATION.

THEY ARE TRYING OUT SOME PILOT PROGRAMS WHERE THEY ARE OFFERING FREE LYFT.

L-Y-F-T.

RIDES TO PEOPLE WHO NEED TO GO SOMEWHERE OR WANT TO GO SOMEWHERE IN THE COMMUNITY.

ANOTHER PROGRAM THAT IS BEING DONE, IS IS STRANGE THE MOTION PICTURE INDUSTRY HAS SUPPORTED DAILY PHONE CALLS CALLED (INAUDIBLE) LINES FOR RETIRED MOTION PICTURE INDUSTRY EMPLOYEES.

EVERY DAY SOME PERSON CALLS UP A PERSON WHO IS RETIRED WHO WANTS TO BE CALLED PROBABLY, SO THAT THEY FEEL CONNECTED TO A HUMAN VOICE.

MEALS ON WHEELS AND OTHER KINDS OF PEOPLE WHO ENGAGE WITH PEOPLE ARE SORT OF URGED TO CONNECT.

AND I DON'T WANT TO USE THE WORD REPORT, BUT SAY THIS PERSON IS OLD AND COULD USE SOME HELP.

I HAVE A FRIEND WHO DOSE MEALS ON WHEELS, THOUGH, AND SHE SAID THEY WERE INSTRUCTED NOT TO SPEND ANYMORE THAN 10 MINUTES IN ANY HOUSE WHERE THEY SERVE MEALS AND SHE SAID IT REALLY CUT DOWN ON MY ABILITY TO INTERACT WITH PEOPLE AND I THINK VERY OFTEN THAT MEALS ON WHEELS THE IDEA IS TO HELP PEOPLE FEEL CONNECTED WITH ANOTHER NICE PERSON.

I DON'T KNOW IF ANY OF YOU HAVE THOSE CONNECTIONS.

BUT, THE OTHER THING IS TO MAKE SURE THAT ALL OF THE BUILDINGS AND PUBLIC SPACES HAVE ACCESS.

THAT THERE IS A -- YOU CAN MOVE AROUND IN THE COMMUNITY.

ONE OF THE PEOPLE WHO -- PEOPLE WHO ARE THE GREATEST RISKS ARE NOT THE PEOPLE WHO -- THEY ARE THE PEOPLE WHO LIVE IN RURAL AND HIGH CRIME AREAS.

THAT IS A PROBLEM IF YOU ARE OLD AND NOT VERY HEALTHY AND YOU ARE IN A HIGH CRIME AREA, YOU ARE VICTIMIZED.

BUT I THINK THAT IS NOT THE PROBLEM HERE.

YOU WANTED US TO TALK ABOUT RECONSTRUCTING THINGS.

>> AND MARY, IF YOU MIGHT SAVE A LITTLE TIME IN CASE THERE ARE SOME QUESTIONS.

>> I THINK THAT MAYBE I WILL JUST BRING UP THE ISSUE AND THAT IS TO SAY THAT ONE OF THE THINGS WE LIKE TO DO WITH PEOPLE, WE DO A WORKSHOP ON POSITIVE AGING IS TO HAVE YOU CONSIDER WAYS IN WHICH THE WAY YOU THINK ABOUT THINGS THAT ARE ADVERSE IN YOUR LIFE IS TO TRY TO RECONSTRUCT WHAT THE PROMISE IS OR THE BENEFIT IS OR THE OPPORTUNITY THERE IS IN THIS CHANGE.

>> WITHIN YOUR SELF.

>> THAT WOULD BE GREAT AND THEN WE CAN TURN IT OVER TO THEM.

>> LOSS IS NOT LOSS IS NOT LOSS.

WHATEVER HAPPENS YOU LOST THE ABILITY TO (INAUDIBLE) THAT IS ONE WAY OF LOOKING AT IT.

WHATEVER CONSTRUCTION YOU MAKE OF IT.

I DON'T MOVE SO FAST, I'M LIKELY TO FALL.

BUT THE IDEA IS THAT IS ONE WAY OF LOOKING AT IT.

THERE ARE OTHER WAYS OF LOOKING AT IT.

RECONSTRUCT IT SO ACTUALLY I'M PRETTY GOOD.

GIVE YOU ONE EXAMPLE BECAUSE IT IS RECENT IN MY OWN LIFE.

I SPENT MOST OF MY LIFE PLAYING TENNIS.

LOVED THE GAME.

PLAYED TENNIS (INAUDIBLE).

BUT WHAT HAS HAPPENED IN RECENT YEARS, WELL, ONE, I LOST THE MOBILITY IN THIS ARM.

I CAN'T REALLY THROW THE BALL UP TO SERVE IT PROPERLY.

SO DEBILITATED FROM BEING ABLE TO PLAY ANY TYPE OF -- (INAUDIBLE) AND ALSO PEOPLE (INAUDIBLE).

SO MY -- I'M SORT OF BASICALLY REALIZED THAT IS (INAUDIBLE) LIKE AN ANCHOR OF PHYSICAL WELL BEING.

AND I WAS (INAUDIBLE).

SO I BEGAN TO REALIZE, YOU KNOW, WHAT I REALLY LIKED WAS GETTING UP EARLY IN THE MORNING AND GOING OVER AND BEING WITH PEOPLE BECAUSE THEN I WOULDN'T SLEEP WELL AT NIGHT AND THE ALARM WOULD GO OFF, I WASN'T CERTAIN THAT I MIGHT BE LATE.

AND THEN THE DAYS, AND NOT FEEL GOOD THE REST OF THE DAY.

IT HAD ITS DRAWBACKS.

AND I DON'T HAVE TO WORRY ABOUT IT.

GOLF.

(LAUGHTER)

>> IF YOU WILL STAY UP HERE.

>> IF YOU WANT TO.

>> MAKE SURE YOU USE THE MICROPHONE.

GO AHEAD.

>> THE CONCEPT (INAUDIBLE).

I'M SUGGESTING PUT THIS OFF TODAY (INAUDIBLE) AND I THINK IN THE CULTURE WITH THE (INAUDIBLE) WE DON'T HAVE MUCH POSITIVE CULTURE FOR OLDER PEOPLE AND I WONDER HOW ARE OLDER PEOPLE (INAUDIBLE).

>> THAT IS SUCH A GOOD POINT.

YOU KNOW, I THOUGHT ABOUT TOUCHES AT ALL AGES ACTUALLY.

I THINK IT IS A GOOD QUESTION AND I DON'T HAVE AN ANSWER BUT I ALSO THINK, THINK ABOUT OUR BOYS WHO ARE 12 AND OLDER.

OKAY.

>> IT IS ACTUALLY TO SEE THE NEWS IN THE WAY TOUCHING IN GENERAL IS NOW SUSPECT.

REALLY.

YOU CAN'T TOUCH ANYBODY WITHOUT A LAWSUIT.

SO I JUST HAVE TO SHARE ONE LITTLE STORY AND THEN WE JUST GOT (INAUDIBLE).

NOTHING IS MORE WONDERFUL THAN WAKING UP IN THE MORNING AND HUGGING (INAUDIBLE).

>> THAT IS HOW I WOKE HIM THIS MORNING.

I REALLY DO NOT LIKE TO HEAR THE ALARM.

I OPENED THE DOOR AND THE CAT CAME IN AND JUMPED UP.

>> UNLESS YOU WILL LIVE IN A PLACE THAT DOESN'T PERMIT (INAUDIBLE).

>> ONE OF THE THINGS PEOPLE SHOULD GATHER SOMETIMES AND RESIST THE RULES OF YOUR ESTABLISHMENT.

>> THIS WAS A WONDERFUL CONVERSATION.

AND I HAVE A COUPLE OF THINGS THAT I WOULD LIKE TO (INAUDIBLE) TO YOU.

ACTUALLY THREE THINGS I WOULD LIKE TO RESPOND TO.  
AS YOU ARE LOOKING FOR PEOPLE ONLINE, WHY DON'T YOU GIVE CHARITABLE DONATION RECEIPTS SO PEOPLE CAN PUT IT AGAINST THEIR TAXES.  
>> I'M ALSO A PSYCHOLOGIST, I'M ACTUALLY THE ONLY LICENSED FAMILY THERAPIST ALONG THE U.S. BORDER IN VERMONT IN NEW HAMPSHIRE TO NEW YORK AND JUST FINALIZING A STUDY ON PEOPLE BETWEEN THE AGES OF 55-80, EVERY FIVE YEARS HOW THEY FALL.  
AND I'M DUAL, AMERICAN AND CANADIAN.  
AND I STUDIED FOUR -- NO, SIX WOMEN ARTISTS FROM CANADA EVERY FIVE YEARS.  
AND SOME OF THE THINGS THAT I CAME UP WITH WAS THAT THEIR ARTWORK IS GETTING BIGGER, NOT SMALLER.  
THEIR ATTITUDES WERE HOW DO I DO THIS.  
PEOPLE WERE GOING FROM BEING ONE OF MY FAVORITES WAS AN ILLUSTRATOR TO MAKING THESE GIGANTIC PIECES FOR A MALL IN SOUTH AMERICA.  
AND THAT HAS GONE FROM THE DRAFTING TABLE.  
I LIKE TO PICK UP ON THE WORD YOU USED IN MY LAST, MY THIRD PIECE WHICH IS IF YOU REALLY WANT TO LOOK AT AGING, LOOK -- GO TO THE DICTIONARY AND LOOK AT THE FIRST PART WHICH IS RE.  
RECONSTRUCTING.  
REANALYSIS.  
REDEFINING.  
RE.  
RE.  
BECAUSE RE, MEANS YOU HAVE DONE IT BEFORE.  
AND NOW DOING IT DIFFERENT.  
>> WHAT A BEAUTIFUL COMMENT.  
>> I GUESS JUST A COMMENT. NO ONE MENTIONED THE (INAUDIBLE).  
>> WHEN I DO SOMETHING STUPID I (INAUDIBLE).  
(LAUGHTER).  
>> I'M SAYING IT TO MY SELF.  
AND THAT ENABLES ME TO GET PAST IT.  
>> OKAY.  
ALL RIGHT.  
I THINK THAT THERE IS ONE OTHER.  
>> LONG AGO BEFORE THIS GENERATION OF AGING IN PLACE, PAUL AND HIS WIFE WANTED TO HELP SENIOR LIVING FACILITY IN TOWN.  
AND, IT SEEMS TO ME BECAUSE OF ECONOMIC CONSIDERATIONS SENIOR LIVING FACILITIES ARE ALMOST ALWAYS AWAY FROM TOWN SUCH THAT ONCE YOU LOSE THE ABILITY TO DRIVE, YOU ARE NOWHERE.  
AND IT SEEMS TO ME AS A MATTER OF SOCIAL POLICY THAT IS JUST EXACTLY BACKWARDS AND THAT WHAT YOU REALLY NEED TO FIGURE OUT HOW TO DO IS HAVE THOSE FACILITIES IN THE MIDDLE OF TOWN.

AND A TOWN IS BETTER BECAUSE YOU CAN WALK TO THE GROCERY STORE AND WALK, USED TO BE ABLE TO WALK TO THE PHARMACY IN TOWN, YOU CAN'T ANYMORE.

AND SO, BUT I THINK WE NEED TO FIGURE THAT OUT BECAUSE ONE OF THE THINGS THAT I THINK THAT IS BETTER ABOUT AGING, I'M A RELATIVELY NEW GRANDPARENT IS AGING WITH OTHER PEOPLE WHO ARE DIFFERENT AGES.

[APPLAUSE]

>> THANKS.

ON THAT LAST COMMENT, I THINK, I OPEN THAT ON THE AGENDA HERE IN THE BOROUGH WE WILL DO MORE OF THAT.

MEANWHILE, YOU GUYS WERE GREAT.

THANK YOU.

[APPLAUSE]

YOU HAVE DONE SUCH A GREAT JOB THAT NEXT YEAR ON MARCH 19 YOU WILL BE INVITED TO GIVE THE RECENT YEAR'S UPCOMING.

>> UPDATE.

>> UPCOMING NEWS ABOUT POSITIVE AGING.

>> IS THIS A BREAK NOW?

>> THIS IS NOW A BREAK.

ALL OF YOU ARE INVITED TO GO NEXT DOOR TO THE VENDOR'S ROOM AND ENJOY WHAT IS THERE FOR YOU.

>> I JUST WANT TO SAY THAT WE HAVE SOME OF OUR BOOKS HERE IF ANYBODY WANTS ANYTHING, TAKE A LOOK.

>> DID YOU ALL HEAR THAT? THEY HAVE BOOKS HERE IN CASE YOU ARE INTERESTED.

>> THE NEXT SESSION IS AT 11:30.

[BREAK]

[BREAK]

>> GOOD MORNING.

IT IS WONDERFUL TO SEE SO MANY HERE TODAY.

THIS WAS OUR FIRST VENTURE OF THIS KIND.

IT AS ROUSING SUCCESS WITH WONDERFUL KEYNOTE SPEAKERS AND WE NOW HAVE A PANEL THAT I WILL INTRODUCE PART AND JOY WILL DO THE REST.

WHEN THE COMMITTEE WAS TALKING ABOUT WHAT ISSUES WE DECIDED ON OUR OWN TITLE OF SENIOR WELLNESS.

WHAT ISSUES WOULD BE OF PARAMOUNT INTEREST TO SENIORS.

AND WE THOUGHT OF ISSUES OF LOSS.

THAT WE TALKED A LITTLE BIT ABOUT LAST TALK.

FINANCIAL ISSUES.

AND OF EXERCISE AND WELLNESS, HEALTH.

SO, WE ALL KNEW PEOPLE WHO WOULD BE WONDERFUL SPEAKERS AND WE ASKED THEM AND THEY ALL SAID YES.

SO, I'M JUST GOING TO INTRODUCE JOY CHARLTON BECAUSE JOY WHO IS A PROFESSOR AT THE COLLEGE IS THE MODERATOR.

AND, I WOULD LIKE TO HAVE YOU SPEAK TO JOY, BUT FIRST, THERE IS A RAFFLE.

IN EACH ROW YOU WILL BE GETTING A RAFFLE TICKET.

AND YOU ARE TO PUT YOUR NAME ON IT.

IF YOU THINK YOU WILL BE HERE AT 2:00, YOU DON'T NEED TO PUT ANYTHING ELSE BUT YOUR NAME.

IF YOU THINK YOU WILL BE LEAVING BEFORE THAT, PUT YOUR E-MAIL OR YOUR PHONE NUMBER ON THERE SO THAT -- THERE WILL BE VALUABLE PRIZES DRAWN AT 2:00.

JOY WILL NOW INTRODUCE OUR PANEL.

>> Joy: THANK YOU, SHEILA.

I'M HAPPY TO WELCOME YOU ALL TO THIS PANEL AS WELL.

IS THIS WORKING AND CAN YOU HEAR? YES? OKAY.

AND AS MODERATOR, WHAT GOING TO DO NOW IS INTRODUCE THE FORMAT FOR THE PANEL AND THEN INTRODUCE OUR PANEL MEMBERS. SO THE FORMAT IS -- AND WE HAVE AN HOUR NOW TO TALK ABOUT EXPECTATIONS FOR AGING AND IN THE AREA OF PHYSICALITY, IN THE AREA OF FINANCES AND IN THE AREA OF EMOTIONAL CHANGES.

AND WE HAVE AN HOUR NOW AND I HAVE ASKED OUR THREE SPEAKERS TO SPEAK FOR ABOUT 15 MINUTES TO INTRODUCE THE TOPIC AND THEN WE GET TO TALK WITH THEM OVER LUNCH AND TALK WITH EACH OTHER ABOUT THE ISSUES AND THEN COME BACK FOR A Q&A SESSION AT 1:15 AND WE WILL HAVE 145 MINUTES MORE TO TALK -- 45 MINUTES MORE TO TALK ABOUT THE TOPICS THAT THEY RAISE.

THERE IS A NOTE CARD ON EACH OF YOUR SEATS.

WE INVITE YOU AS YOU ARE LISTENING TO THE PANELIST TO THINK ABOUT QUESTIONS THAT COME UP OR TOPICS THAT YOU WOULD LIKE FOR THEM TO THINK MORE ABOUT AND GO AHEAD AND WRITE IT DOWN SO YOU DON'T FORGET IT BETWEEN NOW AND 1:30 WHEN WE RECONVENE.

1:15 WHEN WE RECONVENE.

MY JOB IS TO KEEP THINGS MOVING.

I WOULD LIKE TO INTRODUCE THE PANELISTS.

FIRST WILL BE SCOTT VOSHELL.

HE IS A PHYSICAL THERAPIST WITH A DOCTORATE IN PHYSICAL THERAPY.

HE WILL TELL YOU THAT HE USED TO DO HIS WORK IN SWARTHMORE AND THEN IN MEDIA AND NOW HE IS TEACHING.

AND SO WE LOOK FORWARD TO HEARING FROM HIM.

SECOND OUR SPEAKER WILL BE CECILY VENKATESH.

SHE WORKS FOR THE FRANKLIN MINT CREDIT UNION AND HER JOB IS TO SPEAK WITH SENIORS AND RETIREES ABOUT FINANCES BOTH IN PLANNING FOR RETIREMENT AND ISSUES THAT COME UP.

AND SO WE WELCOME CECILY AS WELL.

AND ELLEN MONSEES WILL BE OUR SPEAKER.

SHE IS A GRIEF RECOVERY SPECIALIST AND HAS A BOOK COMING OUT CALLED "LOST AND FOUND: FINDING JOY AFTER LOSS."

ELLEN POINTED OUT A LOT OF OUR EXPERIENCE OF LOSS PERSONALLY INCLUDES WHAT IS HAPPENING WITH US PHYSICALLY AND WHAT IS HAPPENING WITH US FINANCIALLY.



SO, WELCOME TO ALL THREE PANELISTS. THANK YOU FOR BEING HERE.  
SO, WE WILL START OFF NOW WITH SCOTT.  
AND I WILL SAY THAT BECAUSE HE HAS A POWERPOINT WE ARE GOING TO SIT  
IN THE FRONT ROW SO WE CAN SEE WHAT HE IS TALKING ABOUT.

SO, WELCOME, SCOTT VOSHELL.

[APPLAUSE]

>> Scott: GOOD MORNING.

HOW IS EVERYONE TODAY? I SEE A FEW FRIENDLY FACES FROM PEOPLE I  
REHABBED IN THE PAST AND ONE NOT SO FRIENDLY BUT ONLY THAT  
INDIVIDUAL KNOWS WHO I'M TALKING ABOUT.

WE WILL NOT PICK ON HIM THE REST OF THE DAY, PROMISE.

I'M SCOTT VOSHELL.

A PHYSICAL THERAPIST.

I USED TO WORK DOWN THE STREET 20 YEARS AGO.

WHEN I WAS THERE IS SAID, PENNSYLVANIA REHAB FOR THOSE WHO HAVE  
BEEN IN THE AREA FOR AWHILE.

IT WAS JOE MARTELL'S MARKET SO I DID HAVE SOME EXPERIENCE IN THE AREA  
FOR A LONG PERIOD OF TIME BEFORE I MOVED DOWN THE MAINLINE AND DID A  
FEW THINGS AND NOW IN EDUCATION AND LOVING EVERY MINUTE OF IT.  
ENJOYING MY NEW EXPERIENCES IN LIFE.

SO, I TRANSITIONED IN JULY WHEN I HAD MY KNEES REPLACED.

NOT ONLY AM I A PATIENT, I'M ALSO AN EXPERT IN DEALING WITH SOME  
CHANGES THAT CAN COME.

AND YOU KNOW, HOW IT CAN EFFECTIVELY CHANGE YOUR LIFE VERY  
POSITIVELY.

I PLAYED GOLF ABOUT SEVEN WEEKS AFTER MY KNEE REPLACEMENTS WERE  
DONE.

I HAD THE BEST SHOT I EVER HIT IN MY LIFE.

I ALMOST FELL DOWN WHEN I DID IT, BUT IT ACTUALLY WENT STRAIGHT.

I DON'T KNOW WHAT THE DOCTOR DID, BUT HE STRAIGHTENED OUT MY HOOK  
SOME WAY, SOMEHOW.

I WOULD LIKE TO TAKE A SECOND AND GO OVER SOME THINGS ASSOCIATED  
WITH POTENTIAL FOR JOINT REPLACEMENTS AND HOW IT CAN VERY  
POSITIVELY CHANGE YOUR LIFE.

THE NUMBER ONE REASON WHY SOMEONE GOES TO GET EVEN TALK TO AN  
ORTHOPEDIC SURGEON ABOUT JOINT REPLACEMENT IS PAIN RELIEF.

YOU DON'T GO BECAUSE OF ANYTHING OTHER THAN THE FACT THAT IT HURTS.

I WANT TO TALK YOU THROUGH A FEW THINGS IF YOU OUGHT TO DO IT YOU  
WILL HAVE AN OPPORTUNITY TO SEE EXACTLY WHAT YOU WILL RUN INTO  
ALONG THE WAY.

SO IN MY WORLD NOTHING HAPPENS WITHOUT TALKING ABOUT ANATOMY.

WHAT WE WILL FOCUS ON AND TRY TO POINT A LITTLE BIT AND HOPEFULLY  
YOU CAN SEE IT IS THAT AREA RIGHT THERE.

THAT AREA RIGHT THERE.

WHERE THE BONES COME TOGETHER.

OBVIOUSLY, IT IS CALLED A JOINT.

BUT NORMALLY AND I WANT TO TALK ABOUT CARTILAGE ALONG THE WAY.  
NORMALLY WE DON'T STAND ON OUR BONE, UNLESS, UNLESS, UNLESS, THEY  
BECOME DEGENERATIVE AND THAT SPECIAL COVERING IS NO LONGER THERE.  
IT IS CALLED ARTICULAR CARTILAGE.

THE HIP JOINT ROLLS INJURES IT IS VERY, VERY STABLE.

I KNOW I WILL BE AWAY FROM THE MIKE.

BUT YOUR HIP IS NOT HERE.

YOUR HIP IS HERE.

IT IS CLOSER TO YOUR GROIN.

I'M GOING BACK.

I'M GOING BACK.

(LAUGHTER).

>> OKAY.

>> WANDER ALL YOU WANT.

>> I WARNED YOU THAT I'M A WANDERER.

YOUR HIP IS CLOSER TO THE GROIN AREA.

AND A LITTLE COMMON FACT THAT NOT EVERYBODY KNOWS, A LOT OF TIMES  
WHEN YOU THINK YOU NEED YOUR KNEE REPLACED IT IS ACTUALLY THE HIP.

THE PAIN REFERS DOWN TO THE KNEE EVEN WHEN YOU HAVE A DEGENERATIVE  
HIP.

IT IS A BONE SOCKET AND STABLE.

IT JUST EVENTUALLY WEARS OUT.

AND THEN THE SHOULDER WHICH IS MY FAVORITE FOR ANYBODY WHO KNOWS  
ME.

THE FAVORITE JOINT I LIKE TO DEAL WITH.

SHOULDERS ALSO CAN BECOME DEGENERATIVE.

CARTILAGE DOES NOT MATTER WHERE IT IS.

WHEREVER THE CARTILAGE HAPPENS TO BE, IF IT IS GONE IT IS GONE.

IF BONE IS EXPOSED.

BONE IS EXPOSED.

IF BONE TOUCHES OTHER BONE, IT HURTS.

THAT IS WHY YOU GO TO THE DOCTOR.

DOCTOR, CAN YOU PRESCRIBE ME SOMETHING TO STOP ME FROM SLEEP  
WALKING? NO, YOU NEED THE EXERCISE.

WE ARE A BUNCH OF MOVING PARTS AND WE NEED TO KEEP THE PARTS MOVE  
MOVING.

WHEN THEY FEEL BETTER WE ARE MORE AND WILLING TO MOVE AND DO  
THINGS.

IS ONE OF THE REASONS WHY PEOPLE GET THEIR JOINTS REPLACED.

OSTEOARTHRITIS.

IT IS WEAR AND TEAR.

IT EVENTUALLY HAPPENS.

MED DAYCARE ONE OF THE BIGGEST THINGS IN JOINT REPLACEMENT IS ONE OF  
THE NUMBER ONE SURGERIES DONE IN AMERICA.

HIPS AND KNEES LEAD THE PACK.

A GENERAL WEAR AND TEAR OF THE CARTILAGE.

WHEN THE SPECIAL CARTILAGE IS GONE, IT'S GONE.  
NOW FOR ANYBODY WHO HAS BEEN DRIVING ON THE ROADS LATELY, THEY  
ARE A LITTLE ROUGH ALONG THE WAY.  
A FEW POTHOLES HERE AND THERE.  
ONE BIG ONE IN MEDIA I HIT THE OTHER DAY THAT WOKE ME UP.  
ANYWAY, I'M ALSO BLESSED TO HAVE FOUR GRANDCHILDREN.  
SO THE WAY THAT I USUALLY DESCRIBE IT IS WHEN I'M CHANGING MY  
YOUNGER THE 2-YEAR-OLD'S DIAPER, OOH, LOVE THAT POOP, ANYWAY, THE  
BABY'S REAR END IS SMOOTH. THAT IS WHAT YOUR JOINT WAS LIKE A LONG  
TIME AGO.  
NOW SOME OF US IT IS MORE LIKE ROCKY RUN TRYING TO GO DOWN THE ROAD  
WHEN IT IS BEAT UP.  
THAT IS THE DIFFERENCE BETWEEN WHY SOMETHING IS NICE AND SMOOTH  
WHEN WE MOVE VERSUS BUMPING ALONG THE WAY.  
THE ONLY PART OF THE BODY THAT COMES TOGETHER ON MOVING PARTS IS  
WHERE THE JOINTS ARE.  
IF YOU LOOK WHERE IT IS WHITE, THAT AREA, THAT AREA AND THAT AREA,  
THAT IS WHERE THERE IS A VERY SPECIAL FORM OF CARTILAGE.  
THAT PARTICULAR CARTILAGE IS AVASCULAR.  
IT DOESN'T HAVE A BLOOD SUPPLY.  
ANEURAL.  
IT DOESN'T HAVE A BLOOD SUPPLY.  
IT DOESN'T HURT.  
THERE IS NO NERVE INVOLVED.  
THAT IS THE GOOD NEW IS.  
THE BAD NEW IS BECAUSE IT DOESN'T HAVE A BLOOD SUPPLY IT CAN'T  
REGENERATE NEW TISSUE.  
YOUR CHOICE IS LIVING WITH IT, WHICH IS NOT REALLY A GREAT CHOICE IF  
YOU ARE HEALTHY ENOUGH AND WANT TO BE ACTIVE.  
OR DO WHAT I DID, GET THE JOINT REPLACED AND THE DOCTOR FIXED MY  
HOOK AND I NOW HIT THE BALL DOWN THE MIDDLE. SOME TIME IN OUR LIFE WE  
ALL HAD A WATER BALLOON IN OUR HAND.  
IF YOU THINK ABOUT A WATER BALLOON THAT IS KIND OF  
WHAT ARTICULAR CARTILAGE IS.  
WATER BALLOONS ON EITHER SIDE.  
WHEN WE ARE YOUNG THEY ARE FULL OF WATER AND WE CAN JUMP OFF OF  
WALLS AND LAND AND GO ALONG ALONG THE WAY.  
THINK OF THE WATER BALLOON WITH A THIRD OF THE WATER IN IT AND ALL OF  
A SUDDEN IT STARTS TO COMPRESS A LITTLE BIT.  
THAT IS WHAT ARTHRITIS IT.  
YOU WILL SEE SOME PICTURES COMING UP WHERE THE CARTILAGE STARTS TO  
WEAR OUT AND EVENTUALLY GET THE BONE ON BONE.  
THAT IS WHEN IT STARTS TO BECOME PAINFUL.  
THE EASIEST THING WHEN LOOKING AT X-RAYS WHICH I WILL SHOW YOU IN A  
MINUTE IS THE AREA THAT SHOULD BE NICE AND THICK IS A WATER BALLOON.  
OR ARTICULAR CARTILAGE.

WHEN THAT STARTS TO WEAR DOWN, THE CARTILAGE WEARS AWAY.  
NOW I WILL SEE YOU A SERIES OF X-RAYS AND YOU WILL SEE THE DIFFERENCE.  
THIS IS A NORMAL KNEE.  
THE WAY THE SURGEONS LOOK AT IT, YOU GO IN AND THEY DO A STANDING X-  
RAY.  
YOU ARE WEIGHT BEARING.  
THEY SEE WHAT THAT IS.  
WHERE YOU SEE THAT LINE, WHERE YOU SEE THAT SPACE, RIGHT THERE, THAT  
IS NOT SPACE. THAT IS ARTICULAR CARTILAGE.  
AND AGAIN, IT IS PRIMARILY WATER SO THE X-RAY BEAM IS GOING TO GO  
RIGHT THROUGH IT.  
YOU WANT TO SEE THE SPACE AND YOU WILL SEE THE DIFFERENCE AS WE  
MOVE ON.  
SO HERE, PROBABLY SOMEBODY IN THEIR 30s.  
A LITTLE BIT OF ARTHRITIS.  
YOU CAN START TO TELL WHERE MY POINTER IS RIGHT NOW THAT BONE IS A  
LITTLE WHITER.  
IT AS LITTLE THICKER.  
WOW, MY BONE IS THICKER.  
THAT SHOULD BE REALLY GOOD.  
NOT REALLY BECAUSE IT GETS A LITTLE STIFFER AND IT DOESN'T MOVE AS  
EASILY.  
SO THAT IS WHEN IT STARTS TO OCCUR.  
NOW, YOU START TO SEE THE SPACES GETTING A LITTLE SMALLER.  
THE WHITE IS GETTING A LITTLE WHITER.  
A LITTLE BIT MORE ARTHRITIS ALONG THE WAY.  
NOW YOU CAN REALLY SEE IT.  
LOOK OVER AT THE ONE SIDE, IT'S PRETTY COLLAPSED.  
FROM MY VIEW, I CAN STILL SEE SPACE AND I HAVE TO REALLY, REALLY,  
REALLY, REALLY LOOK HARD AND THAT SPACE IS ARTICULAR CARTILAGE  
THAT HAS WORN AWAY.  
AND THAT IS A SEVERE ONE AND TRULY BONE ON BONE.  
PROBABLY ALREADY STARTING TO LOSE RANGE OF MOTION AND LOSS POWER  
AND MORE IMPORTANTLY DOESN'T WANT TO GET OUT OF THE CHAIR AS MUCH  
BECAUSE IT HURTS AND STARTS TO GET LESS ACTIVE ALONG THE WAY.  
THERE IS THE HIP IF YOU LOOK ON YOUR LEFT YOU WILL START TO SEE A  
NORMAL JOINT AND ON THE RIGHT WHERE IT IS BEAT UP A LITTLE BIT.  
WHAT USED TO BE A BALL IS NOW KIND OF FLATTENED OUT A LITTLE BIT.  
IT IS NO LONGER REALLY KIND OF A BALL ON THE SIDE.  
IT IS A LITTLE BIT TRYING TO COLLAPSE DOWN A LITTLE BIT.  
THERE IS A SHOULDER.  
AND AGAIN, IF YOU LOOK AT THE SHOULDER THAT BALL IS NO LONGER ROUND.  
IT IS STARTING TO FLATTEN OUT A LITTLE BIT AND RIDE UP A LITTLE BIT  
BECAUSE IT IS STARTING TO GET BEAT UP AND IT HURTS.  
IT HURTS WHEN YOU MOVE YOUR ARM.  
THE GOOD NEWS IS ALL OF THOSE JOINTS ARE REPLACEABLE.

IF YOU LOOK ON THERE AND EVERYBODY GOING TO EXERCISE.  
USING AN ESCALATOR.  
WHY DON'T THEY USE THE STEPS.  
WE WANT TO BECOME MORE ACTIVE IN LIFE BUT WE SOMETIMES LIKE TO TAKE  
SHORTCUTS ALONG THE WAY.  
JOINT REPLACEMENTS.  
IT IS A BIG DECISION TO GET A JOINT REPLACED, NO DOUBT ABOUT IT.  
I DID MINE JULY 27TH.  
HAD IT DONE AT 8:00 IN THE MORNING, BOTH KNEES.  
I WAS WALKING WITH MY STAFF BY 12:15.  
SO I WAS UP MOVING AROUND THE SAME DAY.  
WENT HOME A COUPLE OF DAYS LATER.  
MY WIFE MADE ME BARBECUE ON SUNDAY AFTERNOON.  
SO I WAS STANDING OUT ON SUNDAY AFTERNOON BARBECUING HAMBURGERS  
FOR THE GRANDBABIES.  
DIDN'T MAKE ME BUT I WANTED TO BE OUT AND BE ACTIVE.  
AGAIN, IT CAN COMPLETELY CHANGE THE WAY THAT YOU DO THINGS  
RELATIVELY QUICKLY.  
ON THE -- ON THE LEFT YOU WILL SEE A HIP REPLACEMENT AND THE BALL IN  
THE SOCKET.  
THE PELVIS HAS A PORTION.  
THE STEM HAS A PORTION.  
THE KNEE IS GOING TO BE METAL AND PLASTIC.  
SHOULDERS CAN BE REPLACED.  
THEY DO VERY, VERY WELL.  
HIPS DO THE BEST.  
FOLLOWED BY SHOULDERS AND KNEES.  
BUT AGAIN, THEY DO VERY WELL.  
ON THE LEFT, YOU SEE A NORMAL JOINT REPLACEMENT.  
ON THE RIGHT, A REVERSE SHOULDER FOR SOMEONE WHOSE ROTATOR CUFF IS  
ALSO COMPLETELY GONE AND THERE IS NO WAY TO STABILIZE THE JOINT  
WITHOUT PUTTING IN A SPECIAL KIND OF PROSTHETIC.  
AND AGAIN, IT IS ALL ABOUT STAYING ACTIVE.  
WE ARE A BUNCH OF MOVING PARTS.  
EVERY JOINT IS MEANT TO ALLOW US TO MOVE.  
OUR NECK, SHOULDER, OUR KNEE.  
AND SOMETIMES YOU KNOW, FORTUNATELY WE LIVE A LOT LONGER NOW  
THAN WHAT CERTAINLY PEOPLE IN THE PAST DID.  
AND THE JOINTS WEAR OUT.  
SO IT IS SOMETHING TO CONSIDER.  
IT IS A DECISION, IT IS NOT AS BAD AS WHAT IT USED TO BE.  
I CAN HONESTLY TELL YOU THAT I HAD VIRTUALLY NO PAIN AFTER THE  
PROCEDURE.  
I HAD BOTH KNEES REPLACED AND I WAS ONLY ON MEDICINE FOR A DAY.  
EVEN THAT I PROBABLY COULD HAVE DONE WITHOUT IT BECAUSE IT REALLY  
TRULY HASN'T HURT.

IF YOU TALK TO ANYBODY THAT HAD A JOINT REPLACEMENT AND THEY SAY IT IS THE WORST EXPERIENCE IN THEIR LIFE, IT WAS PROBABLY MORE THAN FIVE OR SIX YEARS AGO AND THE TECHNOLOGY HAS CHANGED THAT DRAMATICALLY IN THE LAST ONE OR TWO YEARS.

THOSE THAT REMEMBER THE PHILLY SPECIAL.

WE WON THE SUPER BOWL AND I WANTED TO END WITH SOMETHING POSITIVE.

I BELIEVE WE ARE TAKING QUESTIONS AT THE END.

FEEL FREE TO ASK ME ANYTHING FROM A PATIENT AND OR THERAPIST PERSPECTIVE.

THANK YOU VERY MUCH.

[APPLAUSE]

>> WHILE LINTON IS DOING HIS THING, SCOTT TOLD ME BEFORE HAND THAT HE TOOK AN HOUR LONG PRESENTATION AND CONDENSED IT TO 15 MINUTES PER US.

SO GREAT JOB AND KNOW THERE IS A LOT MORE THAT SCOTT HAS TO TELL YOU IF YOU ARE INTERESTED IN KNOWING.

I REMIND YOU OF THE CARDS TO WRITE DOWN YOUR QUESTIONS SO YOU DON'T FORGET THEM.

NOW WE WILL HEAR ABOUT FINANCES AND WHAT TO EXPECT GOING FORWARD. CECILY VENKATESH.

>> Cecily: THANK YOU, JOY.

AM I CLOSE ENOUGH? OKAY, GREAT.

THERE IS A HANDOUT ON YOUR CHAIR.

IT IS TWO-SIDED.

AND, I FELT WE NEEDED THIS BECAUSE I'M GOING TO BE TALKING ABOUT CONCEPTS, THE DETAILS ARE ON HERE.

AND YOU WILL BE WONDERING, YOU KNOW, WHAT THE PARAMETERS ARE OF THE GENERALIZATIONS THAT I WILL MAKE.

AND THEN, FOR THE END OF MY TALK, WE'LL TURN THE PAPER OVER.

FOR STARTERS, YOU SHOULD HAVE SPEND SAFELY AND RETIREMENT STRATEGY UPWARD.

OKAY.

SO, MY ROLE TODAY IS THAT OF MESSENGER.

THE MESSAGE IS THE WORK OF STEVEN VERNON, A RESEARCH SCHOLAR AT THE STANFORD CENTER ON LONGEVITY.

BESIDES EXPRESSING MY GRATITUDE FOR THE DEPTH AND OBJECTIVITY OF HIS WORK, I'M ALSO APPRECIATIVE OF THE CLARITY.

AM I MESSING WITH THIS? SORRY.

I'M APPRECIATIVE OF THE CLARITY OF HIS WORK BECAUSE REGULAR FOLKS WHO ARE NOT ACTUARIES CAN FOLLOW THE LOGIC HERE AS LONG AS WE GET A FEW OF THE ACRONYMS DOWN EARLY.

BUT, I AM STILL PUZZLING OVER MANY OF HIS CHARTS.

SO, HERE IS THE NUB.

DEFINED BENEFIT PENSION PLANS ESPECIALLY FOR WORKER IN THE PRIVATE SECTOR HAVE BECOME RARE WITH ONLY 13% OF PRIVATE SECTOR WORKERS ENROLLED IN THEM AT THIS TIME.

AND THE REST OF US WHO ARE LUCKY ENOUGH TO PARTICIPATE IN A WORKPLACE RETIREMENT PLAN HAVE A DEFINED CONTRIBUTION PLAN WHERE THE EVENTUAL VALUE WILL DEPEND ON HOW MUCH WENT INTO IT, HOW IT WAS INVESTED, AND HOW MARKET FORCES HAVE AFFECTED THOSE INVESTMENTS.

ESPECIALLY AS OUR RETIREMENT DRAWS NEAR.

STEVEN VERNON OBSERVES THAT THE AVERAGE AMERICAN WORKER ISN'T ADEQUATELY TRAINED TO MAKE INFORMED DECISIONS ABOUT RETIREMENT INCOME STRATEGIES.

AND THAT IT MIGHT NOT HAVE BEEN A GOOD IDEA TO ASK ORDINARY WORKERS TO BE THEIR OWN INVESTMENT MANAGER AND ACTUARY.

A RECENT SURVEY BY THE EMPLOYEE BENEFIT RESEARCH INSTITUTE FOUND THAT ONLY ABOUT HALF OF WORKERS EVEN ATTEMPT TO CALCULATE THEIR FUTURE RETIREMENT INCOME.

AND IT IS OFTEN A BACK OF THE ENVELOPE ROUGH CALCULATION.

NOW, AN EMPLOYER'S HUMAN RESOURCES STAFF PERSON MAY SUGGEST TO A RETIRING WORKER THAT THEY CONSULT A FINANCIAL ADVISOR.

BUT IN REALITY, ONLY ABOUT A THIRD OF AMERICAN WORKERS EVER CONTACT A FINANCIAL ADVISOR FOR ANY PURPOSE.

NOW, FREQUENTLY, RETIRING WORKERS FALL INTO TWO CAMPS.

THE SUPER CONSERVATIVE SAVER WHO MINIMIZES WITHDRAWALS AND TREATS ALL SAVINGS AS AN EMERGENCY FUND.

AND THE SPENDER WHO TREATS SAVINGS LIKE A CHECKING ACCOUNT AND WITHDRAWS AT AN UNSUSTAINABLE RATE.

I HAVE SEEN THESE CHARACTERS IN ACTION, BOTH OF THEM.

BUT NONE OF THEM ARE HERE TODAY, RIGHT? NONE OF YOU.

SO FOR THOSE WHO ACTUALLY DO CONSULT A FINANCIAL ADVISOR THE AUTHOR HAS OBSERVED SOME SHORT COMINGS IN THE ADVICE GIVEN.

FIRST, IN NOT ADDRESSING THE VARIOUS GOALS OF THE OLDER WORKER AND THE TRADEOFFS THAT SHE FACES IN BALANCING THEM.

SECOND IN OMITTING THE ROLE OF SOCIAL SECURITY INCOME WHEN CREATING A STRATEGY TO DEPLOY RETIREMENT SAVINGS.

AND THIRD IN ANALYZING TOO FEW STRATEGIES, POSSIBLY LIMITING THE OPTIONS TO THE PRODUCTS OFFERED BY THE ADVISOR'S FIRM.

NOW, TO ADDRESS THIS PARTICULAR THIRD PROBLEM, THE STANFORD LONGEVITY STUDY TEAM UNDERTOOK TO ANALYZE 292 POSSIBLE STRATEGIES TO GENERATE RETIREMENT INCOME BASED ON COMBINATIONS OF THOSE RETIREMENT INCOME GENERATORS THAT EARLIESED IN THE HANDOUT.

THAT ARE LISTED IN THE HANDOUT.

292.

AND THEY RESEARCHED THE SAME ANALYTICAL TECHNIQUES THAT LARGE PENSION PLANS WOULD HAVE DEPLOYED TO DEVISE FUNDING AND INVESTMENT STRATEGIES.

THE PENSION MANAGEMENT STYLE ANALYSIS ALLOWED THE RESEARCHERS TO NARROW DOWN THE NUMBER OF SOLUTIONS FROM 292 TO 21.

FOR THESE THREE HYPOTHETICAL RETIREES WHO EACH BEGAN AT LEAST PARTIAL RETIREMENT AT 65.

THE RESEARCH TEAM MEASURED THE 21 DIFFERENT STRATEGIES AGAINST EIGHT METRICS.

THE ANALYSES DEMONSTRATE SURPRISE.

THAT SOCIAL SECURITY MEETS MORE OF THE RETIREMENT PLANNING GOALS THAN ANY OTHER RETIREMENT INCOME GENERATOR.

IT HELPS MAXIMIZE THE AMOUNT OF EXPECTED RETIREMENT INCOME THROUGH A THOUGHTFUL OPTIMIZATION STRATEGY.

IT HELPS MINIMIZE TAXES BY EXCLUDING PART OR ALL OF INCOME FROM TAXATION.

IT PROTECTS AGAINST THE MOST COMMON RISKS.

AND SINCE SOCIAL SECURITY IS THE TOP RANKED RETIREMENT INCOME GENERATOR ACCORDING TO THE METRICS OF THIS STUDY, AND IT MAKES UP THE LARGEST INCOME SOURCE FOR MIDDLE INCOME RETIREES, IT IS LOGICAL TO OPTIMIZE IT BY WAITING AS LONG AS POSSIBLE TO COLLECT IT.

UP TO AGE 70.

AND NOW IF YOU ARE NEW TO THE TOPIC OF SOCIAL SECURITY, THEN YOU SHOULD KNOW THAT FOR EACH YEAR THAT A RETIREE WAITS TO COLLECT SOCIAL SECURITY THE ANNUAL BENEFIT INCREASES BY 8%.

WE MENTIONED EARLIER THE PROBLEM OF THE FINANCIAL ADVISOR WHO DOESN'T INCLUDE SOCIAL SECURITY WHEN CREATING THE RETIREE'S INCOME STRATEGY.

THE AUTHOR POINTS OUT THAT MANY REPUTABLE RESEARCHERS WHO STUDY SOCIAL SECURITY BENEFITS AND PROMOTE THE DELAY TO 70'S TACTIC LIKEWISE DO NOT FACTOR IN OTHER SOURCES OF RETIREMENT INCOME AND THE PART IT PLAYS IN OPTIMIZING SOCIAL SECURITY.

SO STEVEN VERNON'S STUDY CORRECTS THIS IMBALANCE.

NOW, THESE HYPOTHETICAL WORKERS FOR THE STUDY ARE A SINGLE PERSON WITH \$250,000 IN RETIREMENT SAVINGS.

AND A MARRIED COUPLE WITH \$400,000 IN RETIREMENT SAVINGS. JUST FOR TESTING.

AGAIN, EACH RETIRES FROM FULL-TIME WORK AT AGE 65.

NOW, STEP ONE OF THE REPORT I HAVE RELATED, IDENTIFIES SOCIAL SECURITY AS THE RETIREMENT INCOME GENERATOR THAT SATISFIES THE MOST OBJECTIVES GIVEN CERTAIN TRADEOFFS.

NOW, STEP TWO WILL BE TO SUGGEST STRATEGIES FOR OPTIMIZING STEP ONE. IN OTHER WORDS, TO DELAY TAKING ONE'S SOCIAL SECURITY BENEFIT FOR AS LONG AS POSSIBLE IF ONE IS NOT WORKING FULL TIME UP TO AGE 70.

AND THEN, JUST A SNEAK PEEK AT STEP THREE IS TO DETERMINE THE OPTIMAL CREATION OF INCOME STREAM FROM THE RETIREMENT SAVINGS PROVIDING A COMPLEMENTARY FLOW WHEN PAIRED WITH SOCIAL SECURITY.

SO, BACK TO STEP TWO FOR A MOMENT.

THE AUTHOR ACKNOWLEDGES THAT WAITING UNTIL AGE 70 TO COLLECT SOCIAL SECURITY CAN BE VERY CHALLENGING.



THE BEST WAY TO IMPLEMENT THIS SPEND SAFELY IN RETIREMENT STRATEGY IS TO WORK JUST ENOUGH, TRANSITIONING TO FULL RETIREMENT BY WORKING PART TIME.

TO COVER LIVING EXPENSES UNTIL AGE 70.

THIS STRATEGY KEEPS YOUR SAVINGS INTACT TO LATER BE UTILIZED WHEN THE WORKERS ACTUALLY RETIRE.

THE SECOND STRATEGY TO CONSIDER WHEN WORKING TO 70 IS NOT AT ALL AN OPTION IS TO DRAW AN AMOUNT FROM SAVINGS BASED ON THE SAME LIFE EXPECTANCY TABLES THAT THE IRS WILL USE FOR YOUR EVENTUAL MANDATORY DISTRIBUTIONS FROM RETIREMENT ACCOUNTS AT AGE 70 AND A HALF.

JUST CALCULATING THEM A FEW YEARS EARLIER.

THESE FUNDS WOULD THEN BE USED TO COVER BASIC LIVING EXPENSES UNTIL THE WORKER REACHES AGE 70.

NOW, THE COST OF REDUCING YOUR PRINCIPLE IN YOUR RETIREMENT ACCOUNT MUST BE WEIGHED AGAINST THE INCREASED VALUE OF THE SOCIAL SECURITY BENEFIT.

AND THAT IS HIGHLY INDIVIDUAL.

NOW, THE THIRD POSSIBLE STRATEGY FOR DELAYING SOCIAL SECURITY APPLIES TO A MARRIED COUPLE IF THEY ARE FAIRLY CLOSE IN AGE WHERE ONE HAS BEEN THE PRIMARY EARNER.

THE LOWER WAGE EARNER WOULD CLAIM AT THE NORMAL RETIREMENT AGE 66 OR 67 AND THIS BENEFIT WOULD PROVIDE THE BASIC INCOME UNTIL THE HIGHER EARNER CLAIMS AT 70.

NOW, MARRIED COUPLES AS WELL AS THOSE WHO ARE DIVORCED OR WIDOWED ARE URGED TO USE COMMONLY AVAILABLE SOFTWARE OR TO CONSULT AN ADVISOR WHO SPECIALIZES IN SOCIAL SECURITY OPTIMIZATION.

THERE ARE A NUMBER OF VARIATIONS ARE THE NUMBER OF VARIATIONS IS PRETTY STAGGERING.

SO NOW, TO UNVEIL STEP THREE.

THE BEST RETIREMENT INCOME GENERATING STRATEGY FROM THE RETIREMENT SAVINGS NEST EGG.

THE STANFORD CENTER ON LONGEVITY FINDS THAT THE BEST TECHNIQUE FOR DEPLOYING YOUR RETIREMENT SAVINGS INTO RETIREMENT INCOME IS THE REQUIRED MINIMUM DISTRIBUTION SCHEDULE.

AS USED BY THE IRS.

IT IS COMMONLY KNOWN AS THE RND OR THE MRD.

THE RMD WHILE INTENDED BY THE IRS TO CAPTURE TAXABLE INCOME FROM RETIREMENT ACCOUNTS ALSO HAPPENS TO MEET MORE RETIREMENT INCOME GOALS THAN ANY OTHER STRATEGY TESTED AGAINST THESE METRICS.

IT'S DESIGNED TO GENERATE LIFETIME INCOME.

THE COMPLEXITY IS LOW.

IT ALLOWS FOR BEQUESTS AND IT PROTECTS AGAINST SOME RISKS.

NOW, JUST TO PUT SOME BONES ON THIS.

IF I WILL USE BONES.

AS AN EXAMPLE, FOR -- IN THE FIRST YEAR OF RMD IF THE RETIREMENT BALANCE IS 250,000, THEN A MONTHLY INCOME WOULD BE \$771. SO THAT IS AN EXAMPLE OF WHAT KIND OF INCOME COMES FROM YOUR RMD. THE CAVEAT FOR STRENGTHENING THE RMD IS A TWO-PART STRATEGY. IS THAT THE RETIREMENT ACCOUNT SHOULD BE AT LEAST 50% PERCENT INVESTED IN STOCKS. PREFERRABLY IN LOWER COST INDEX OR A BALANCE OF FUNDS. AND THIS HELPS MITIGATE INFLATION RISK. BUT, IT ALSO REQUIRES TOLERANCE TO MARKET FLUCTUATIONS. MR. VERNON STRESSES THAT VOLATILITY IN THE RETIREMENT PORTFOLIO IS DAMPENED CONSIDERABLY AT HIGH PERCENTAGE OF INCOME PRODUCED BY SOCIAL SECURITY WHICH IS UNAFFECTED BY STOCK MARKET DROPS. TOGETHER, THESE TWO RETIREMENT INCOME GENERATORS IN TANDEM MAKE UP A STRAIGHTFORWARD RETIREMENT INCOME SOLUTION. DUBBED THE SPEND SAFELY IN RETIREMENT STRATEGY. SOCIAL SECURITY MAY BE CONSIDERED THE SECURE MONTHLY PAY CHECK EAR MARKED FOR REGULAR LIVING EXPENSES. RMD THAT REQUIRED MINIMUM DISTRIBUTION MAY BE THOUGHT OF AS A RETIREMENT BONUS USED TO PAY FOR DISCRETIONARY EXPENSES. RMD WILL FLUCTUATE SOME AS THE UNDERLYING MARKET VALUE CHANGES. THE REPORT CONCLUDES IT IS SMART TO DELAY DRAWING FROM SOCIAL SECURITY AND RETIREMENT SAVINGS TO MAKE THE MOST OUT OF RETIREMENT RESOURCES. IT IS SMART TO ADJUST WITHDRAWALS FOR INVESTMENT GAINS AND LOSSES. AND TO AUTOMATE THE PAYMENT OF RETIREMENT INCOME SO YOU DON'T FORGET TO TAKE IT AND TO USE LOW-COST INVESTMENT VEHICLES. IT IS SMART TO PHASE IN TO RETIREMENT BY WORKING LESS THAN FULL TIME AND IT IS SMART TO MAINTAIN ACCESS TO SAVINGS TO RESPOND TO CHANGES IN CIRCUMSTANCES THROUGHOUT RETIREMENT. >> THE SPENDING SAFELY IN RETIREMENT STRATEGY HAS MANY KEY ADVANTAGES THAT EMERGED BY COMPARISONS OF 292 DISTINCT STRATEGIES. IT PRODUCED MORE AVERAGE TOTAL RETIREMENT INCOME COMPARED TO MOST OF THE SOLUTIONS THEY ANALYZED. IT AUTOMATICALLY ADJUSTS THE RMD WITHDRAWAL AMOUNTS TO RECOGNIZE GAINS AND LOSSES. IT PROVIDES A LIFETIME INCOME. IT PROJECTS A TOTAL INCOME THAT RISES WITH INFLATION. IT PRODUCES A LOW MEASURE OF DOWNSIDE VOLATILITY IN THEIR TESTS LESS THAN 3%. IT PROVIDES A MODERATE LEVEL OF ACCESSIBLE WEALTH FOR SOME FLEXIBILITY AND FOR SOME MAKING OF BEQUESTS AND IT ALLOWS FOR A FLEXIBLE TRANSITION INTO RETIREMENT. THE SPEND SAFELY IN RETIREMENT STRATEGY PROVIDES GUIDANCE TO WORKERS AS THEY TRY TO DETERMINE WHEN TO RETIRE AND HOW TO DEPLOY THEIR RETIREMENT SAVINGS.

IF YOU TURN YOUR SHEET OVER, AT THE BOTTOM OF THE OTHER SIDE, OF THE HANDOUT, YOU WILL FIND THE WEB ADDRESS FOR THIS PAPER IN CASE YOU WOULD LIKE TO READ IT YOUR SELF.

IT IS NOT A DIFFICULT READ.

AS I SAID, IF YOU GET PAST THE ACRONYMS.

THE CHARTS ARE IN THERE, TOO, LET ME KNOW HOW YOU FARE WITH THOSE. THEY ARE PRETTY GOOD, BUT I THINK I WOULD NEED MYSELF A LECTURE ON THE CHARTS TO GET THEM, YOU KNOW, CLEAR IN MY HEAD.

SO, I WANTED TO TALK SOME NOW THAT YOU HAVE TURN THE THE PAPER OVER ABOUT PREVENTING FINANCIAL EXPLOITATION AND I FOUND THAT THE AMERICAN BANKERS'S ASSOCIATION HAD A VERY GOOD WEBSITE FOR THIS. A LOT OF INFORMATION, NOT OVERDOING IT, AND IT IS QUITE CLEAR. SO, FINANCIAL EXPLOITATION OF SENIORS REACHED \$2.9 BILLION LAST YEAR ALONE.

THIS IS A VERY SERIOUS PROBLEM.

AND YOU KNOW, WE ALL NEED TO WORK ON IT INDIVIDUALLY AND COLLECTIVELY.

I WAS HAPPY THAT ONE TOLD ME THEY GET LIKE ROBO CALLS FROM THE BOROUGH LETTING THEM KNOW THE SCAM OF THE WEEK.

SO I -- WHILE I EXCERTED THIS FROM THE AMERICAN BANKERS ASSOCIATION FOUNDATION WEBSITE I DID REARRANGE THE BULLET POINTS BECAUSE I SAW THE TOP FIVE ALL HAD SOMETHING IMPORTANT IN COMMON.

SO I GROUPED THEM TOGETHER.

SOME OF THEM WERE -- IT WASN'T IN THIS ORDER.

SO, THE TOP FIVE ALL REFERRED TO THOSE PROFESSIONAL AND PERSONAL CONTACTS IN YOUR LIFE THAT CAN HELP YOU WATCH OUT FOR FINANCIAL EXPLOITATION.

IN THE FIRST ONE, I NOTICE IT SAYS TALK TO SOMEONE AT YOUR FINANCIAL INSTITUTION, AN ATTORNEY OR A FINANCIAL ADVISOR.

SO, FRANCIS, DON'T TELL MY BOSS I SAID THIS.

BUT WORKING AT A FINANCIAL INSTITUTION, I WOULD SAY GO TO YOUR ATTORNEY FIRST.

LAUGH.

>> YOU KNOW, BECAUSE YOU JUST NEVER KNOW THE DEPTH OF EXPERTISE OF THE PERSON ACROSS THE DESK FROM YOU AT A FINANCIAL INSTITUTION, RIGHT.

SO I HAVE TALKED TO LAWYERS AND THEY GET REALLY BENT OUT OF SHAPE BY THE ADVICE PEOPLE GET FROM THE FINANCIAL INSTITUTIONS, OKAY.

AND THEN, THE SECOND BULLET POINT, CAREFULLY CHOOSE A TRUSTWORTHY PERSON.

NORMALLY THIS WOULD BE A RELATIVE.

A SON OR A DAUGHTER.

A NIECE OR NEPHEW.

YOU KNOW, A YOUNGER PERSON, YOU KNOW, IT WILL HELP YOU STAY ON TOP OF THINGS TO BE YOUR AGENT OR HAVE POWER OF ATTORNEY.

AND, THE FLIPSIDE OF THAT IS WE KNOW THAT 70% OF THE PERPETRATORS OF FINANCIAL CRIMES AGAINST OLDER PEOPLE ARE FAMILY MEMBERS OR VERY CLOSE FRIENDS AND ACQUAINTANCES.

SO, IN THIS CASE, IT MAY BE -- YOU MAY BE MORE COMFORTABLE AND YOUR FAMILY MAY ALSO IF THERE IS DUAL POWER OF ATTORNEY WHERE ONE PERSON CAN'T ACT WITHOUT THE OTHER.

OKAY.

AND THEN THERE IS A LOT OF PRACTICAL TIPS HERE ABOUT SHREDDING AND LOCKING UP THINGS AND ORDERING YOUR CREDIT REPORT.

SO, I WANTED TO -- IT GOT ME THINKING ABOUT COMMUNITY ORGANIZATIONS AND WHETHER IT MIGHT BE A GOOD IDEA TO HAVE A MONTH EVERY YEAR WHERE YOU TALK ABOUT PREVENTING FINANCIAL CRIMES.

AND, I HAVE GOT SOME IDEAS.

YOU CAN GET A SPEAKER FROM THE LOCAL BANK FROM THE DEPARTMENT OF RISK MANAGEMENT WHO WILL COME IN AND PRESENT A VIDEO THAT IS ACTUALLY ON THE ABA'S WEBSITES AND KIND OF KEEP YOU ENLIGHTENED AS TO STRATEGIES.

YOU CAN HAVE ACTIVITIES IN A GROUP.

ORDERING A CREDIT REPORT.

YOU GET A FREE CREDIT REPORT FROM EACH OF THE CREDIT REPORTING AGENCIES ONCE A YEAR.

YOU CAN GET IT, PRINT IT, READ IT AND SHRED IT AS LONG AS EVERYTHING LOOKS NORMAL TO YOU.

AND THEN YOU COULD HAVE A CLASS FOR PROTECTING YOURSELF ONLINE THROUGH E-MAIL.

EMPLOYERS DO IT FOR THE EMPLOYEES TO MAKE SURE THAT THEIR OWN SYSTEMS AREN'T INFILTRATED AND THEN AN ESTATE PLANNING CHECKUP. HOW LONG HAS IT BEEN SINCE YOU SAW YOUR LAWYER ABOUT YOUR WILL? AND THEN, THIS I LIKE WITH THE RAFFLE YOU ARE HAVING.

A SHRED EVENT.

HAVE EVERYBODY BRING THEIR OLD BANK STATEMENTS TO SHRED.

AND AT THAT TIME YOU CAN RAFFLE OFF A PERSONAL SHREDDER.

THE LUCKY PERSON GETS TO TAKE HOME WITH THEM.

SO, THANKS A LOT.

I LOOK FORWARD TO YOUR QUESTIONS.

[APPLAUSE]

>> Joy: THANK YOU, CECILY.

REMINDER ABOUT THE CARD.

IF YOU HAVE QUESTIONS, WRITE THEM DOWN.

NOW, WE WILL HEAR FROM ELLEN MONSEES WHO I REMIND YOU IS A GRIEF RECOVERY SPECIALIST.

AND ANOTHER PLUG FOR HER BOOK COMING OUT "LOST AND FOUND."

>> Ellen: THANK YOU, JOY.

ESPECIALLY FOR THE PLUG.

AM I GOOD ON THE MIKE? OKAY.

AS JOY SAID, I AM A CERTIFIED GRIEF RECOVERY SPECIALIST.

I AM NOT A COUNSELOR.

I AM NOT A THERAPIST OR PSYCHOLOGIST.

I'M AN EDUCATOR.

I TEACH SOMETHING THAT IS CALLED THE GRIEF RECOVERY METHOD.

RIGHT NOW -- WELL, I LIVE IN SWARTHMORE.

I LIVED HERE FOR 22 YEARS NOW WHICH HAPPENED LIKE THAT.

>> I LIVED HERE ABOUT 50 YEARS.

>> Ellen: GOOD FOR YOU.

I CURRENTLY WORK PART-TIME IN SWARTHMORE AT WELLNESS ON CLARK AS

OF APRIL 13, APRIL 15, I WILL BE FULL-TIME IN MEDIA.

SO I WANT TO TALK ABOUT GRIEF AND LOSS.

A TEARY SUBJECT.

WE TEND TO THINK OF GRIEF AS SOMETHING WE EXPERIENCE WHEN THERE HAS BEEN A DEATH.

BUT, THERE ARE OVER 40 LIFE EXPERIENCES THAT HAVE BEEN IDENTIFIED THAT PEOPLE MAY EXPERIENCE THAT CAN LEAD TO FEELINGS OF LOSS AND GRIEF.

AND THERE IS A HANDOUT THAT WAS ON YOUR CHAIR THAT IS THE LIST OF 40 TYPES.

YOU CAN SEE THE RANGE OF THINGS THAT MAY CAUSE FEELINGS OF LOSS AND GRIEF.

YOU KNOW, THERE IS DIVORCE AND OTHER ESTRANGEMENTS.

THERE IS CHANGES IN PHYSICAL HEALTH.

THERE IS CHANGES IN FINANCES.

EVEN LARGELY POSITIVE EVENTS MAY ALSO INVOLVE FEELINGS OF LOSS.

IF YOU THINK ABOUT A GRADUATION, FOR EXAMPLE.

SOMETHING YOU WORKED FOR, SOMETHING THAT YOU ARE PROUD OF, YOU HAVE ACCOMPLISHED AND YOU ARE LOOKING FORWARD TO WHAT COMES NEXT.

BUT THERE IS A LOT YOU ARE LEAVING BEHIND, TOO.

AND WHAT HAPPENS IS IF WE DON'T PAY ATTENTION TO THOSE LOSSES AND PROCESS THE EMOTIONS THAT ACCOMPANY THEM, WE MAY CARRY THAT GRIEF WITH US INTO LATER LIFE.

MOST OF US HAVE NEVER BEEN TAUGHT THE TOOLS THAT REALLY ALLOW US TO FULLY RECOVER FROM GRIEF.

INSTEAD, WE'RE TAUGHT THAT TIME HEALS ALL WOUNDS.

IF WE KEEP BUSY ENOUGH AND STAY STRONG.

WE'RE ALSO TOLD, MANY OF US HAVE HEARD ABOUT THE STAGES OF GRIEF.

WHO HAS HEARD ABOUT THE FIVE STAGES OF GRIEF.

YEAH.

FORGET THEM, PLEASE.

THEY ARE SUPPOSEDLY DENIAL, ANGER, BARGAINING, DEPRESSION AND ACCEPTANCE.

SO THE STAGES OF GRIEF WERE SOMETHING THAT DR. ELIZABETH KUBLER ROSS IN HER BOOK ON DEATH AND DYING PUBLISHED IN 1969 ENUMERATED AND IT GOT PICKED UP BY THE POPULAR PRESS AND HAS BEEN JUST EVERYWHERE.

IT HAS BEEN UBIQUITOUS IN THE SOCIETY, THE FACT OF IDEAS OF STAGES OF GRIEF.

THE FACT IS SHE WAS STUDYING TERMINALLY ILL PATIENTS AND LOOKING AT PEOPLE FACING THEIR OWN MORTALITY.

WHAT SHE FOUND WAS TO A LARGE EXTENT, MOST OF THESE PEOPLE FELT THESE FIVE EMOTIONS, DENIAL, BARGAINING, ACCEPTANCE.

NOT EVERYTHING WENT THROUGH THEM IN THAT ORDER, AND MOST IMPORTANTLY, THIS WAS SOMETHING THAT WAS NEVER INTENDED TO BE APPLIED TO THE BEREAVED.

THIS WAS A STUDY ABOUT PEOPLE WHO WERE -- STUDY ABOUT PEOPLE WHO WERE DYING.

WHY I'M SO PASSIONATE ABOUT THIS IS THAT I HAVE MET MANY PEOPLE WHO ARE SO CONFUSED BECAUSE THEY ARE GRIEVING BUT THEY ARE NOT GOING THROUGH THE STAGES OR THEY ARE NOT GOING THROUGH THEM IN THE RIGHT ORDER AND THEY NEVER FELT THIS AND NEVER FELT THAT SO THEY THINK THEY ARE DOING IT WRONG.

ALL RIGHT.

YOU CAN'T DO GRIEF WRONG.

EVERYBODY IS DIFFERENT.

EVERYBODY IS AN INDIVIDUAL.

EVERYBODY GOES THROUGH GRIEF A LITTLE BIT DIFFERENTLY.

SO PLEASE DON'T HOLD YOURSELF TO THOSE STAGES.

THE FIRST LOSS THAT MANY CHILDREN EXPERIENCE IS THE DEATH OF A FAMILY PET.

RIGHT? SO, THE DOG DIES, IT IS VERY SAD AND THE CHILD IS CRYING AND INCONSOLABLE BECAUSE HIS BEST FRIEND AND COMPANION IS NOW GONE AND HE DOESN'T REALLY UNDERSTAND THE CONCEPT OF DEATH EVEN.

AND THE PARENTS OFTEN IN AN ATTEMPT TO SOOTHE AND CONSOLE THEIR CHILD AND MAKE IT BETTER SAY DON'T CRY, DON'T FEEL BAD, ON SATURDAY WE'LL GO AND GET YOU A NEW PUPPY.

SO, IS WHAT THE CHILD LEARNS IS OKAY, I'M NOT SUPPOSED TO PAY ATTENTION TO THESE FEELINGS, I WILL PUT THEM OVER HERE AND TRY NOT TO FEEL THEM AND I WILL PUT MY ATTENTION OVER HERE ON THE NEW SHINY IN GOOD THING.

THAT IS KIND OF WHERE IT STARTS.

LATER ON IN LIFE, THEY EXPERIENCE THEIR FIRST ROMANTIC BREAKUP AND WHAT DO THEY HEAR? THERE ARE PLENTY OF FISH IN THE SEA.

RIGHT?

AND INTELLECTUALLY THAT IS TRUE, THIS PERSON APPARENTLY WASN'T THE RIGHT PARTNER AND THERE ARE LOTS OF OTHER PEOPLE WHO COULD BE. BUT WHAT THE CHILD IS BEING TAUGHT IS DON'T LOOK AT THESE EMOTIONS, THIS SADNESS, PUT IT ASIDE.

IGNORE IT, SUPPRESS IT AND LOOK OVER HERE AT ALL THESE SHINY NEW POTENTIAL PARTNERS.

AND, JUST GIVE IT TIME.

KEEP BUSY.

AND STAY STRONG.

AND IT WILL GET BETTER.

OKAY.

SO, TIME HEALS ALL WOUNDS.

SUPPOSE I GOT A CUT ON MY ARM.

A BIG GASH.

GOT A CUT HERE.

IT'S UGLY.

IT'S DEEP.

IT'S BLEEDING.

AND SO, I CLEAN IT OUT, I PUT ANTIBACTERIAL OINTMENT ON IT AND BANDAGE IT AND MAKE SURE IT STAYS CLEAN AND CHANGE THE BANDAIDS AS NECESSARY.

IT HEALS.

SUPPOSE I HAVE THIS GASH ON MY ARM AND GO, OH, IT'S PAINFUL AND RED AND UGLY AND I DON'T WANT TO THINK ABOUT IT SO I'M JUST GOING TO PUT MY ARM OVER HERE AND I WILL PAY ATTENTION TO THIS ARM.

LOOK, THIS IS THE GREAT ARM.

IT'S ALL, YOU KNOW, HEALED AND THERE IS NO INJURIES THERE.

SO, WHAT'S GOING TO HAPPEN TO THIS GASH? IT'S GOING TO GET INFECTED.

IT WILL GET VERY SICK.

I MAY DIE FROM IT.

TIME DOES NOTHING BUT PASS.

IT IS WHAT YOU DO WITHIN THE TIME THAT DETERMINES WHETHER A WOUND WILL HEAL OR FESTER.

AND THAT IS TRUE FOR EMOTIONAL WOUNDS AS WELL AS PHYSICAL WOUNDS. GIVING IT TIME, STAYING BUSY, THEY ALL CAN LEAD TO SUPPRESSION OF GRIEF AND NOT RECOVERY FROM IT.

ALL THAT LOSS PLUS UNRECOVERED GRIEF IS CUMULATIVE OVER A LIFETIME. BENJAMIN FRANKLIN ONCE FAMOUSLY SAID THERE IS NOTHING CERTAIN BUT DEATH AND TAXES.

DEATH AND TAXES ARE BOTH LOSSES.

EVERYBODY EXPERIENCES MULTIPLE LOSSES OVER THEIR LIFETIME.

I WANT YOU TO IMAGINE THAT EVERY CHILD IS BORN INTO THIS WORLD WITH AN EMPTY BACKPACK ON ITS SHOULDERS AND EVERY TIME THAT CHILD EXPERIENCES A LOSS, A ROCK GOES IN THE BACKPACK.

AND EVERY TIME THAT CHILD DOESN'T PROCESS THE EMOTIONS THAT ACCOMPANY THE LOSS THE ROCK STAYS IN THE BACKPACK.

SO THE CHILD GOES ALONG AND THE DOG DIES AND A GRANDPARENT DIES AND HAVE A ROMANTIC BREAKUP AND ET CETERA AND THE FAMILY MOVES SO THEY HAVE TO CHANGE SCHOOLS AND LEAVE FRIENDS BEHIND AND THE LOSSES THAT COME WITH THAT.

ET CETERA.

ROCKS ARE GOING IN THE BACKPACK.

MOST OF THE ROCKS ARE SORT OF MEDIUM SIZED.

SOME A LITTLE BIGGER.

SOME SMALLER.  
SOME ARE MAYBE TINY LITTLE PEBBLES.  
AND EVERY NOW AND THEN YOU COME ACROSS A BIG BOULDER.  
WELL, EVENTUALLY A ROCK WILL GO IN YOUR BACKPACK.  
IT MIGHT BE A MEDIUM-SIZED ROCK.  
IT MIGHT BE A BIG BOULDER.  
COULD BE A LITTLE PEBBLE THAT WILL BE JUST THE WEIGHT THAT STOPS YOU  
IN YOUR TRACKS.  
AND, YOU FALL BACKWARDS BECAUSE YOUR BACKPACK IS -- YOU CAN'T  
CARRY IT ANYMORE.  
THAT IS WHAT THE CONSEQUENCE OF NOT PAYING ATTENTION TO LOSS, NOT  
PAYING ATTENTION TO GRIEF, NOT HAVING THE TOOLS TO PROCESS THOSE  
EMOTIONS AND RECOVER FROM YOUR GRIEF.  
THAT IS THE CONSEQUENCES.  
IT JUST STOPS YOU LITERALLY IN YOUR TRACKS AND YOU CAN'T MAKE  
CONNECTION IN MORE WITH PEOPLE AND YOU CAN'T FIND JOY IN LIVING  
ANYMORE.  
YOU KNOW, WE HAVE ALL BEEN TAUGHT HOW TO ACQUIRE THINGS.  
BUT VERY FEW OF US ARE TAUGHT HOW TO LOSE THEM.  
SO, WE HAVE INEFFECTIVE OR INSUFFICIENT TOOLS FOR THE JOB OF  
RECOVERING FROM GRIEF.  
AND, WE HAVE A MISTAKEN NOTION THAT YOU NEVER GET OVER THE DEATH  
OF A CHILD.  
YOU NEVER GET OVER THE DEATH OF A SPOUSE.  
YOU NEVER GET OVER THE -- FILL IN THE BLANK.  
AND THE FACT IS, AS BIG AS A BOULDER AS THIS LOSS MAY BE, YES, YOU CAN  
RECOVER FROM THIS.  
YOU MAY ALWAYS -- YOU WILL ALWAYS MISS THAT PERSON IF IT WAS A  
LOVING RELATIONSHIP.  
YOU WILL ALWAYS REMEMBER THEM.  
YOU WILL ALWAYS BE SAD THAT THEY ARE NOT THERE.  
BUT YOU DON'T HAVE TO CARRY AROUND THE DEBILITATING EMOTIONAL PAIN  
OF GRIEF.  
THE KEY TO RECOVERY IS DISCOVERING WHAT HAS BEEN LEFT EMOTIONALLY  
INCOMPLETE FOR YOU BY A LOSS AND FINDING WAYS TO EXPRESS THOSE  
EMOTIONS SO THAT THEY DON'T LIMIT YOU FROM HAPPY MEMORIES AND DEEP  
CONNECTION WITH OTHERS.  
GRIEF IS MORE THAN SADNESS.  
IT IS THE EMOTIONAL PAIN THAT IS CAUSED BY UNREALIZED HOPES, DREAMS  
AND EXPECTATIONS.  
AND DISCONNECTION CAUSED BY REGRETS, RESENTMENTS AND OTHER  
SIGNIFICANT EMOTIONS.  
I WANT TO TALK A LITTLE BIT MORE JUST FOR A MINUTE ABOUT -- I KEEP  
SAYING TOOLS AND I WANT TO GIVE YOU AN ANALOGY FOR THAT.  
SUPPOSE -- WELL, SUPPOSE I OWNED THIS BUILDING AND SUPPOSE I ASKED YOU  
TO HELP ME WITH A PROJECT.



I WANT TO PAINT THE WALLS THIS OF ROOM BLUE.  
THAT IS WHY I OWN THE BUILDING SO I CAN PAINT THE WALLS.  
AND, I WANT YOU TO HELP ME PAINT THE WALLS OF THE ROOM BLUE AND I  
WILL GIVE YOU ALL OF THE TOOLS YOU NEED.  
SO HERE, AND I HAND YOU A HAMMER AND A SAW AND A SCREW DRIVER.  
PAINT THE ROOM.  
A HAMMER AND SAW AND SCREWDRIVER ARE PERFECTLY GOOD TOOLS AND  
THEY HAVE PERFECTLY GOOD USES.  
BUT, THEY ARE NOT GOING TO HELP YOU PAINT THE ROOM.  
WHAT I TEACH IS IN THE GRIEF RECOVERY METHOD IS I GIVE PEOPLE THE  
TOOLS THAT ARE THE PAINT AND THE PAINTBRUSH AND THE TARP AND THE  
ROLLERS AND THE TRAYS AND EVERYTHING THAT YOU NEED TO PAINT THE  
ROOM BLUE.  
I WISH I HAD MORE TIME TO GO INTO MORE DETAIL TODAY.  
I DON'T.  
I USUALLY TALK ABOUT THIS FOR AT LEAST AN HOUR.  
SO, I'M TRYING TO BOIL IT DOWN.  
I KNOW WE ARE ON TIME CONSTRAINT.  
I JUST WANT TO SAY THAT I HAD A VERY PERSONAL EXPERIENCE WITH THIS  
PROCESS.  
I CAME TO IT SIX YEARS AFTER MY HUSBAND DIED.  
MY HUSBAND WAS 46 YEARS OLD AND I CAME HOME AND FOUND HIM DEAD ON  
THE KITCHEN FLOOR OF A HEART ATTACK.  
AND, I DID EVERYTHING I HAD BEEN TAUGHT.  
I DID EVERYTHING I KNEW OF.  
THIS WAS MY BOULDER.  
I DID EVERYTHING I KNEW TO DEAL WITH MY GRIEF.  
I READ BOOKS ABOUT GRIEF AND MEMOIRS WRITTEN BY WIDOWS ESPECIALLY  
AND I JOURNALED BECAUSE I DO THAT.  
SO I SPEWED ALL OF MY EMOTIONS OUT ON PAPER AND I FOUND SOME SPECIAL  
NETWORKING GROUPS AND I WENT TO THERAPY.  
AND, OVER THE SPAN OF SIX YEARS, WHAT ALL OF THAT DID FOR ME, IT  
HELPED, IT ALL HELPED.  
BUT WHAT IT HELPED ME DO WAS TO BE ABLE TO PICK UP THAT BACKPACK  
AGAIN, WHICH STILL HAD THE BOULDER AND MY OTHER LOSSES IN IT, BUT IT  
MADE ME STRONG ENOUGH TO SHOULDER THE BURDEN AGAIN AND PUT ONE  
FOOT IN FRONT OF THE OTHER.  
THEN I DISCOVERED THE GRIEF RECOVERY METHOD, WHICH IS WHAT I TEACH,  
AND IT GAVE ME THE TOOLS TO BE ABLE TO TAKE THAT BOULDER OUT AND  
LEAVE IT BY THE SIDE OF THE ROAD.  
LIKE I SAID, I'M ALWAYS GOING TO BE SAD THAT MY HUSBAND IS DEAD, I MISS  
HIM EVERY DAY.  
BUT DIFFERENTLY FROM BEFORE WHEN I THINK OF HAPPY MEMORIES THEY  
MAKE ME HAPPY.  
THEY ARE NOT SHROUDED IN PAIN BECAUSE HE IS NO LONGER HERE.  
I AM PASSIONATE ABOUT THINGS.

I AM JOYFUL WHICH IS WHY, THANK YOU, JOY, FOR THE PLUG, MY BOOK IS TITLED "LOST AND FOUND, FINDING A JOYFUL LIFE AFTER LOSS." AND I WISH THE SAME FOR ALL OF YOU.

THANK YOU.

[APPLAUSE]

>> Joy: ONE OF THE THINGS I FIND SO REMARKABLE ABOUT LIVING IN THIS COMMUNITY IS HOW MUCH EXPERTISE AND TALENT THERE IS RIGHT HERE IN OUR OWN COMMUNITY.

AND WE HAVE JUST NOW EXPERIENCED THAT FROM THREE OF OUR NEIGHBORS. AND WHAT THEY HAD TO SHARE WITH US.

AND EVERY ONE OF THEM HAS SO MUCH MORE TO SAY AND EVERY ONE OF THEM TOUCHED TOPICS THAT I'M SURE MANY OF YOU WANT TO KNOW MORE ABOUT.

SO, I INVITE YOU TO TALK WITH THEM AND EACH OTHER OVER LUNCH FOR THE NEXT 45 MINUTES AND THEN COME BACK AND JOIN US WHEN WE WILL CONTINUE TO TALK ABOUT CHANGES IN PHYSICALITY, FINANCIAL PLANNING, AND RECOVERING FROM LOSS AND THE OTHER EMOTIONAL ISSUES THAT COME UP AS WE AGE.

SO, WE'LL SEE YOU AGAIN IN 45 MINUTES.

>> THANK YOU.

IF YOU HAVE QUESTIONS ON YOUR CARDS, FEEL FREE TO LEAVE THEM IN A BAG AT THE BACK.

>> WHAT ARE WE DOING WITH THE RAFFLE TICKETS?

>> Joy: AND WHAT HAPPENS WITH THE RAFFLE TICKETS.

>> Linton: WE WILL COLLECT THEM AT LUNCH.

THERE IS A FISH BOWL THAT WE WILL COLLECT THEM IN.

THANK YOU.

[LUNCH BREAK]