

## StreamBox

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SHORTLY.

>> SOMEWHERE ALONG THE WAY YOU MAKE CHANGES SO MAYBE SWITCH OVER TO THE ELLIPTICAL VERSUS RUNNING AND THINK ABOUT WEARING IT OVER TIME.

STRENGTHENING THE MUSCLES WILL SUPPORT YOU WHEN DOING ACTIVITIES OF EVERY DAY DAILY LIFE BUT THE CARTILAGE YOU CAN'T GROW IT.

THERE IT NO NUTRIENTS AND NOTHING THAT HAS BEEN TRULY SHOWN IN THE SCIENTIFIC LITERATURE THAT WILL REGROW CARTILAGE ENOUGH THAT IT WILL CONTINUE TO FUNCTION FOR YOU.

SAYING THAT, THE BETTER SHAPE YOU ARE IN, THE BETTER SHAPE YOU ARE IN DOING EVERYTHING IN LIFE GETTING UP AND DOWN OUT OF A CHAIR, SO THINK ABOUT IT FOR ONE SECOND.

IT IS ACTUALLY HARDER TO GET OUT OF A CHAIR THAN IT IS TO WALK.

THAT TYPE OF A SQUATTING ACTIVITY IS VERY, VERY FUNCTIONAL.

WE PROBABLY DO IT 30-40 TIMES A DAY.

BEING IN GOOD HEALTH IS THE BEST WAY TO REGAIN IT.

THERE IS NOTHING IN THE SCIENTIFIC LITERATURE THAT SHOWS THAT CARTILAGE CAN BE REGENERATED.

YES, MA'AM? [QUESTION FROM THE AUDIENCE]

>> Scott: AT THIS TIME IN TIME THEY ARE DOING SOME. YOU CAN REGENERATE SOME CARTILAGE BUT THEY ARE ONLY REPLANTING IT BACK ON YOUNGER PEOPLE THAT HAVE VERY FOCAL DAMAGE.

IT IS CALLED AN OSTEOCHON DRAL EFFECT.

IT IS EASIER TO REPLACE THAN IT IS TO TRY TO GO THROUGH THAT TYPE OF TRANSPLANTATION.

>> SO ARE YOU SAYING IT IS BETTER TO BE USING THE CARTILAGE?

>> Scott: YOU GOT TO MOVE.

YOU HAVE TO THINK ABOUT YOUR HEART AND LUNGS. CARTILAGE IS CARTILAGE.

IF WE ALL LIVE TO BE 300 YEARS OLD, NONE OF US WILL HAVE CARTILAGE LEFT IN THE JOINTS.

SOME OF US LOSE IT IN OUR 50s AND 60s.

SOME LOSE IT IN THE 90s.

BUT, CONVENIENT WALLY THAT CARTILAGE JUST WEARS OUT BECAUSE IT DOES NOT REGENERATE.

>> Joy: DO YOU ENCOURAGE THE LOSS BY SQUATTING A LOT OR GETTING UP AND DOWN A LOT?

>> Scott: THE QUESTION IS CAN YOU MAKE IT WORSE BY DOING EXERCISE. NOT NECESSARILY, A LOW LEVEL ACTIVITY, TEACHING SOMEONE TO DO SQUATTING CORRECTLY.

TEACHING THE MUSCLES WILL HELP YOU DOWN THE ROAD AS FAR AS ANYTHING YOU ARE GOING TO DO.

MORE OF THE HARDEST ACTIVITIES SUCH AS RUNNING OR PLAYING SPORTS WILL WEAR THE CARTILAGE OUT MORE THAN EXERCISING IN A GYM.

>> Joy: GREAT.

TANK YOU, SCOTT.

USE THE MIKE.

THANK YOU, SCOTT.

AND THE NEXT QUESTION IS FOR CECILY.

AND, CECILY, SOCIAL SECURITY WILL BECOME INSOLVENT IN 20 YEARS.

FOR A PERSON IN THE EARLY 60s DOES THIS CHANGE THE OPTIMIZING STRATEGY? SHOULD YOU TAKE SOCIAL SECURITY NOW AND SAVE SAVINGS FOR YEAR 2040?

>> Cecily: CAN YOU HEAR ME? THERE YOU GO.

OKAY.

THE AUTHORS OF THIS STUDY DO ADDRESS THIS AS THE POLITICAL RISK ONE OF THE RISKS OF RETIREMENT.

AND THEY ALMOST A RHETORICALLY ASK WHETHER YOU THINK POLITICIANS TOOD ARE GOING TO ENDANGER THE SOCIAL SECURITY SYSTEM AS WE KNOW IT, AND THEY WON'T.

WILL THEY FIND A WAY TO SHORE IT UP.

THERE IS NO TELLING FROM OUR CRYSTAL BALL BUT THEIR POINT OF VIEW IS THAT AT LEAST FOR TODAY'S RETIREES AND THOSE NEAR RETIREMENT THAT THE POLITICAL RISK IS NOT TERRIBLY GREAT.

>> Joy: SHE'S AN OPTIMIST.

(LAUGHTER)

>> Cecily: WELL, MAYBE IF YOU GOT E-MAILS FROM AARP OR LOOK AT THEIR WEBSITE DURING THE WHOLE MEDICAL LEGISLATION BATTLE.

IT LOOKS LIKE THE POLITICAL WINDS THAT MAY PREVAIL WILL KEEP SOCIAL SECURITY AND MEDICARE AS CLOSE TO THEIR PRESENT STATE.

>> Joy: GREAT.

THANK YOU, CECILY.

ANY FOLLOW-UP QUESTIONS TO THAT ONE IN PARTICULAR? OKAY.

>> RESPONDING TO ALL OF THE E-MAILS ASKING FOR YOUR SIGNATURE HELP.

DOES RESPONDING TO THE E-MAILS ASKING FOR YOUR SIGNATURE HELP?

>> Cecily: I'M SORRY.

I DON'T KNOW.

I DON'T KNOW.

PROBABLY CONTACTING YOUR LEGISLATOR DIRECTLY IS WHERE.

>> AT THE BEGINNING OF THIS YEAR, I DO KNOW THAT THE MEDICARE WAS IN DANGER, MEDICAID, AND THAT PEOPLE ACTIVELY WERE CONTACTING THEIR LOCAL AND STATE BECAUSE THERE WERE THREATS AND THERE WERE REAL THREATS.

AND I THINK TO LULL OURSELVES INTO JUST ASSUMING IT IS GOING TO BE GREAT IS NOT REALLY THE ATTITUDE.

WE HAVE TO BE VIGIL AND BE INFORMED, THAT IS CRITICAL.

>> Joy: AND BE INVOLVED.

OKAY.

OKAY.

MOVING ON TO THE QUESTION IS BRIEFLY WHAT ARE THE TOOLS FOR GRIEF RECOVERY?

>> Ellen: BRIEFLY.

WHAT ARE THE TOOLS.

I TEACH A SEVEN OR EIGHT WEEK CLASS.

SO IT IS HARD TO DO BRIEFLY.

WHAT IT COMES DOWN TO, IS THAT ALMOST ALL

UNRESOLVED GRIEF IS DUE TO THINGS WE WISHED WE SAID OR HAD DONE DIFFERENTLY, BETTER, OR MORE. AND THE LOSS HAS CAUSED THESE THINGS TO REMAIN EMOTIONALLY INCOMPLETE FOR US.

SO WHAT THE TOOLS ARE, ARE WAYS OF UNCOVERING AND DISCOVERING WHAT WAS LEFT INCOMPLETE FOR YOU EMOTIONALLY BY THE LOSS AND THEN WAYS TO PROCESS THOSE EMOTIONS, EXPRESS THOSE EMOTIONS AND RELEASE THOSE EMOTIONS.

THAT IS ABOUT AS SPECIFIC AS I CAN GET BRIEFLY.

I WANT TO POINT OUT, YOU SHOULD HAVE THE HANDOUT ON THE CHAIRS.

THIS, THE PURPLE THING.

THE LIGHT PURPLE THING, THAT IS A PICTURE OF THE COVER OF THE GRIEF RECOVERY HANDBOOK.

AND THAT IS A TEXTBOOK THAT I USE IN MY COURSES.

AND IT IS SOMETHING THAT YOU CAN BUY FROM AMAZON OR SQUARE.

I CHECKED THIS MORNING, SWARTHMORE PUBLIC LIBRARY DOESN'T HAVE IT BUT IT IS IN THE DELAWARE COUNTY SYSTEM.

SO YOU CAN GET IT ON LIBRARY LOAN.

AND ALSO I'M ALWAYS HAPPY TO TALK ON THE PHONE OR MEET WITH YOU IN MY OFFICE.

I DO FREE CONSULTATIONS WITH PEOPLE ALL THE TIME.

IF YOU WANT MORE INFORMATION FROM ME ONE ON ONE, JUST CONTACT ME.

>> Joy: IS THAT INFORMATION ON --

>> Ellen: THAT INFORMATION IS ALSO ON THE TAB.

>> Joy: MORE QUESTIONS FOR ELLEN ON THE TOPIC? OKAY. SCOTT, THIS IS A RELATED QUESTION.

CAN SCOTT SPEAK A BIT ABOUT THE BENEFIT FROM EXERCISE FOR SENIORS APART FROM SAVING THEIR JOINTS?

>> Scott: THAT IS ACTUALLY PRETTY EASY.

THERE IS A LOT OF WAYS THAT ONE CAN EXERCISE.

ONE CAN DO IT WHETHER IT BE A STROLL IN THE PARK, OR WHETHER IT BE IN A GROUP PROGRAM.

I WOULD HIGHLY RECOMMEND GETTING A WORKUP SOMEWHERE.

ONE OF THE GREATEST DANGERS FOR ANYBODY EVEN OVER THE AGE OF 60 IS FALLING.

WE ARE ACTUALLY DOING A TALK LATER NEXT WEEK WITH REGARDS TO THE RISK OF FALLING.

SO, BALANCED ACTIVITIES, WHETHER IT BE THAI CHEE.  
BEING ABLE TO STAND ON ONE LEG IS A CRITICAL FACTOR.  
I TALKED ABOUT GETTING UP OUT OF A CHAIR.  
IF YOU THINK ABOUT WHEN YOU WALK THERE IS A SECOND  
WHERE YOU ARE STANDING JUST EXCLUSIVELY ON ONE  
LEG.

AS ONE LEG IS MOVING FORWARD YOU HAVE TO BALANCE  
IT AND BE ABLE TO DO THAT ON ONE LEG.

SO, ALL OF THE THINGS THAT WOULD BE ASSOCIATED WITH  
EXERCISE YOU KIND OF NEED TO GET AN INDIVIDUALIZED  
WORKUP JUST SO THAT THEY CAN ADDRESS THE RIGHT  
PARTS ALONG THE WAY SO THAT, AGAIN, FALLING IS --  
FALLING IS WORSE THAN GETTING A JOINT REPLACEMENT.  
NO DOUBT ABOUT IT.

AND BEING ABLE TO STAND AND BALANCE AND HAVING  
THE STRENGTH TO BE ABLE TO DO THAT IS IMPORTANT.  
HAVING THE NEUROMUSCLAR CONTROL.

VISION IS CRITICAL.

IF YOU CAN'T SEE IT BECOMES A MAJOR ISSUE.

YOUR INNER EAR IS THE GYROSCOPE OF YOUR BODY AND  
TELLS US WHERE WE ARE IN SPACE.

ALL OF THOSE NEED A GENERALIZED CHECKUP TO MAKE  
SURE THEY ARE INTACT FOLLOWED BY AN EXERCISE  
PROGRAM.

EXERCISE IS ONE-THIRD OF THE ABILITY IN ORDER TO  
FUNCTION IN EVERYDAY DAILY LIFE.

DID THAT ANSWER WHOSE EVER QUESTION IT WAS? I  
KNOW I GOT YOU BECAUSE YOU HAVE BEEN SHAKING  
YOUR HEAD LEFT.

I AT LEAST GOT THE ONE OF YOURS.

YEAH.

>> Joy: FOLLOW-UP QUESTIONS.

A FOLLOW-UP HERE.

>> ARE THERE INJECTABLES TO PUT INTO THE -- TO GIVE  
MORE SUPPORT BETWEEN THE BONES.

>> Scott: THE QUESTION IS ARE THERE INJECTIONS THAT  
ONE WITH DO.

LET ME START WITH REAL QUICK FIRST THE ANSWER IS YES.  
IT CAN BE DONE FOR THE KNEES.

IT IS TECHNICALLY VERY DIFFICULT AND THEY ARE NOT  
DOING IT IN HIPS AND SHOULDERS YET.

IT IS REALLY ONLY THE KNEE.

IT IS CALLED SYNTHETIC OR ORTHOVIST? DOING IT IN

SHOULDERS NOW? SOMETIME SOMETIMES THEY ARE DOING IT OFF LABEL.

YOU CAN GET TWO SHOTS A YEAR.

IT GOT ME THROUGH A COUPLE OF YEARS AND THEN JUST DIDN'T WORK ANYMORE.

>> DOES IT FILL THE SPACE IS THE QUESTION?

>> Scott: IS IS A LUBRICANT.

PUTTING A LITTLE 3-IN-1 OIL THERE TO KEEP IT GOING.

IT DOESN'T DO ANYTHING AS FAR AS FILLING THE SPACE

BUT IT ALLOWS YOU TO GET THROUGH POTENTIALLY A

YEAR WHEN IT GETS REALLY WORSE THEY DON'T WORK AT

ALL.

YEP.

>> Joy: ANOTHER FOLLOW-UP QUESTION, SCOTT.

>> Scott: I'M SORRY.

[QUESTION OFF MICROPHONE]

>> Scott: I MISSED THE BEGINNING.

I APOLOGIZE.

>> DOES DOING A YOGA PROGRAM 10 MINUTES EVERY DAY HELP?

>> Scott: THE QUESTION ISIA YOGA FOR 10 MINUTES. A FORM OF EXERCISING AND BALANCE.

A FORM OF MOVING.

WHEN WE MOVE, FLUID MOVES FROM THE HEART AND OUT TO THE EXTREMITIES.

THAT IS PART OF THE WARM-UP.

THE EAGLES, THEY DO SOME SORT OF A WARM-UP IF YOU WATCHED THEM THIS YEAR.

IF YOGA IS WHAT YOU ENJOY, THAT IS FINE.

EXERCISE, NOT ONLY DOESN'T HAVE HAVE TO BE SPECIFIC.

IT HAS TO BE SOMETHING YOU LIKE.

I HAVE DONE YOGA ONCE IN MY LIFE AND IT DOESN'T WORK FOR ME AND SWIMMING DOESN'T WORK FOR ME.

IT IS MOVING THE BODY AND GETTING THE FLUID MOVING OUT TO THE EXTREMITIES AND GETTING IT OUT OF THE

SPLEEN AND OUT OF THE AREA THAT WE WANT TO QUOTE UNQUOTE WARM-UP.

WHEN THE EAGLES WIN AGAIN NEXT FEBRUARY AND WE WIN THE SUPER BOWL AGAIN YOU WILL WATCH THEM

WARM UP AND MOVE THEIR JOINTS.

WHAT DOES YOGA DO? MOVE THE JOINTS. THEY DO

THINGS TO STRETCH AND WORK BALANCE.

SO, YES, IT WORKS.

IT MIGHT WORK FOR YOU.

YOGA DOESN'T WORK FOR ME BECAUSE IT IS JUST NOT IN MY NATURE TO DO IT.

I HAVE OTHER THINGS THAT I ENJOY DOING.

YOU HAVE TO LIKE IT AND IT HAS TO MAKE YOU MOVE.

DOES THAT ANSWER YOUR QUESTION?

>> YES, THANK YOU.

>> Joy: WHAT WORKS FOR YOU?

>> Scott: BIKING, ELLIPTICAL.

ANYTHING THAT GETS MY HEARTBEAT UP TO 140 BEATS PER MINUTE. THERE IS A HISTORY OF HEART DISEASE IN MY FAMILY, THAT GOT STARTED FOR ME.

I NEED TO DO AEROBIC ACTIVITIES AT LEAST FOUR TO FIVE TIMES A WEEK.

>> Joy: ANOTHER QUESTION.

>> WHAT BUGS ME ABOUT GETTING OLDER IS I USED TO, YOU KNOW, WALK BRISKLY AND NOW EVERYONE IS BLOWING BY ME AND I WILL DO THE SAME NUMBER OF STEPS I DO AND THEY STILL ARE BLOWING BY ME.

SO WHAT IS --

>> Scott: SO, WE TALKED A LITTLE BIT ABOUT FALLING AND I HAVE MY NEW FRIEND OVER HERE AGREEING WITH ME. ONE OF THE THINGS THAT ACTUALLY DETERMINES WHETHER YOUR RISK FOR FALLING GOES UP IS GAIT SPEED, HOW FAST YOU CAN WALK.

THE FASTER YOU WALK, YOU HAVE LESS OF A CHANCE OF FALLING.

EVERY STUDY SHOWS THAT.

>> MUST BE THE SIZE.

>> Scott: THERE IS A NUMBER OF FACTORS ASSOCIATED WITH HOW FAST SOMEONE.

SOME OF US IT IS AS SIMPLE AS CONFIDENT.

IF YOU ARE CONFIDENT YOU ARE GOING TO WALK FASTER.

WHETHER I'M 65 OR 25, IT IS TRAINING TO DO THAT.

WE ALL HAVE THE ABILITY TO GET OUT AND TRAIN.

SO, WHAT I WOULD RECOMMEND IF YOU ARE OUT WALKING PARTICULARLY ON A TRACK, WOULD BE TO TRY TO REALLY, REALLY, REALLY WALK FAST FOR PART OF IT AND THEN GO BACK TO YOUR NORMAL PACE.

WHEN I WAS YOUNGER THEY CALLED IT VARTLIK TRAINING NOW IT IS INTERVAL TRAINING.

OVER TIME IT BUILDS UP THE GAIT SPEED.

THE TRAINING CAME OVER FROM SWEDEN AND NORWAY

BACK IN THE DAY.

NOW THEY JUST CALL IT INTERVAL TRAINING.

WHETHER WE ARE 95 OR 10, EXERCISE IS EXERCISE.

ONE OF THE THINGS WE CAN TRULY MAKE A DIFFERENCE.

>> Joy: AND IF YOU ARE IN PAIN WHILE YOU ARE DOING THAT?

>> I TELL PEOPLE TO AVOID PAIN AT ALL COSTS.

PAIN IS A SIGN SOMETHING IS NOT RIGHT.

MUSCULOSKELETAL OR SOMETHING COMING FROM THE ORGANS.

HEART, GAL BLADDERS CAN REFER SIGN.

PAIN IS A SIGN SOMETHING IS INTO THE RIGHT.

THERE IS A LOT OF THINGS THAT CAN CAUSE PAIN.

YOU WANT TO MAKE SURE IT IS NOTHING SYSTEMIC THAT IS CAUSING THAT.

THAT IS THE NUMBER ONE THING YOU WANT TO FIGHT OR YOU WANT TO EXAMINE.

YES, MA'AM?

>> AS WE GET OLDER, I KNOW I [INAUDIBLE].

>> Scott: THE QUESTION IS IF I CAN CHANGE THAT INTO OSTEOPOROSIS, YOU ARE OKAY WITH THAT, MANY STUDIES SHOW THAT ONE THE MAJOR THINGS WE NEED TO DO TO SLOW DOWN THE EFFECT OF OSTEOPOROSIS IS WEIGHT-BEARING ACTIVITY.

WHETHER IT BE WALKING WHICH IS A WEIGHT-BEARING ACTIVITY OR WEIGHT.

MUSCLES OF ONE OF THE FEW THINGS THAT IF YOU WORK IT DOESN'T MATTER HOW OLD YOU ARE, YOU CAN MAKE POSITIVE CHANGES AND REALLY MAKE SIGNIFICANT CHANGES.

ONE, WHEN YOU ARE STRONGER, IT IS EASIER TO DO THINGS.

TWO, WHEN YOU ARE USING WEIGHTS YOU ARE PUTTING A LOAD THROUGH THE BONE WHICH DOESN'T STOP OSTEOPOROSIS BUT STUDIES SHOW IT SLOWS THE PROCESS DOWN.

OSTEOPOROSIS IS YOUR BODY NEEDS CALCIUM TO RUN THE ELECTRICAL SYSTEM.

BRAIN IS CRITICAL AND WE NEED IT TO WORK.

IT WILL STEAL WHERE IT NEEDS TO STEAL IT FROM AND IT WILL STEAL FROM FROM BONE.

THAT IS WHERE THE LARGEST SUPPLY OF CALCIUM IS IN THE BODY.



IT NEEDS CALCIUM TO DRIVE THE ELECTRICAL SYSTEM.  
IT WILL TAKE BONE.

THE MOST COMMON AREAS, LOW BACK, PARTICULARLY IN  
THE THORACIC HIPS ARE THE AREAS THAT OSTEOPOROSIS  
WILL START TO AFFECT.

DOES THAT ANSWER YOUR QUESTION, MA'AM?

>> THAT WAS LIKE A SECOND TALK.

>> Joy: I KNOW.

THAT'S GREAT.

WE HAVE A NUMBER OF QUESTIONS FOR CECILY, SO WE  
WILL WORK ON FINANCES FOR A LITTLE BIT.

SO, ONE QUESTION IS WHAT CAN FORMER DIVORCED STAY  
AT HOME MOM DO TO BOOST THEIR RETIREMENT OPTIONS  
SINCE SOCIAL SECURITY WILL BE LOW?

>> Cecily: THIS IS A GREAT QUESTION, IF YOU CAN HEAR ME.  
ALL RIGHT.

SO, IF THE MARRIAGE LASTED AT LEAST 10 YEARS, THEN  
WHATEVER THE EX-SPOUSE'S SOCIAL SECURITY BENEFIT IS  
WILL CONFER TO THE STAY AT HOME SPOUSE OR EX-  
SPOUSE, ALL RIGHT.

SO, YOU ARE ELIGIBLE FOR THE SPOUSAL BENEFIT WHICH IS  
50% OF THAT WORKER'S BENEFIT AT NORMAL RETIREMENT  
AGE.

SO THAT PERSON'S BENEFIT AT NORMAL RETIREMENT AGE  
IS \$2,000 A MONTH, THE SPOUSAL BENEFIT IS \$1,000 PER  
MONTH.

AND THEN, UPON THE DEATH SHOULD THAT PERSON DIE  
BEFORE YOU, THEN YOU ARE ELIGIBLE FOR THEIR ENTIRE  
BENEFIT.

WHATEVER THEY HAVE BEEN RECEIVING SINCE THEY  
RETIRED YOU CAN ALSO RECEIVE THAT BENEFIT.

EVEN IF THEY REMARRIED AND THEY HAVE ANOTHER  
SPOUSE WHO IS ELIGIBLE FOR THE BENEFIT, YOU BOTH GET  
IT IN FULL.

FOLLOW-UP IN THE BACK ROW?

>> JUST TO SAY THE SPOUSE WITH THE BENEFIT DOESN'T  
GET LESS.

>> Cecily: RIGHT, IT DOESN'T AFFECT THE FORMER SPOUSE'S  
BENEFIT.

THEY DON'T EVEN NEED TO KNOW THAT YOU ARE  
COLLECTING FROM THEIR RECORD.

THANK YOU.

OTHER FOLLOW-UP QUESTIONS? THIS.

>> Joy: THIS IS A QUESTION THAT WAS SAID TO BE INTENDED TO BE A CROSSOVER ISSUE FOR FINANCES AND GRIEF.

AND I'M PETRIFIED OF THE DAY THAT I KNOW IS COMING THAT I HAVE TO START SPENDING THE CAPITOL OF MY RETIREMENT SAVINGS.

I WORKED SO LONG AND SO HARD TO GET THE SAVINGS. RESPONSES FROM CECILY AND OR ELLEN.

>> I WOULD SAY THAT IT IS NOT REALLY GRIEF.

>> Ellen: I WOULD SAY IT IS NOT REALLY GRIEF. IT IS MORE FEAR.

FEAR CAN BE A COMPONENT OF GRIEF.

NOT ALL FEAR IS DUE TO GRIEF.

SO I WILL DEFER TO CECILY BECAUSE I THINK.

(LAUGHTER).

>> Ellen: I THINK THAT YOU KNOW WHAT YOU CAN DO.

THAT WILL MITIGATE THE FEAR.

CECILY.

>> Cecily: OKAY.

SO I DID SOME CALCULATIONS.

I HAVE THEM WITH ME, HOW MUCH THE LIFE EXPECTANCY WITHDRAWAL AMOUNT IS DEPENDING ON HOW MUCH PRINCIPLE YOU MANAGED TO SAVE.

NOW, SORRY, BUT THAT SOUNDED LIKE, YOU KNOW, A VERY TECHNICAL SPEAK.

BUT I WAS MENTIONING THE REQUIRED MINIMUM DISTRIBUTION IS A SCHEDULE AND IS INTENDED TO LAST OVER YOUR ENTIRE LIFE.

SO WHAT I WOULD DO IS WHETHER YOUR FUNDS ARE IN A RETIREMENT ACCOUNT OR IN SAVINGS AND CDs OR OUTSIDE OF RETIREMENT ACCOUNT IS LOOK AT THE WHOLE AMOUNT AND SEE WHEN YOU APPLY THE LIFE EXPECTANCY FACTOR THEN WHAT IS THE EVENTUAL INCOME FROM THERE? SOMETIMES I FEEL LIKE MY ANSWER IS NOT GIVING MUCH COMFORT.

HERE IS A FACTOR -- FEAR IS A FACTOR IN THIS.

THE RESEARCHERS FOUND THAT IF AT LEAST HALF OF YOUR FUNDS ARE INVESTED IN THE LOW-COST STARK BALANCE, THEN OVER TIME THERE WILL BE APPRECIATION, MORE THAN IF YOU HAVE THEM IN A 1% OR 2% SAVINGS PRODUCT.

AND, THEN IF YOU WITHDRAW USING THE FORMULA THEN YOU SHOULDN'T RUN OUT OF MONEY.

NOW, THAT DOESN'T ADDRESS PROBLEMS OF MAYBE FUTURE HIGH MEDICAL EXPENSES OR -- IT DOESN'T ADDRESS YOUR SAVINGS ARE NOT HIGH ENOUGH TO PROVIDE YOU WITH THAT INCOME.

SO, SOME INDIVIDUAL CALCULATIONS WILL BE NEEDED IN THAT CASE.

AND THEN YOU HAVE TO REALIZE WHAT TRADE OFFS DO I NEED TO MAKE.

AND TRY NOT TO BE ALARMED WITH YOUR FEAR.

TRY NOT TO BE ALONE WITH YOUR FEAR.

BY TALKING TO AN EXPERT FINANCIAL ADVISOR, GETTING A PLAN IN PLACE KNOWING WHAT IS AHEAD OF YOU AS MUCH AS YOU CAN KNOW AND MAKING PLANS FOR CONTINGENCIES, THAT WILL HELP REDUCE YOUR FEAR BECAUSE IT IS FEAR OF THE UNKNOWN.

SO I THINK AS MUCH AS YOU CAN, HAVING A PLAN AND SUPPORT, YOU KNOW, HAVING CONNECTIONS WITH PEOPLE SO THAT YOU DON'T FEEL SO ALONE IF SOMETHING SHOULD HAPPEN, I THINK THAT WILL HELP.

>> Joy: THANK YOU.

A RELIGHTED QUESTION FOR CECILY -- A RELATED QUESTION FOR CECILY UNLESS SOMEBODY HAS A FOLLOW-UP QUESTION?

THE QUESTION IS WHAT IS THE BALANCE BETWEEN AGING IN PLACE AND RUNNING OUT OF MONEY FOR CARE GIVERS? IN OTHER WORDS, WHEN MUST YOU LEAVE YOUR HOME?

>> Cecily: I WISH I COULD ADDRESS THAT.

BUT THERE IS JUST SO MANY MOVING PARTS THERE.

CLAUDIA IS HERE TO TELL YOU HOW TO ADAPT YOUR HOME TO STAY IN IT.

BUT YOU ARE CONCERNED ABOUT FINANCIALLY HOW TO STAY IN YOUR HOME AND TO BE ABLE TO AFFORD CARE GIVERS.

I APOLOGIZE, I DON'T THINK I CAN FAIRLY GIVE A SUBSTANTIAL MEANINGFUL ANSWER TO THAT.

BUT IT IS WORTH IT, I'M SURE, PEOPLE ARE TAKING THOSE WELLNESS FAIR CONCEPT, IT IS HERE ISSUES THAT TRULY PREOCCUPY US AS WE WANT TO STAY.

>> Joy: WHAT IS YOUR VIEW OF A LIFETIME ANNUITY.

>> IT IS ONE OF THE VARIOUS RETIREMENT INCOME GENERATORS TESTED.

AND CERTAINLY IT MEETS SEVERAL OF THE GOALS.

I TELL YOU STRAIGHT UP I AM NOT IN THE BUSINESS OF

PUTTING PEOPLE IN PRODUCTS.

I'M NOT A SALES PERSON.

I NEVER -- I'M ON SALARY AS A BANKERS BASICALLY.

BUT I WOULD BE WARY OF THE COSTS OF A COMPLICATED RETIREMENT INCOME PRODUCT.

IF IT IS COMING FROM MY SAY I HAVE A 403 (B) PLAN THAT OFFERS A LIFE ANNUITY, I WOULD WANT TO ASK A LOT OF QUESTIONS BEFORE I COMMITTED TO IT.

BUT I MIGHT FEEL MORE COMFORTABLE WITH THAT COMPANY BECAUSE THEY HAVE BEEN MY RETIREMENT COMPANY SINCE I STARTED TO CONTRIBUTE.

SO, SOME OF THE TRADEOFFS WITH AN ANNUITY IS THAT IT IS MORE COMPLICATED.

IT MAY NOT HAVE INFLATION PROTECTION.

AND, BUT IT DOES ALLOW -- UNLESS YOU RUN OUT, IT MIGHT END AT YOUR LIFETIME AND THEN THERE IS NO POSSIBILITY OF LEAVING TO A BENEFICIARY.

IT RANKS UP THERE, JUST NOT QUITE AS HIGH AS THE OTHER MODEL USING THE REQUIRED MINIMUM DISTRIBUTION AND CREATING YOUR OWN ANNUITY.

THAT'S ALL.

OKAY? QUESTIONS ABOUT IF?

>> Joy: THANK YOU.

ANY FOLLOW-UP QUESTIONS ABOUT ANNUITIES? I

ACTUALLY DO HAVE A PENNSYLVANIA INSURANCE LICENSE.

I DO HAVE A PENNSYLVANIA INSURANCE LICENSE.

>> Joy: QUESTION OVER HERE?

>> SINCE YOU HAVE INSURANCE LICENSE CAN YOU ADDRESS THE ADVISABILITY OF LONG-TERM CARE INSURANCE?

>> Cecily: WELL --

>> THAT IS A BIG TOPIC.

>> Cecily: I DEFINITELY THINK LONG-TERM CARE INSURANCE IS A GOOD IDEA IN PRINCIPLE.

WHAT I READ RECENTLY AND I NEED TO DIG MORE INTO THIS AND SOMETHING WE ALL DO, IS THAT THERE IS COMPANIES THAT ISSUE LONG-TERM CARE POLICIES THAT ARE HAVING DIFFICULTIES RIGHT NOW AND NOBODY WANTS TO BE WHERE MAYBE THEY CAN'T PAY.

THE REASON IS NOT TOO SURPRISING, PEOPLE WHO GET LONG-TERM CARE POLICIES AND THEN HAD TO ACTIVATE THEM BECAUSE THEY NEED LONG-TERM CARE TEND TO LIVE MUCH LONGER BEYOND THE EXPECTATIONS OF THE

POLICY WRITERS.

SO, HOPEFULLY FOR ANY NEW GROWTH IN BUSINESS IN THAT FIELD THEY HAVE TO FACTOR THAT IN AND REALIZING THAT THEY HAVE TO USE A LONGER LIFE EXPECTANCY FOR THEIR CLIENTS.

THAT IS KIND OF A HALF BAKED ANSWER BUT CERTAINLY SOMETHING THAT -- I INTEND HOPEFULLY TO HAVE LONG-TERM CARE INSURANCE MYSELF.

>> Joy: ANYONE ELSE HAVE INFORMATION THEY WANT TO ADD TO THE ANSWER ABOUT PRODUCTS THAT YOU FOUND? I ASK BECAUSE I HEARD THAT THERE ARE SOME NEWLY DEVELOPING PRODUCTS THAT ARE RELATED TO INSURANCE AND YOU GET THE MONEY BACK IN THE END. I COULD NOT BEGIN TO EXPLAIN IT TO YOU, BUT THERE ARE DEVELOPMENTS THAT ARE HAPPENING IN THE FIELD OF THAT KIND OF INSURANCE.

YES?

>> I ALSO SUGGEST THAT YOU REALLY DO HOMEWORK BEFORE YOU SIGN UP TO DOUBLE CHECK ON THE VIABILITY OF THE INSURER.

BECAUSE SOME OF THEM ARE IN TROUBLE SO YOU PROBABLY DON'T WANT TO GO TO ONE THAT IS --

>> Joy: RIGHT, RIGHT.

THAT MAY RUN OUT OF THE MONEY.

THAT IS EXACTLY RIGHT.

NOW I WILL TURN IT OVER TO THE FLOOR.

WE HAVE TALK ABOUT THE QUESTIONS THAT PEOPLE WROTE ON THE CARDS.

BUT I'M WONDERING FOR THOSE OF YOU IN THE CHAIRS, WHAT TOPICS WOULD YOU LIKE ONE OR THREE OF THE PANELISTS TO TALK MORE ABOUT? WHAT THEY DID NOT HAVE ENOUGH TIME TO TALK ABOUT AND WHILE THEY WERE SPEAKING.

SCOTT HAD A WHOLE HOUR THAT HE CONDENSED TO 15 MINUTES AND CECILY AND ELLEN COULD TALK FOR A LONGER TIME.

TOPICS.

IT DOESN'T HAVE TO BE A QUESTION.

JUST TELL ME MORE ABOUT X.

>> I HAVE A QUESTION.

ONE OF THE QUESTIONS THAT WAS ASKED OF CECILY BUT I DON'T THINK YOU ANSWERED IT WAS, IS IT SMARTER TO TAKE SOCIAL SECURITY PRIOR TO THE FULL TIME BENEFIT

AS SOON AS YOU CAN? IT SEEMS TO CHANGE EVERY YEAR.  
AND EVERY TIME [INAUDIBLE].

SO, AT THAT POSSIBLE AGE.

>> Cecily: A PARENTALLY MORE THAN HALF OF PEOPLE DO  
TAKE SOCIAL SECURITY AND IT IS NOT RECOMMENDED  
BECAUSE -- UNLESS YOU HAVE BAD HEALTH, NEED THE  
MONEY, AND DON'T HAVE A JOB, YOU SHOULD NOT TAKE  
SOCIAL SECURITY AT 62.

JUST BECAUSE EACH YEAR THAT YOU WAIT, AS I SAID, YOUR  
BENEFIT INCREASES BY 8%.

NOW, NORMAL RETIRING AGE FOR A PERSON BORN IN 1954  
ACCORDING TO SOCIAL SECURITY IS 66.

AND THEN IF YOU ARE BORN AFTER THAT TIME THEY KEEP  
MAKING YOU WAIT A LITTLE BIT LONGER FOR IT.

I WAS BORN IN 1960 SO I HAVE TO WAIT UNTIL I'M LIKE 67  
AND TWO MONTHS SOMETHING LIKE THAT.

SO, IF I TAKE IT EARLIER THAN THAT, I TAKE A REDUCED  
BENEFIT AND THAT IS MY LIFETIME BENEFIT.

IF I TAKE IT TWO YEARS EARLIER THAN THAT IT IS REDUCED  
EVEN MORE FOR MY LIFE.

SO I'M LOOKING MY SELF IN TO A LOWER INCOME BY  
TAKING IT EARLY.

NOW I JUST MISSED -- MY MOM IS 88.

SO I DON'T THINK THAT WOULD BE A GOOD IDEA FOR ME  
TO TAKE IT EARLY.

BUT, SERIOUSLY, THERE ARE PEOPLE FOR WHOM IT IS  
JUSTIFIED, BUT NOT MOST PEOPLE.

AND EVEN THOUGH I WAS STRESSING IN MY  
PRESENTATION AGE 70, THE AUTHORS ALSO SAY IF YOU  
CAN DO THE STRATEGY TAKING IT EARLIER THAN 70, JUST  
TRYING TO OPTIMIZE IT.

FOR EACH PERSON, YOU CAN GO ON SOCIAL SECURITY.GOV  
IF YOU ARE NOT COLLECTING ALREADY AND WANT TO SEE  
WHAT YOUR BENEFIT WILL BE BASED ON YOUR CURRENT  
EARNINGS RECORD YOU CAN GET THAT FROM SOCIAL  
SECURITY.

THEY USED TO SEND IT IN THE MAIL AND NOW YOU HAVE  
TO GO ONLINE FOR IT.

BUT IT WILL GIVE YOU A WORKING NUMBER.

YOU SEE, OKAY, HERE I AM AT THE NORMAL RETIREMENT  
AGE AND HERE LONGER AND TAKE A YEAR EARLIER.

WHAT YOU ARE LOCKING IN THERE.

OKAY? AND SEEING NO HANDS I WILL BRING THIS TO A

CLOSE BECAUSE WE NEED A LITTLE TIME TO GO WIN THE LOTTERY OUT THERE FROM THE FISH BOWL.

SO I WOULD JUST LIKE TO WIND THINGS UP WITH WHAT I AM TAKING AWAY FROM OUR THREE PANELISTS WHO HAD SO MUCH TO SHARE.

AND, IF I WERE GOING TO USE THE VERBS I WOULD SAY MOVE, PLAN, CONNECT AND PROCESS.

SO, FOR SCOTT, WE ALL MUST MOVE FOR.

FOR CECILY, WE NEED TO TALK TO PEOPLE AND LOOK AT OUR STUFF AND WE NEED TO PLAN WITH ADVICE FROM PEOPLE WHO KNOW WHAT THEY ARE TALKING ABOUT LIKE CECILY.

AND FROM ELLEN, IT IS PROCESS WHAT YOU HAVE AND STAY CONNECTED TO PEOPLE AS YOU DO IT.

MOVE, PLAN, CONNECT AND PROCESS. THAT IS WHAT I'M TAKING AWAY.

SO WITH THAT, I WOULD LIKE TO THANK OUR ORGANIZERS OF THE EVENT, LINTON AND BILL AND SHEILA WHO ORGANIZED THE WHOLE CONFERENCE FOR US INCLUDING THIS PANEL.

AND I WOULD LIKE FOR ALL OF US TO THINK -- THANK OUR THREE PANELISTS FOR DOING SUCH A WONDERFUL JOB.

[APPLAUSE]

SEE YOU OUT THERE AT THE FISH BOWL!

>> Linton: THANK YOU.

THANK YOU, JOY, FOR MODERATING.

[APPLAUSE]

>> Joy: YOU'RE VERY WELCOME.

>> Linton: THANK YOU.

SO, QUESTION, TAKE -- WE ARE TAKING A SMALL BREAK HERE.

WHAT TIME IS IT? SO, WE'LL BE BACK IN ABOUT 15 MINUTES.

YOU WILL HEAR THE CHIME.

IS A MINUTES.

15 MINUTES.

DO YOU GOT YOUR --

>> I GOT IT.

>> ALL RIGHT.

THANK YOU.

[BREAK]

>> PLEASE STAND BY.

>> PLEASE STAND BY.

>> Captioner: OKAY.

SO I SEE YOU SEE THE CAPTIONS.

[SESSION IN BRIEF BREAK]

>> THIS WILL SHOW THE CLOSED CAPTION FEED FOR TESTING.

PLEASE STAND BY FOR THE NEXT SESSION.

>> PLEASE STAND BY FOR THE NEXT SESSION.

>> THIS WILL SHOW YOU THE CLOSED CAPTIONING TEXT.

PLEASE STAND BY FOR THE NEXT SESSION.

>> PLEASE STAND BY FOR THE CLOSED CAPTIONING OF THE NEXT SESSION.

>> THIS IS A TEST OF THE CLOSED CAPTIONING TEXT TO SHOW YOU WHAT THE TEXT WILL APPEAR AS.

>> THIS IS A TEST OF THE CLOSED CAPTIONING.

>> THIS IS A TEST OF THE CLOSED CAPTIONING.

PLEASE STAND BY FOR THE NEXT SESSION.

...

>> Linton: WE'RE GOING TO GET STARTED.

THANK YOU.

THANK YOU FOR STICKING WITH US THROUGH THIS FAR, THE WHOLE DAY.

AND I THINK THAT YOU WILL BE PLEASED WITH OUR FINAL PRESENTATION WHICH WE WILL GET TO IN A MINUTE.

BEFORE THAT, A REMINDER TO PLEASE TURN IN YOUR NAME BADGES AND YOUR EVALUATION FORMS AS YOU LEAVE THE INN.

WE HAVE BASKETS FOR THAT.

IT SHOULD BE OBVIOUS HOW THEY GO, WHERE THEY GO.

AND AGAIN, I WANT TO THANK YOU FOR BEING HERE AND FOR BEING PART OF THIS AND MAKING IT SUCH A SUCCESS.

>> WE THANK YOU FOR HAVING IT.

>> Linton: WELL, THANK YOU.

[APPLAUSE]

>> Linton: BEFORE WE INTRODUCE OUR NEXT AND LAST SPEAKER FOR THE DAY, WE ARE GOING TO HAVE A DRAWING.

SO WE HAVE A KIND OF A MYSTERY COLLECTION OF THINGS ACTUALLY.

THIS IS FROM WHITEHORSE VILLAGE.

AND, SO, IT IS FROM THEIR OWN STORE THERE AT WHITEHORSE VILLAGE.

ANY LAST MINUTE TICKETS THAT NEED TO -- NO, OKAY.

IF YOU WILL STIR THEM UP.



>> CLOSE YOUR EYES AND OUT COMES? JEAN.

>> Linton: ALL RIGHT.

ALL RIGHT.

JEAN.

[APPLAUSE]

>> THERE YOU GO.

>> Linton: THANK YOU.

ALL RIGHT.

>> Joy: DID I PRONOUNCE YOUR NAME CORRECTLY? OKAY.

ALL RIGHT.

>> Linton: THE SECOND PRIZE IS A -- IT FROM ROSS ONE OF OUR COUNCIL MEMBERS AND HE DONATED THIS TO US. I WOULD CALL IT A SIMPLIFIED REMOTE CONTROL FOR YOUR TELEVISION.

(LAUGHTER).

>> Linton: SO IF YOU ARE LIKE -- IF YOU ARE LIKE BEFUDDLED BY THE NUMBER OF BUTTONS, THIS HAS LIKE FOUR.

(LAUGHTER)

>> Joy: AND THE PROUD NEW OWNER IS MARY DAPP.

>> Linton: MARY.

[APPLAUSE]

>> THANK YOU.

>> Linton: ALL RIGHT.

AND THEN THE FINAL GIFT LOOKS SMALL BUT IT IS ACTUALLY QUITE VALUABLE.

THIS IS FROM JEFF LEWIN ATTORNEY AT LAW WHO WILL DO YOUR HEALTHCARE POWER OF ATTORNEY AND A LIVING WILL FOR YOU.

>> OOH!

>> HE IS HERE STILL.

>> Linton: YES, HE IS RIGHT OVER THERE.

RUN OVER THERE AND --

>> Joy: SUSAN KELLY.

>> Linton: ALL RIGHT.

SUSAN KELLY.

IS SUSAN HERE? WE'LL CONTACT SUSAN KELLY AND LET HER KNOW.

>> Joy: DO YOU HAVE A POCKET?

>> Linton: WE'LL FIGURE IT OUT.

>> Joy: YOU WILL NEED THAT.

>> Linton: ALL RIGHT, NOW, HERE IS -- I'M GOING TO CHANGE THE SLIDE.

I WILL COME BACK AND CHANGE THIS.

>> Joy:

>> Claudia: I WANT TO THANK YOU FOR COMING TODAY.  
BE SURE TO FILL OUT THE EVALUATION SHEETS.  
THEY ARE VERY IMPORTANT TO US.

THIS MAY BE THE FIRST ANNUAL BUT WE ARE ALREADY  
PLANNING THE SECOND ANNUAL WELLNESS FAIR AS SOME  
OF YOU KNOW.

AND THAT WILL BE MARCH 30 OF 2019.

SO PUT IT ON YOUR CALENDARS NOW.

AND ANY IDEAS YOU HAVE FOR TOPICS THAT YOU WANT  
COVERED, PLEASE LET US KNOW.

PLEASE LET US KNOW.

JUST A BRIEF INTRODUCTION.

WHETHER YOU CALL YOUR HOME A VICTORIAN -- GRAND  
VICTORYIAN OR IF IT AS FOUR-SQUARE PENNSYLVANIA  
FIELDSTONE OR NINTH FLOOR CONDOMINIUM OR A ONE-  
BEDROOM APARTMENT, I THINK MANY OF US WOULD LIKE  
TO STAY IN THAT HOME FOR AS LONG AS POSSIBLE.

BUT, THE CONCERN, OF COURSE, IS HOW DO WE DO THAT?  
WHAT ARE THE PRACTICAL THINGS WE NEED TO HAVE TO  
CHANGE.

WHAT ARE THE MOST EFFICIENT WAYS TO MAKE THOSE  
CHANGES?

WHAT ARE THE AESTHETICALLY PLEASING WAYS TO MAKE  
THOSE CHANGES THAT MAY BE NECESSARY FOR US TO  
STAY IN OUR HOME?

AND CLAUDIA CUETO IS GOING TO ADDRESS SOME OF  
THOSE CONCERNS.

CLAUDIA AS MOST OF YOU KNOW, HAS WORKED ON MORE  
THAN 60 RENOVATIONS IN SWARTHMORE ALONE.

SHE HAS EXPERIENCE ALSO IN INTERIOR ARCHITECTURE  
AND IN FURNITURE DESIGN.

HER INTEREST IN COMMUNITY STRETCHES FROM THE TINY  
HOUSE MOVEMENT TO CREATING AN ORGANIC GARDEN  
FOR PHILADELPHIA CHARTER SCHOOL.

IN THIS COMMUNITY WITH HER HUSBAND TIM SHE HAS  
RAISED A FAMILY AND CURRENTLY SERVES ON THE  
BOROUGH ENVIRONMENTAL ADVISORY COUNCIL. HER  
PERSPECTIVE AND EXPERTISE MAKE HER UNIQUELY  
QUALIFIED IT SPEAK ON THE CHALLENGES OF AGING IN THE  
HOME.

PLEASE WELCOME CLAUDIA CUETO.

[APPLAUSE]

>> Linton: YOU TALK AND I WILL --

>> Claudia: HI, EVERYONE.

I'M DELIGHTED TO SEE ALL OF THESE PEOPLE HERE AND I WILL BE HONEST, A LITTLE TERRIFIED, TOO.

I THOUGHT IT WOULD BE A SMALL MORE INTIMATE GROUP.

I WILL PRETEND THAT WE ARE A SMALL INTIMATE GROUP.

HOW DO I FORWARD?

>> Linton: RIGHT ARROW..

>> Claudia: CAN YOU HEAR ME? OKAY.

I'M DELIGHTED TO BE HERE TO HELP YOU ALL WITH THESE CHALLENGES.

I DON'T NEED TO INTRODUCE MY SELF BECAUSE YOU DID SUCH A NICE JOB INTRODUCING ME.

BUT, SO, IT IS INTERESTING THAT WE ARE TALKING ABOUT

THIS NOW BECAUSE MY MOTHER ACTUALLY WAS

DIAGNOSED WITH PARKINSON'S THIS PAST YEAR, AND THIS IS ONE OF THE CHALLENGES SHE IS GOING TO BE 80 YEARS OLD.

HER HUSBAND IS 86.

AND THEY WANT TO STAY IN THEIR HOME AS LONG AS POSSIBLE.

AND, I HAVE WORKED NOT ONLY WITH NOW WORKING WITH MY PARENTS, MY MOTHER, WE HAVE PEOPLE WHO HAVE COME TO US AND SAY YOU KNOW, WHAT CAN I DO, I WANT TO STAY IN MY HOME AS LONG AS POSSIBLE.

WHAT CAN I DO TO MAKE IT SAFE AND COMFORTABLE? ARE THERE THINGS I CAN DO SO THAT I CAN STAY AS LONG AS POSSIBLE.

THIS IS A LITTLE BIT ABOUT ME, WHICH YOU KNOW.

ALL RIGHT.

AND I GUESS I DON'T HAVE TO TELL YOU ALL, BUT AS WE AGE, OUR MINDS AND BODIES, I DON'T KNOW ABOUT YOU, MY MEMORY IS NOT WHAT IS USED TO BE.

SO IF I HAVE ANY GLITCHES YOU CAN FORGIVE ME.

I THINK WE ARE ALL IN THE SAME BOAT HERE.

AGAIN, JUST A LITTLE REVIEW OF WHAT I WAS GOING TO TALK ABOUT.

SO LET'S KEEP GOING.

ALL RIGHT.

SO, WHAT IS THE MAJOR THING ABOUT LIVING AT HOME? ITS FALLING.

THE REAL THING, THE BIGGEST HAZARD AS WE AGE AND

REALLY FOR ANYBODY, BUT ESPECIALLY IF YOU ARE AN OLDER PERSON IS HAVING A BAD FALL.

A FALL CAN LEAD TO NURSING HOME.

CAN LEAD TO -- WHAT WE ARE ALL TRYING TO DO IS KEEP CONTROL OF OUR LIVES I THINK IS WHAT IT IS IN THE END. AND KEEP OUR DIGNITY, TOO.

I THINK WHAT WE ARE TRYING TO LOOK IS HOW CAN WE AVOID FALLS?

AND ONE OF THE PLACES WHERE FALLS ARE MOST TREACHEROUS AND PEOPLE TEND TO FALL ARE BATHROOMS.

THE LEAST GLAMOROUS PLACE, BUT THE MOST -- A PLACE WHERE BECAUSE OF THE HARD SURFACES, SLIPPERY, WE ARE DEALING WITH WATER, WE ARE STEPPING OVER, YOU KNOW, THE TUBS, THIS KIND OF THING.

NO PLACE TO GRAB ON TO.

WE WILL START WITH I THINK WHERE WE ARE MOST VULNERABLE IN BATHROOMS.

ONE WAY THAT WE CAN MAKE OUR BATHROOM SAFER IS GRAB BARS.

WHEN WE FALL, WE NEED SOMETHING -- I MEAN YOU WANT TO AVOID A FALL SO HAVING SOME PLACE TO GRAB ON TO I THINK IS CRITICAL.

AND, THE OTHER THING IS SLIPPING, FALLING, SO YOU KNOW, RUBBER MATS ARE HELPFUL.

DECALS.

YOU KNOW, IN THE TUB, TO MAKE SLIPPERY SPACE FLOORS LESS SLIPPERY.

SHOWER SEATS TO HAVE A PLACE TO REST.

A CORDLESS PHONE, WHICH IT HADN'T OCCURRED TO ME. I WAS READING THROUGH THIS AND THINKING THAT IS PROBABLY NOT A BAD IDEA TO HAVE IN YOUR BATHROOM. IF YOU HAVE A FALL YOU WANT HELP IMMEDIATELY AND IF YOU CAN'T GET TO A PHONE, I THINK HAVING A PHONE IN YOUR BATHROOM IS PROBABLY A GOOD IDEA AND THEN WALK-IN TUBS AND SHOWERS.

WE WANT THROW THRESHOLDS BECAUSE WE ARE TRYING TO AVOID TRIPPING AND FALLING.

AND THEN TOILET SEATS.

AS WE AGE, YOU KNOW, THE REGULAR TOILETS, THEY ARE PRETTY LOW.

IF WE CAN BE INTIMATE HERE FOR JUST A MOMENT.

I MEAN, TOILET SEATS NORMALLY ARE 16-17 INCHES.

THAT IS LOW TO THE GROUND TO GET DOWN TO AND TO GET UP FROM.

SO, MAKING OUR TOILETS, WE CAN ADAPT THEM.

YOU CAN NOW BUY TOILETS THAT ARE TALLER FOR PEOPLE SO THAT YOU CAN BE ABLE TO RISE FROM THEM EASIER.

SO, I DON'T RECOMMEND THIS, BUT IF YOU DECIDE YOU WANT TO INSTALL GRAB BARS YOUR SELF, HERE IS A LITTLE BIT OF WHAT TO DO.

THEY NEED TO BE SECURE.

I DON'T RECOMMEND THAT YOU DO IT, BUT IN CASE, THEY NEED TO BE ATTACHED TO STUDS IN THE WALL.

YOU CAN'T JUST PUT A GRAB BAR IN THE WALL AND HOPE IT WILL HOLD YOUR WEIGHT.

YOU DON'T WANT TO DEPEND ON SOMETHING THAT AREN'T ABLE TO DO IT.

THERE ARE ANCHOR MOUNTS IF YOU DON'T KNOW WHERE THE STUDS ARE.

BUT YOU WANT TO ADD A GRAB BAR.

YOU NEED A WAY OF SECURELY ATTACHING A GRAB BAR BECAUSE REMEMBER, THIS IS THE THING THAT IS GOING TO HOLD YOU, YOU KNOW, WHEN YOU WANT TO CATCH YOUR SELF. YOU WANT TO MAKE SURE IT WILL BE ABLE TO DO THAT JOB.

AND ALSO, IF YOU HAVE QUESTIONS, I WANT TO MAKE THIS MORE INTIMATE.

YOU CAN STOP ME AND ASK QUESTIONS ALONG THE WAY. I WOULD BE HAPPY TO MAKE THIS MORE OF A CONVERSATION.

ALL RIGHT.

SO, THIS IS A LITTLE BIT ABOUT GRAB BARS.

SO WE THINK OF THEM AS THESE INSTITUTIONAL THINGS. BUT THEY DON'T NECESSARILY NEED TO BE THAT.

THEY CAN ACTUALLY BE QUITE STYLISH.

THEY CAN BE HIDDEN GRAB BARS.

THEY DON'T LOOK LIKE GRAB BARS BUT THAT IS WHAT THEY ARE.

AND THESE ARE JUST SOME EXAMPLES OF GRAB BARS THAT YOU CAN HAVE IN THE SHOWER.

YOU KNOW, NEXT TO YOUR SINK.

THIS ONE IN THE MIDDLE HERE, I KIND OF LIKE, THIS IS SOMETHING THAT YOU CAN ACTUALLY BUY.

IT IS TO HELP YOU MANEUVER OVER THE BATH TUB.

SOME PLACE TO HOLD ON TO IF YOU JUST WANT SOME

QUICKIE THING AND YOU DON'T HAVE GRAB BARS ALONG THE WALL THIS GIVES YOU SOMETHING TO HOLD ON TO. BECAUSE GETTING IN AND OUT OF TUBS WE KNOW CAN BE TOUGH.

AND THEN TOILET SEATS.

THE TOILET.

THESE ARE JUST SOME EXAMPLES OF WHERE YOU CAN EITHER BUY A TOILET THAT IS ALREADY UP HIGHER OR ADAPT A TOILET.

YOU KNOW, SOMETHING INEXPENSIVE TO GIVE YOU A LITTLE BIT MORE HEIGHT.

THAT THAT TOILET PAPER, WHERE YOU PUT THE TOILET PAPER CAN ACTUALLY BE A PLACE THAT YOU CAN GRAB ON TO AS WELL.

OR YOU CAN BUY GRIPS THAT YOU CAN ADAPT YOUR TOILET.

JUST ADD THAT TO THE TOILET WITHOUT TOO MUCH EXPENSE BUT GIVING YOU SOMETHING TO HOLD ON TO. I LIKE THE BLUE ONE HERE BECAUSE I THOUGHT IT WAS A BIT STYLISH WITH THE BLUE.

AND THE GRAB BAR THERE ACTUALLY IS RETRACTIBLE. IT GOES UP AND OUT OF THE WAY AND IF YOU NEED IT, IT CAN GO DOWN.

I LIKE THAT IT HAS THE TOILET PAPER ROLL TO GO WITH IT. SO, WALK-IN TUBS AND SHOWERS.

I WAS REALLY EXCITED WHEN I SAW THIS WALK-IN TUB BECAUSE I THOUGHT THAT REALLY DOES LOOK LUXURIOUS.

IT DOESN'T LOOK LIKE SOMETHING YOU WOULD FIND IN AN INSTITUTION.

AND HOW THESE WALK-IN TUBS WORK -- THEY HAVE A LITTLE DOOR AND THERE IS A SEAT INSIDE AS WELL.

YOU GET IN AND YOU CLOSE THE DOOR AND YOU CAN FILL THE TUB WITH WATER.

I WOULD SUGGEST BECAUSE HOT WATER IS SCALDING, SOMETHING THAT YOU WANT TO ADDRESS, YOU PROBABLY WANT SOMEBODY TO LOOK AT THE HOT WATER HEATER AND MAKE SURE THAT IT IS NOT AT A TEMPERATURE THAT IF YOU PUT IT ALL HOT THAT YOU ARE NOT GOING TO SCALD YOURSELF.

I BELIEVE THERE ARE ADAPTOR TYPE OF THINGS THAT CAN CHECK FOR THAT, SO THAT YOU DON'T BURN YOURSELF. YOU GET IN AND CLOSE THE DOOR AND FILL THE TUB WITH

WATER AND THEN OF COURSE YOU HAVE TO WAIT AND DRAIN THE TUB BEFORE YOU GET OUT.

THE ONLY THING I WILL SAY WITH THESE, THESE ARE NOT INEXPENSIVE.

A NEW HOUSE WE BUILT NOT TOO FAR, THE OWNER'S MOTHER WAS MOVING IN WITH THEM AND WE LOOKED AT ONE OF THESE TUBS AND THAT TUB THAT WE LOOKED AT WAS \$8,000 WHICH FOR MOST PEOPLE WAS A LITTLE BIT OF A -- WE ENDED UP DOING A VERY BEAUTIFUL SHOWER ENCLOSURE.

LET ME GET TO SHOWERS.

THIS IS A COMBINATION SHOWER TUB BUT IT IS A MOLDED ONE, A KIT THAT YOU INSTALL.

AT THE TOP THERE IS A CUSTOM SHOWER. SO WHAT WE DID IS DESIGNED A SHOWER THAT YOU COULD ROLL A CHAIR IN IF YOU NEEDED TO.

HAS A BENCH IN IT.

WE DIDN'T HAVE ANY LIP SO WHAT WE DO IS PUT THE DRAIN, WE DO THE PERIMETER DRAINS.

AND THEY LOOK VERY MODERN AND LOVELY.

YOU HAVE THE TILE FLOOR AND IT GOES CONTINUOUS INTO THE SHOWER AREA AND YOU HAVE AN AREA, A DRAIN BETWEEN THE SHOWER WALL, THE SHOWER DOOR AND THE REST OF THE BATHROOM THAT HELPS KEEP THE WATER INSIDE THE SHOWER AREA.

AND THIS JUST A SUMMARY.

YOU CAN HAVE THE LOVELY BATHROOM AND IT DOESN'T LOOK LIKE AN INSTITUTIONALIZED AND EVERYTHING THAT YOU SEE ARE GRAB BARS AND THINGS THAT YOU CAN HOLD ON TO WITHOUT THE FEELING IT HAS BEEN ADAPTED.

I KNOW WE HAVE DESIGNED SOME HOMES WHERE WE PUT THE STUDS IN THE WALL FOR FUTURE GRAB BARS BUT I CAN TELL YOU IT IS PROBABLY WORTH GOING AHEAD AND DOING IT NOW.

NOT WAIT FOR THE FALL, HAVE THE GRAB BARS IN NOW BECAUSE IT LOOKS NICE.

AND THEN YOU HAVE IT THERE AND YOU DON'T HAVE TO WORRY ABOUT BRINGING IT IN LATER.

SO LET'S TALK ABOUT THE REST OF YOUR HOME.

SO ONE OF THE -- AGAIN, WE ARE LOOK AT STAIRS.

WE ARE LOOKING AT AVOIDING FALLING, TRIPPING.

AND ONE OF THE THINGS, AREA RUGS.

WE ALL LOVE AREA RUGS.  
BUT, UNLESS THEY ARE TACKED DOWN OR FIRM, AND LIKE  
FOR MY MOTHER NOW, SHE SHUFFLES HER FEET.  
SHE IS NOT LIFTING HER FEET.  
SHE CAN SNAG ON TO AN AREA RUG.  
EVEN WALL TO WALL CARPETING IF IT IS PLUSH, IT IS  
DIFFICULT FOR PEOPLE TO WALK ACROSS.  
WE DID, GOING QUICKLY BACK TO BATHROOMS, WE HAD A  
CLIENT WHERE THEY WANTED TO STAY?  
THEIR HOME AND ONE OF THE ISSUES WAS THE  
BATHROOMS WOULD BE SLIPPERY BUT HE SUFFERED FROM  
INCONTINENCE.  
DIDN'T ALWAYS GET THERE.  
THE FLOOR WOULD BE SLIPPERY.  
WE PUT IN CARPET TILES WITH A CUSHIONED MOISTURE  
BACK AND IT WAS WALL TO WALL, GREAT COLOR AND  
COULD EASILY BE POPPED OUT AND RINSED.  
A LITTLE CUSHION AND LESS SLIPPERY IN THE BATHROOM  
AND USED THE TUB ANCHOR AS WELL AND ADDED SOME  
BARS IN THE BATHROOM.  
BUT AREA RUGS, I MEAN MAYBE THERE IS A WAY OF DOING  
LIKE I SAID CARPET TILES.  
THEY HAVE A LOW PROFILE.  
THEY GIVE A BIT OF A CUSHION.  
YOU CAN GET THEM IN COLORS AND THEY STAY FIXED AND  
DON'T LIFT UP LIKE AN AREA RUG MIGHT DO.  
AND THEN LIGHTING.  
LIGHTING IS VERY IMPORTANT BECAUSE AS WE AGE OUR  
EYES DON'T PERCEIVE -- WE DON'T SEE CONTRASTS AS  
WELL.  
IT IS MORE DIFFICULT FOR US TO SEE IN AREAS THAT ARE  
GRAY OR -- AND I'M NOT TALKING ABOUT DARK.  
JUST IN BETWEEN AREAS.  
WHAT YOU WANT TO DO, AND AGAIN WITH THIS CLIENT  
THAT WE HAD WITH THE CARPET TILES IS WE ELIMINATED  
THE STAIRWELLS.  
THERE IS WONDERFUL LITTLE LED RECESSED LIGHT.  
THEY ARE NONINTRUSIVE AND -- ILLUMINATED THE  
STAIRWELLS.  
THIS IS NOT JUST FOR INTERIOR.  
THIS IS FOR EXTERIOR, TOO.  
GETTING FROM YOUR CAR TO YOUR DOOR.  
AND ESPECIALLY OUTSIDE.



THAT IS SOMETHING YOU WANT TO LOOK AT IT UNEVEN  
PAVING STEPS.

STEPS THAT AREN'T EQUALLY SPACED.

THAT IS ANOTHER WAY THAT PEOPLE TRIP IS THEY EXPECT  
THE NEXT STEP TO BE THE SAME AS THE ONE THEY JUST  
WALKED ON AND IT IS A LITTLE TALLER AND THEY CATCH.  
IF YOU ARE HELPING SOMEONE OR DOING THIS FOR YOUR  
SELF, ASSESS YOUR PATH FROM YOUR CAR TO YOUR DOOR  
AND JUST LOOK AT ALL OF THE POSSIBLE PLACES,  
LIGHTING, ANYTHING THAT YOU MAY BE ABLE TO TRIP ON,  
TO TRY TO CLEAR THE AREAS AND MAKE THEM SMOOTHER.

>> QUESTION?

>> Claudia: YES.

>> MOTION SENSORS INSIDE THE HOUSE.

>> Claudia: INTERESTING.

MOTION SENSORS INSIDE THE HOUSE. THAT IS NOT A BAD  
IDEA.

THE OTHER PART OF LIGHTING IS MAKING SURE THAT  
SWITCHES ARE IN PLACES THAT YOU CAN WHEN YOU  
ENTER A ROOM YOU HAVE A WAY TO LIGHT YOUR WAY AND  
WHEN YOU EXIT YOU CAN TURN IT OFF.

I WOULD -- I GUESS THAT MOTION SENSORS INSIDE WOULD  
PROBABLY HELP WITH THAT.

SO YOU ARE NOT -- AS SOON AS YOU COME IN THE ROOM  
IS ILLUMINATED.

I THINK THAT WOULD BE A REALLY GOOD IDEA.

>> I HAD MOTION SENSORS AT THE DOOR LEVEL AND IT IS  
VERY GOOD BECAUSE IT COMES ON BEFORE YOU GET TO  
THE LIGHT SWITCH.

THE ONLY THING IS MY CAT SETS IT OFF.

(LAUGHTER).

>> Claudia: I COULD SEE THERE COULD BE A DRAWBACK  
WITH THAT.

RIGHT.

AND I ASSUME IT IS TIMED SO IT GIVES YOU ENOUGH TIME  
TO ENTER THE ROOM OR EXIT AS LONG AS THERE IS  
MOTION THE ROOM IS ILLUMINATED.

THERE IS SO MUCH GREAT TECHNOLOGY NOW OUT THERE  
THAT CAN HELP WITH THESE KIND OF THINGS.

STAIRS, AGAIN, WE WERE TALKING ABOUT STAIRS.

SO, ADDING AN ADDITIONAL HAND RAIL SO YOU HAVE ONE  
ON EACH SIDE AS YOU GO UP THE STAIRS.

I THINK THAT GIVES YOU ADDITIONAL STABILITY.

ELEVATORS.

WE INSTALLED A FEW ELEVATORS FOR PEOPLE IF YOU CAN AFFORD IT, IF YOU HAVE THE SPACE.

YOU DON'T ALWAYS -- A HOUSE IS NOT ALWAYS YOU HAVE THE SPACE TO ADD AN ELEVATOR.

AND OFTEN YOU WANT AN ELEVATOR THAT CAN TAKE A WHEEL CHAIR AS WELL.

IT HAS TO HAVE SOME SPACE AROUND IT.

HERE AGAIN IN THE KITCHEN, GRAB BARS IN THE KITCHEN THAT CAN -- YOU CAN AT LEAST SOMETHING IF YOU ARE LIGHT HEADED YOU HAVE SOMETHING TO GRAB ON TO.

AND YOU CAN PUT YOUR TOWELS ON THEM.

THESE THINGS THAT WE ARE TALKING ABOUT CAN BE INTEGRATED INTO YOUR HOME WITHOUT APPEARING AS THEY ARE SOMETHING, YOU KNOW, DIFFERENT.

I THINK AND THEY CAN BE NICE.

AND SO, AND LEVERS.

SO, THE OTHER THING IS OFTEN LIKE AGAIN MY MOTHER SHE WITH THE PARKINSON'S SHE DOESN'T HAVE THE GRIP THAT SHE USED TO HAVE.

DOORKNOBS CAN BE DIFFICULT.

LEVERS IF YOU CAN, I RECOMMEND REPLACING DOOR KNOBS WITH LEAVERS.

YOU DON'T NEED A TIGHT GRIP BUT YOU CAN USE IT TO OPEN DOORS.

AND AGAIN, THEY COME IN SO MANY -- AND THIS GOES FOR SINKS AND THAT KIND OF THING.

JUST TO SHOW YOU THE VARIETY OF LEVERS, THEY CAN BE MODERN OR MATCH YOUR VICTORIAN HOME OR YOUR COLONIAL HOME.

THIS IS A CASE STUDY.

A HOME HERE IN SWARTHMORE THAT WE DID.

AND WE WERE ASKED TO -- THIS COUPLE AND MAY I INTRODUCE YOU, THEY ARE HERE IN THE AUDIENCE.

THEY CAN IDENTIFY THEMSELVES LATER IF THEY WOULD LIKE.

WE WERE ASKED TO HELP THEM FIGURE OUT A WAY WHERE THEY COULD -- THEY WANTED TO ADD A SMALL ADDITION, BUT NOT JUST ADD AN ADDITION THEY ARE THINKING OF FUTURE TERM OF ONE FLOOR LIVING.

THIS IS THE THING WE TALK ABOUT WITH PEOPLE IF POSSIBLE, AVOID THE STAIRS ALL TOGETHER AND ADD AN ADDITION WHERE IT COULD BECOME ONE FLOOR LIVING.

WHAT YOU SEE HERE IS HOW THE HOUSE EXISTED WHEN WE CAME TO THE SCENE.

THE OTHER PART OF THIS IS WE WANTED TO MAKE SURE THAT THE ADDITION FIT WITH THE STYLE OF THE HOUSE. IT IS A BEAUTIFUL HOME AND WE DIDN'T WANT TO ADD SOMETHING THAT DIDN'T FIT WITH THIS STYLE.

SO, YOU CAN SEE THERE IS A LITTLE SHED ON THE BACK THAT HAD A SMALL POWDER ROOM AND A LAUNDRY ROOM AND IT IS ADJACENT TO THE KITCHEN.

THIS IS THE ADDITION THAT WE ADDED.

SO YOU CAN SEE HOW IT FITS NOW, WE DID THE SAME OVERHANGS SO IT FITS CLEARLY WITH THE HOUSE.

WE THINK IT LOOKS NICE BUS IT IS INTEGRATED WITH THE HOME.

-- BECAUSE IT IS INTEGRATED WITH THE HOME.

WE ARE SHOWING STAIRS BUT DID SHOW A SIGN WHERE IN THE FUTURE WE COULD ADD A RAMP.

AT THIS POINT WE WEREN'T READY FOR THE RAMP, WE WANTED TO PUT THE STAIRS IN PLACE.

HERE ARE THE PLANS.

SO, WHAT WE WANTED TO SHOW HERE IS THAT IT COULD BE -- AT THIS POINT IT IS GOING TO BE WORKING AS A FAMILY ROOM.

SO WE SHOW A VERSION HOW IT IS SHOWN AS A FAMILY ROOM.

AND THAT IN THE FUTURE IT COULD BECOME A BEDROOM. AND WE BUILT AN ACCESSIBLE BATHROOM THAT YOU SEE THERE SO THERE IS A SHOWER WITH A THROW THRESHOLD THAT HAS A BENCH IN IT.

TALL TOILET, GRAB BARS.

WE MOVED THE LAUNDRY TO THE MUDROOM AREA.

THEY ARE ADJACENT TO THE KITCHEN AND AS THEY GET OUT OF THE CAR THEY CAN COULD ALL -- DO ALL OF THEIR LIVING IN THIS SPACE COMFORTABLY.

THIS IS JUST TO SHOW THAT TRANSITION, THIS IS THE EXISTING KITCHEN AND THEN WHEN YOU WALK THROUGH THE DOOR ON THE RIGHT, YOU COME INTO THE MUDROOM AREA WHICH IS ON THE RIGHT.

AND THEN AS YOU GO THROUGH THERE, YOU COME INTO THIS IS THE LIVING ROOM SPACE.

AND THEN THOSE LAST THREE LITTLE PICTURES ARE JUST SHOWING THE BATHROOM THAT HAS THE GRAB BARS, HAS THE SEAT THAT AS WE TALKED ABOUT, AND THEN THE

TOILET AGAIN HAS THE GRAB BAR AS WELL.

THANK YOU.

I'M READY TO TAKE QUESTIONS OR I'M SURE THAT YOU MUST HAVE --

>> I HAVE TWO QUESTIONS.

ON THE SHOWER THAT YOU SHOWED IS THAT MODULAR THAT YOU BUY AND PLUG IN?

>> Claudia: YES.

>> COULD WE TAKE THE TUB?

>> Claudia: IT DEPENDS ON HOW FIGURE THE TUB IT.

IF YOU HAVE A STANDARD SIZE TUB 30 BY 60 THE OLDER TUBS THAT WAS THE SIZE THEY HAD.

I WOULD ASSUME THAT THEY HAVE SOMETHING THAT YOU COULD POP INTO THAT SPACE.

BUT YES, I DEFINITELY THINK THAT YOU COULD DO THAT.

>> AND THE OTHER QUESTION WAS ABOUT STAIRS.

THE MATERIAL THAT YOU PUT ON STAIRS.

OUR STAIRS ARE, YOU KNOW, DANGEROUS.

THERE SOMETHING THAT?

>> Claudia: I'M GLAD YOU BROUGHT THAT UP.

WE HAVE ACTUALLY EVEN SINCE OUR KIDS WERE LITTLE THEY SLIPPED AND FELL DOWN THE STAIRS WE PUT A NICE TIGHT LOW PILE RUNNER ON THE STAIRS.

A CARPET RUNNER BUT ALSO TREADS THAT CAN BE APPLIED TO THE EDGE THAT GIVES YOU TRACTION.

I'M GLAD YOU BROUGHT THAT UP.

THE WOOD STAIRS LOOK BEAUTIFUL BUT IF YOU GO DOWN THIS STOCKING FEET, THEY CAN BE TREACHEROUS.

>> I WAS WONDERING WITH THE ANCHORS --

>> THE RUNNER WITH THE ANCHOR?

>> Claudia: THE ONE THAT I HAVE IS CONNECTED, IT IS NOT JUST -- IT IS ATTACHED FIRMLY SO IT TAKES THE SHAPE OF THE STAIRS.

NOT JUST THE ONES THAT HAVE THE LITTLE RODS AND A LITTLE PUFFY.

I WOULD SAY SOMETHING THIN BUT NICE AND TIGHT AGAINST THE STAIR IF YOU WANTED TO DO SOMETHING THAT WAS CARPET.

YES?

>> WHEN YOU ENLARGE THAT SPACE, DID YOU HAVE TO BEEF UP THE FOUNDATION IN ANY WAY OR I'M ASSUMING THERE WASN'T A BASEMENT ON THAT AREA?

>> Claudia: WHAT WE DID BECAUSE THE ADDITION THAT

WE ADDED IS ACTUALLY -- LET ME GO BACK.  
IS ACTUALLY BIGGER THAN WHAT WAS EXISTING.  
YOU SEE SO WE BUILT A WHOLE NEW -- WE LEFT THAT  
FOUNDATION IN PLACE BECAUSE THERE IS NO NEED TO  
TAKE IT AND WE BUILT A LARGER FOUNDATION TO HOLD  
UP THE NEW ADDITION, YES.

BUT IT'S ONE STORY.

I WOULD LIKE TO BRING UP ONE MORE THING.

IS YOU KNOW, AGAIN, WE WANT -- AND I DO, TOO, I WANT  
TO STAY IN MY HOME AS LONG AS POSSIBLE.

I THINK ONE OF THE THINGS IS HAVING A GOOD  
COMMUNITY TO LIVE IN -- LET ME TRY THAT AGAIN -- THAT  
CHECKS UP ON YOU.

I NOTICE NOW WITH MY MOTHER.

SHE IS NOT DRIVING AND YOU ARE BECOME MORE AND  
MORE ISOLATE AND THEY DON'T LIVE IN LIKE A  
COMMUNITY LIKE AS WONDERFUL AS SWARTHMORE.

I THINK IF YOU DO DECIDE THAT YOU WANT TO TRY TO  
STAY IN YOUR HOME, I WOULD GET YOUR FAMILY  
INVOLVED.

I WOULD GET YOUR NEIGHBORS INVOLVED.

ESPECIALLY NOW WITH THIS LAST EVENT, I WAS TALKING  
TO A WOMAN JOAN WHO SURVIVED WORLD WAR II BUT  
GOT TRAPPED IN HER HOME BECAUSE -- AT GRAY LOCK  
BECAUSE HER PHONE DIDN'T WORK AND SHE DIDN'T HAVE  
ANY POWER AND THEY TOOK HER NAME DOWN FOR THE  
NEXT TIME.

THAT IS SOMETHING WE NEED TO CONSIDER IF WE TRY TO  
STAY IN OUR HOMES LONGER. YES, PAT?

>> [INAUDIBLE]

>> Claudia: I DON'T KNOW THAT FOR SURE BUT I HAVE  
HEARD AMONGST PEOPLE TALKING LIKE NEXT TIME I WILL  
GET MY SELF A GENERATOR.

MAYBE WITH THE WAY THE WEATHER IS GOING THESE  
DAYS.

THEY ARE NOT INEXPENSIVE YOU PROBABLY KNOW.

AND DEPENDING ON HOW MUCH POWER YOU WANT, THE  
COST GOES UP EXPONENTIALLY.

SO, ME PERSONALLY, I HAVE NOT SEEN THAT BUT I WOULD  
ASSUME SO, YES.

ANYONE ELSE? ANYONE HAVE ANY PERSONAL STORIES  
THEY WANT TO TALK ABOUT?

(LAUGHTER).

>> ONE OF THE THINGS THAT [INAUDIBLE]

>> Claudia: YEAH.

>> THEY HAVE A SITUATION I HAVE A YOUNGER GENERATION, I HAVE KIDS AND I WOULD LIKE A GETAWAY. (LAUGHTER).

>> Claudia: I DON'T BLAME YOU.

SO, I DON'T KNOW IF EVERYBODY HEARD THE QUESTION. SHE WANTS TO -- WE BUILT A TINY HOME.

WE BUILT ONE.

OUR OFFICE BUILT ONE AS A FUN PROJECT WE THOUGHT WE COULD DO IN THE SUMMER AND IT TOOK A YEAR.

YOU THINK SMALL -- NO, NO.

AND THEN MY HUSBAND WHO TEACHES AT DREXEL DID A TINY HOUSE STUDIO.

AND WE HAVE HAD MANY PEOPLE COME TO US ABOUT THIS VERY THING THAT YOU WERE TALKING ABOUT.

WE HAD A WOMAN FROM GERMANTOWN COME TO TALK TO US ABOUT SHE WANTED TO GIVE THE BIG HOUSE TO THE FAMILY AND PUT A TINY HOUSE IN THE BACKYARD WITH HER.

I LOVE THAT IDEA BUT WHAT YOU COME UP AGAINST IS ZONING.

ZONING IS THE ISSUE.

AND I KNOW NOW IN SWARTHMORE THEY ARE TALKING ABOUT TRYING -- ADDRESSING THESE ISSUES, ESPECIALLY WITH THE BIG HOUSES AND THAT KIND OF THING.

IT WOULD BE NICE.

>> WHAT IS THE RECOMMENDATION OF THE AGING IN FORCE TASK FORCE.

>> Claudia: IT IS A GREAT IDEA.

THE TINY HOUSE THAT WE BUILT AROUND CONSIDER AROUND THE ZONING.

YOU KNOW, MY HUSBAND IS THE MAYOR SO I HAVE TO BE QUIET THERE. DON'T RAT ME OUT, OKAY.

WE BUILT OUR TINY HOMES ON WHEELS BECAUSE THEY COME UNDER ANOTHER CATEGORY.

THEY ARE CONSIDERED RVs BECAUSE THEY DON'T KNOW WHAT TO DO WITH THEM WHEN THEY ARE ON WHEELS.

(LAUGHTER).

>> Claudia: SO WE BUILT THEM ON WHEELS AND I

UNDERSTAND NOW IF THE ZONING YOU CAN HAVE AN RV AS LONG AS YOU DON'T LIVE THERE FULL TIME.

BUT THEY DON'T TELL YOU WHAT FULL-TIME MEANS.

IF YOU ARE AWAY FOR THE WEEKEND YOU ARE NOT THERE FULL TIME.

THE ONLY THING ABOUT THAT IS BRINGING UTILITIES. SO THE TINY HOUSE THAT WE BUILT HAS A COMPOSTING TOILET.

BUT IT IS NOT WORSE THAN A LITTER BOX, OKAY.

AND IF YOU CAN DEAL WITH THAT, OKAY.

I DON'T HAVE CATS SO.

BUT, AND WE ALSO -- WE HAVE A TINY HOME AND IF YOU WANT TO DRIVE AND SEE IT, IT IS -- I DON'T KNOW IF YOU KNOW THE MORGANWOOD AREA OF SWARTHMORE, WE DO HAVE -- HE WAS A FORMER -- GRADUATED FROM SWARTHMORE COLLEGE. HIS SECOND YEAR LIVING THERE AND HE DEALS WITH THE COMPOSTING TOILET.

HE HAS A HOSE THAT SUPPLIES WATER.

WE A 42-GALLON TANK IN THERE.

THE IDEA WAS THAT THE TINY HOUSE COULD BE TAKEN OFF THE GRID IF NEEDED AND IT DOES HAVE SOLAR PANELS BUT IT IS NOT ENOUGH.

IN THE WINTER WE DON'T GET ENOUGH LIGHT, IT IS NOT A BIG ENOUGH SYSTEM TO POWER IT.

WE DID LED LIGHTS AND WE, YOU KNOW, IT WAS FUN IN I WHEN HE ASKED ME ABOUT WI-FI AND A MICROWAVE.

I SAID WELL, YOU'RE IN THE WRONG HOUSE.

(LAUGHTER).

>> Claudia: THIS IS A TINY HOUSE.

WE DON'T HAVE A WASHING MACHINE EITHER.

WE TRIED TO PUT EVERYTHING THAT IS THIS THERE THAT USES VERY LOW ELECTRICITY.

THE HEAT IS BY PROPANE.

THE COOKING IS BY PROPANE.

THE HOT WATER IS PROPANE AS WELL.

AND RIGHT NOW, THE COLLEGE IS NICE AND THEY LET US HAVE WATER AND ELECTRIC FOR FREE.

IT'S PLUGGED IN.

BUT THE SOLAR PANELS WORK AS WELL.

IF YOU HAVE A CHANCE, JUST DRIVE, YOU CAN'T MISS IT.

DRIVE AROUND AND YOU WILL SEE IT.

>> I SAW IT IN THE HOUSE STORY..

>> Claudia: IT WAS ON THE FLOWER SHOW, TOO.

WHICH WAS A GOOD THING BECAUSE IT GAVE US A DEADLINE TO FINISH IT.

I LOVE THE WHOLE MOVEMENT AND I WANT TO TRY TO DO

SOMETHING WITH IT.

TINY HOUSE ON WHEELS AND THEN THERE IS

MICROHOUSES WHICH HAVE A FOUNDATION.

THEN YOU ARE TIE INSIDE UTILITIES AND THAT IS WHEN  
THE ZONING JUMPS IN BECAUSE THE SEWER AND WATER  
AND THOSE TYPES OF THINGS START TO COME INTO PLAY.  
YES?

>> HAVE YOU HAD MUCH EXPERIENCE WITH [INAUDIBLE]

>> Claudia: WE DID, ACTUALLY.

IN HERE IN SWARTHMORE.

>> COULD YOU REPEAT THE QUESTION?

>> Claudia: HAVE I HAD AN EXPERIENCE WITH  
RETROFITTING A HOME WITH A CHAIR LIFT OR ELEVATOR.  
WE RETROFITTED A HOME IN SWARTHMORE WITH AN  
ELEVATOR.

IT WAS LARGE ENOUGH WE HAD A SPACE AVAILABLE TO US  
THAT WE COULD INSERT AN ELEVATOR.

AND AN ELEVATOR, THIS IS ONE LIKE I SAID COULD TAKE A  
WHEEL CHAIR IF NECESSARY.

IT WAS PROBABLY ABOUT 35 TO \$40,000 IN IN SPACE.

I HAVE NOT DONE CHAIR LIFTS.

USUALLY BECAUSE THE CHAIR LIFT IS SOMETHING YOU CAN  
CONTACT PEOPLE WHO HAVE CHAIR LIFTS AND THEY WILL  
HELP YOU WITH THAT.

WE USUALLY DON'T GET CONTACTED FOR THAT BUT  
ELEVATORS WE DO.

THE NEW HOUSE THAT WE BUILT, THEY WANT TO AGE IN  
PLACE SO EVERYTHING IN THERE, THEY HAVE ELEVATORS.  
THEY HAVE A BEDROOM SUITE ON THE FIRST FLOOR IF  
NEED BE.

SO, THEY ALREADY STARTED WITH THAT IN MIND.

THEY ARE PEOPLE MY AGE WHICH I DON'T SAY I'M THAT  
YOUNG, BUT.

YES, YES, WE HAVE.

ANYONE ELSE? SO HOW LONG DO YOU THINK? I WANT TO  
ASK YOU A QUESTION.

HOW LONG WOULD YOU LIKE TO STAY IN YOUR HOME?

THIS IS THE THING.

NOW I'M STRUGGLING WITH THIS WITH MY MOTHER.

THEY ARE TRAUMATIZED ABOUT HAVING TO MOVE, WHERE  
THEY WILL GO NEXT.

I WOULD TRY AND HELP THEM STAY IN THE HOME BUT  
THERE IS TOO MANY STAIRS IN THE HOUSE AND PUTTING



AN ELEVATOR BECAUSE WE TALKED ABOUT THAT IS PROBABLY GOING TO BE DIFFICULT.

SO NOW WE ARE MOVING ON TO THAT NEXT, YOU KNOW, HOW MANY MOVES.

I THINK THIS IS THEIR LAST MOVE AND WHAT IS THAT GOING TO LOOK LIKE SO.

SO I'M FEELING -- I UNDERSTAND WHERE, YOU KNOW, WE ARE ALL FEELING YES.

>> I HAVE A STORY.

MY MOTHER IS 97.

WHEN SHE WAS IN HER EARLY 80'S, I WOULD SAY SHE SAID THAT SHE WANTED TO MOVE INTO AN ASSISTED LIVING SOMETIME WHEN SHE COULDN'T GO UP AND DOWN THE STEPS.

AND THEN AS SHE GOT OLDER SHE CHANGED HER MIND. NOW SHE IS 97 AND CAN'T REALLY RUN UP AND DOWN THE STEPS BUT DOESN'T WANT TO LEAVE.

THERE IS NO WAY WE CAN GET HER OUT OF THAT HOUSE.

>> Claudia: BECAUSE YOU DON'T WANT TO TAKE THEIR DIGNITY AWAY, RIGHT? AFTER THEY HAVE BEEN CALLING THE SHOTS ALL THESE YEARS YOU TONIGHT WANT TO COME IN AND -- YOU DON'T WANT TO COME IN AND TELL THEM WHAT THEY NEED TO DO.

YOU WANT IT TO BE A CONSENSUS.

IT'S DIFFICULT.

>> HAVE YOU DONE SOMETHING WITH THE HOUSE?

>> Claudia: TO ADAPT IT?

>> MY MOTHER IS IN PRETTY GOOD SHAPE FOR 97.

WE GOT A STAIR THING BUT SHE STILL RIDES THE TRICYCLE AROUND TOWN..

>> Claudia: I THINK I HAVE SEEN YOUR MOTHER.

>> SHE IS NOT IN THIS TOWN.

>> Claudia: I FEEL LIKE THERE IS A WOMAN THAT STILL RIDES A TRICYCLE AROUND TOWN.

A BIG ONE.

>> GOOD FOR HER.

>> Claudia: YES?

>> I THINK THERE IS ASSUMPTION OF RISK.

THAT IS WHAT IT COMES DOWN TO.

>> Claudia: GOOD POINT.

>> OKAY, I DON'T WANT TO LEAVE.

AND I UNDERSTAND AT SOME POINT THAT MAY PUT ME AT HIGHER RISK OF FALLING WITH THE GRAB BARS AND ALL

THAT STUFF.

I AM WILLING TO ASSUME THE RISK TO HAVE MY INDEPENDENCE AND BE WITH MY FRIENDS AND LIVE WHERE I WANT TO LIVE.

AND I HOPE THEY REMEMBER THAT.

I HOPE I CAN KEEP TELLING THEM THAT.

AND I GUESS IF YOU DON'T -- IF YOU ARE THINKING REALLY YOU DON'T HAVE CAPABILITY TO ASSESS RISK, TO, YOU KNOW, ASSUME IT, THAT IS ONE THING.

>> Claudia: THAT'S A VERY GOOD POINT.

I'M ONE OF FIVE.

WE DON'T ALL AGREE.

I'M MORE -- AND MY MOTHER HA HAS GONE BACK AND FORTH.

WE HAVE TO MOVE TO I DON'T WANT TO MOVE, THAT IS TOO DEPRESSING.

THIS IS MY HOME.

ALL MY THINGS ARE HERE.

AND I HAVE BROTHERS AND SISTERS WHO ARE LIKE THEY ARE GOING TO HAVE TO FALL AND IT IS NOT GOING TO BE DECIDED FOR THEM AND THEY WILL END UP IN A NURSING HOME THE THING SHE HATES MOST.

ARE YOU WILLING, ME PERSONALLY, ARE YOU WILLING TO TAKE THAT RESPONSIBILITY WHICH IS LIKE OH, GOSH, THANKS.

I KNOW.

I DON'T SAY THERE IS A CLEAR ANSWER.

>> THERE WERE OTHER GAINS WHEN THEY DID THE PROJECTS.

>> Claudia: THESE ARE THE OWNERS OF THE HOUSE, BRUCE AND CARLIN.

>> THE SMALL QUADRANT AND SMALL BATHROOMS WHICH WE DIDN'T SOLVE.

AND ALSO THE LIGHT THAT COMES IN.

YEAH.

>> Claudia: HERE.

>> THE LIGHT THAT COMES IN NOW.

>> Claudia: IT IS.

AND THAT WAS A CLOUDY DAY.

THE DATA WE WENT.

I THINK IT WAS JUST BEFORE THE FOURTH NOR'EASTER.

I DON'T KNOW.

I LOST COUNT NOW.

YEAH.

>> JUST TO ADDRESS THE ISSUE OF WHETHER OR NOT WE STAY IN OUR HOMES UNTIL WE GET -- ON THE FLIP SIDE OF THAT, I HAVE A FRIEND WHO MOVE INSIDE A RETIREMENT COMMUNITY AND HE IS NOW 74 AND HAS BEEN THERE AND IS FULLY INTEGRATED FOOT COMMUNITY.

IF YOU WAIT UNTIL YOU ARE 75, THEN NOW YOU REALLY DON'T WANT TO LEAVE AND WHAT HAPPENS WHEN YOU EVENTUALLY GET SO FRAIL YOU CAN'T BE AT HOME.

NOW YOU ARE PUTTING THE BURDEN ON SOMEBODY ELSE.

>> Claudia: RIGHT, RIGHT.

>> IT'S AN ISSUE.

>> Claudia: I WISH SOMEBODY COULD JUST TELL ME WHAT TO DO.

>> Linton: CLAUDIA MENTIONED COSTS A COUPLE OF TIMES THAT ONE THING THAT A GENERAL TRUTH IS THAT THE LONGER YOU WAIT THE MORE EXPENSIVE THINGS ARE.

>> Claudia: THIS IS TRUE.

>> Linton: AND THE MOST EXPENSIVE THING IS THE THING THAT HAS TO BE DONE IN RESPONSE TO AN ACCIDENT.

>> Claudia: RIGHT, EXACTLY.

>> Linton: AND YOU WAIT TO PUT IN THE GRAB BARS UNTIL YOU FALL, IT IS GOING TO COST MORE AND IT IS AFTER THE FACT.

SO A GENERAL RULE IS THE EARLIER YOU CAN DO THING. AND IF YOU ARE ALREADY DOING CONSTRUCTION, ADDING A ROOM OR CHANGING A GARAGE INTO FAMILY ROOM OR SOMETHING LAKE THAT, THAT IS THE TIME -- SOMETHING LIKE THAT, THAT IS THE TIME TO DO ALL OF THE OTHER THINGS.

>> Claudia: THAT IS WHY I WAS SHOWING THE LOVELY GRAB BARS.

PEOPLE WON'T EVEN KNOW THAT IS WHAT THEY ARE.

>> THERE IS PARENTS AT CROSSLANDS FOR HOW MANY YEARS? 25.

WHATEVER IT IS.

IT IS A WONDERFUL COMMUNITY FOR THEM.

HIS MOTHER HAD GROWN UP IN [INAUDIBLE] AND ALTHOUGH THEY LIVED IN WASHINGTON, D.C. WHEN SHE CAME BACK, SHE WAS WITH SCHOOL GIRLFRIENDS SO. BUT I OVERHEARD A WOMAN THERE SAYING YOU KNOW, I HAVE BEEN HERE A MONTH NOW, I DIDN'T THINK I COULD BEAR TO LEAVE MY STUFF, MY HOME, MY THINGS, MY

FURNITURE, MY STUFF, I HAVEN'T MISSED IT FOR A DAY.

>> Claudia: AND THIS IS NOT THE FIRST THING I HEARD THIS STORY WITH ANOTHER FRIEND OF MINE. HER FATHER IN LAW WAS 90 AND THE BIG REASON WHY I WOULDN'T LOVING.

HE WAS LIVING IN FLORIDA AND HE WAS ALONE AND DIDN'T WANT TO COME UP BECAUSE OF HIS THINGS. HE HAD A HEALTH ISSUE AND ENDED UP IN ASSISTED CARE AND LOVED IT.

DIDN'T MISS HIS STUFF AT ALL.

PROBABLY MORE PSYCHOLOGICAL, AT LEAST FROM TALKING WITH MY MOTHER, I THINK YOU FEEL THAT THIS IS THE LAST JOURNEY.

YEAH.

AND IT IS HARD.

IT'S A HARD THING.

I THINK ONCE YOU EMBRACE IT AND SAY MOM, IT IS JUST ANOTHER ADVENTURE.

YOU KNOW.

THANK YOU.

>> Linton: OKAY.

ONE MORE.

>> WE JUST HAD THE FOURTH NOR'EASTER, GIVEN WEATHER CHANGE, COULD BE ANTICIPATING MORE. I THINK ABOUT GETTING OFF THE GRID.

>> Claudia: YEAH.

>> AND I WONDER IF YOU HAD ANY EXPERIENCE IN DOING THAT WITH SWARTHMORE.

>> Claudia: IT'S DIFFICULT.

I TELL YOU WHY, IN ORDER TO GET A SOLAR ARRAY LARGE ENOUGH AND THE BATTERIES BECAUSE YOU CAN HAVE -- A LOT OF PEOPLE IN SWARTHMORE HAVE SOLAR PANELS BUT THEY ARE TIED INTO THE ELECTRIC GRID SO THEY SELL ENERGY BACK.

IF YOU ARE ACTUALLY CHARGING BATTERIES, THEY ARE TOXICS AND HAVE TO BE STORED PROPERLY AND YOU NEED A LOT OF THEM.

MOST PEOPLE TELL YOU, IF YOU TRY TO DO THAT YOU SHOULD HAVE A BACKUP GENERATOR.

BECAUSE YOU DON'T WANT TO RISK IT IN YOUR CLIMATE BECAUSE OF THE WINTERS IF IT IS TOO COLD THE PANELS WON'T BE CHARGING AS EFFICIENTLY.

THE SUN IS LOWER.

THE DAY IS SHORTER.  
SO THAT YOU SHOULD HAVE A BACKUP GENERATOR.  
AND LIKE I SAID THE TINY HOUSE, WHICH SHOULD BE EASY,  
IT IS 130 SQUARE FEET, IT IS NOT A LOT.  
BUT LIKE I SAID, IT IS A SMALL SYSTEM, TWO SOLAR PANELS,  
FOUR SMALL NINE VOLT BATTERIES THIS SMALL.  
I THOUGHT SINCE WE ONLY HAD LED LIGHTS AND  
EVERYTHING ELSE WAS PROPANE IT SHOULD BE EASY AND  
IN THE HARD WINTER IT JUST GAVE UP.  
AND WE HAD TO GO TO -- WE HAVE A WAY OF SWITCHING  
BETWEEN ELECTRIC, IT IS PLUGGED INTO THE ELECTRIC,  
TOO.  
BETWEEN BACK AND FORTH.  
I WAS CURIOUS TO SEE HOW MUCH WE COULD GET OUT OF  
IT.  
AND THEN GETTING WATER. YOU KNOW, IS THE OTHER  
THING.  
WE TALK ABOUT OFF THE GRID BUT WATER.  
RIGHT NOW WE ARE -- WE HAVE A AGAIN THE SMALL TINY  
HOUSE HAS A TANK.  
A 42-GALLON TANK.  
THE FELLOW THAT LIVES THERE, HE WAS SURPRISED OVER  
THE SUMMER TIME OR I THINK IT IS WINTER WHEN IT IS  
JUST THE HOSE HE IS JUST GETTING WATER FROM THE  
HOSE.  
FOR AWHILE BECAUSE THE HOSE FROZE WE LEARNED A LOT  
WITH THIS TINY HOUSE.  
HE CALLED ME UP THE HOSE FROZE.  
I WAS LIKE WHY DIDN'T I THINK OF THAT.  
HE WAS LIVING WITH 42-GALLONS.  
HE WAS SHOCKED A AT HOW QUICKLY HE WENT THROUGH  
42-GALLONS.  
HE WOULD SHOWER HERE AT COLLEGE.  
TAKING QUICKER SHOWERS AND PAYING ATTENTION TO  
HOW MUCH WATER HE IS USING.  
A LOT OF THINGS WE TALK ABOUT OFF GRID WE TAKE FOR  
GRANTED.  
THE TINY HOUSE, THE THING IT TAUGHT ME WAS HOW  
MUCH WATER WE WASTE.  
AND HOW MUCH ENERGY WE USE.  
COMPOSTING TOILETS.  
HUMAN MANU.>> Linton: CLAUDIA WILL STICK AROUND A  
LITTLE BIT AND ANSWER QUESTIONS.

THANK YOU SO MUCH.

>> Claudia: YOU'RE WELCOME.

[APPLAUSE]

>> Linton: THANK YOU AGAIN FOR COMING.

I THINK SOME OF THE EXHIBITORS ARE STILL HERE SO IF YOU WANT TO GO NEXT DOOR, THAT WOULD BE GREAT.

## Notes

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