

SPEAKERS

Dawn Heiderscheit, Patti Brennan

Patti Brennan 00:23

Hi everybody, welcome to the Patti Brennan show. Whether you have \$20, 20 million or \$200 million, this show is for those of you who want to protect, grow and use your assets to live your very best lives. I am really excited about today's podcast, because, as you guys are all learning, in my three decades of working with families, I found that the financial and emotional challenges go way beyond just investment planning. Here's the thing — your money is a means to an end, and longevity literacy includes things like, how do I create a stream of income that I can never outlive? What about my taxes? How can I save money on taxes now and in the future? And equally as important, more important for many people, is, what does my will say? Does it say what I really want to have happen, and will it be seamless for the people that I love and care about most? Most of all, we're talking about you and your health. And many people really don't want to go to a facility. They don't want to go to these 55 and above communities. They want to age in place. And so how do we make sure that you're ready to age in place? Joining me today, we have Dawn Heiderscheit.

Dawn Heiderscheit 02:01

Hello!

Patti Brennan 02:02

Dawn is the founder of Aurora. Now I will tell you that her expertise is incredible as part of our approach to longevity planning, as I think I've mentioned to all of you before, we kind of are setting ourselves up to be the Amazon of the wealth management industry, so we are vetting all of the potential options that you might have, and hopefully we're going to be a little bit more discerning than Amazon is, and we're interviewing, and we're really making sure that the people that we are partnering up with, It's really an outside partnership, because we don't manufacture, we don't do this stuff ourselves. So we rely on people like Dawn to educate us and educate our clients in terms of what to do and what not to do. And there's nobody better than Dawn. I will tell all of you that as part of the vetting process, Dawn's first interview with me and my team was with me personally late last year. And as you know, we have an office. I wasn't sure if it was accessible, so I asked Dawn to walk through and assess it.

Dawn Heiderscheit 03:15

I was not ready for it either, but I was happy to!

Dawn Heiderscheit 03:17

I mean, they're great. No, they're great!

Patti Brennan 03:17

Yes but the locking capabilities is important because, you know, when you wheel up to these things, you got to be able to stop!

Dawn Heiderscheit 03:17

Yep.

Patti Brennan 03:17

And you know what I really appreciated? I appreciated the fact that you said that a commercial building is different than a residential and that's not necessarily your area of expertise, but you took me up on the opportunity. You walked around, and I ended up with a seven-page report — and if you're watching, you're looking at it through the camera right now. I've got to tell you, it's got pictures and everything. Dawn's observations were incredible — things I never would have realized on my own. And unfortunately, when we renovate this year, because we are renovating, we are growing like crazy and bursting at the seams... So when we renovate this time, we're going to do it right. Thanks to you. Hopefully, for example, like, we have bathrooms right for ourselves, for our team and our clients. I had no idea we have the grab bars, but they're too high. They serve no real purpose for people who really need the grab bars to help lift them off the toilets. Things like, we were lucky because there's space under a sink, in case anybody needs to wheel up to the sink to wash their hands. But you know, where do we keep the soap? It's too far for them to reach. You pointed out things we never would have been aware of, even the chairs, the chairs in the lobby. Are they too squishy? Are they too low? Is it hard for people to get up out of the chairs? I never thought about that. Where's the seat part? How many inches off the floor are they? You actually measured that, I was shocked.

Patti Brennan 03:52

And also, you know, when people are leaning back, you don't want them leaning back way too far. So little things can make a big difference, and you certainly have done that for us.

Dawn Heiderscheit 04:03

Well, I'm glad to help, because you guys serve a lot of different individuals, so you probably have a lot of different people who come in and out and have a lot of different needs.

Patti Brennan 04:03

We do, and it's really hard to solve that problem for everyone, especially in a commercial space. You know, we want to be all things to some clients — that's what we're doing. And thanks to you, we're going to be able to be even more accommodating to whatever a client might need. So I'm just curious, for folks who are listening and watching today, how did you get into this Dawn? Tell me about your background and what made you start Aurora in the first place?

Dawn Heiderscheit 05:55

Yeah, thank you for asking. And first off, I just want to say I'm so glad to be here. I am so excited, because not many people are breaking down the silos between what happens in one space and what's happening in another. So I think that this is huge and revolutionary. And that's one of the reasons I kind of started the business, actually, is because I am an Occupational Therapist by trade. I've been an OT for about 12 or 13 years now. I started in hospitals. And the thing about hospitals is that you tend to see frequent flyers. Yes, people who come in and out a lot of times, maybe for different reasons, but they're kind of always there. And you start to wonder, why? Right? Is it your health? Is it the home? Is there something else? Is it lack of support? What is the thing that is keeping this individual from staying in their home? And so I started noticing that pattern in the hospital and rehab settings.

Patti Brennan 06:43

Dawn, as a former nurse, yes — we saw frequent flyers all the time and kind of knew the drill. Sometimes they listened, and most of the time they didn't.

Dawn Heiderscheit 06:54

One day, with permission, I did a Google Street View of a client's home because they were trying to go home from the hospital, and they were giving me weird answers about how many stairs they had and whether they had railings. I said, can I just look it up? And they said, sure, let's look at it together. And I realized — your stairs are broken. No wonder you were giving me a weird answer. You didn't even know how to get up your own stairs. And it was just that moment kind of clicked for me. So when the pandemic hit, and everything happened. And I just sort of realized there's a niche happening here. People are trying to avoid hospitals anyway. Healthcare is happening in the home. Healthcare is happening hospitals too, construction. People are doing aging in place, and no one's talking to each other. And so I was really moved to create that bridge between health care, home, and construction. That's what Aurora Independence is.

Patti Brennan 07:45

And you talked about certifications in our meeting — people can put so many letters after their names, but not all of them are really worthwhile, right? Your industry isn't as heavily regulated as ours. In our industry, we're required to get continuing education, and they do more than just kick the tires. So tell me about yours.

Dawn Heiderscheit 08:10

So if you ever go on to my website, you will see I also have a long string of letters

Patti Brennan 08:14

after my name. It is very impressive. It looks great.

Dawn Heiderscheit 08:19

Only the first few are really regulated. The OTR/L basically means OT registered and licensed. I've passed the national board test that all OTs have to take, and I'm licensed here in my state. Those are the ones that matter. The rest of it is kind of unregulated. In the construction world, anyone can make a certification to say, hey, we're now Aging in Place specialists. So caps, which is National Association of Home Builders, they have a really great certification, but anyone can make one, right? And so the workers comp space has one. There are individuals who just start up a different certification because they want to train OTS how to do it. So there's those that exist. So while certifications are important, it's important to recognize that the field is not super regulated.

Patti Brennan 09:05

And what's great about you, Dawn, is that you know who the good ones are, which I really appreciate.

Dawn Heiderscheit 09:13

Similar to you, it's my name on the line too. So I don't just send people, random people, to my clients homes. I like to make sure, and if there is a problem, you can bet that person's getting a phone call from me, and they're probably not getting a future referral, right

Patti Brennan 09:25

exactly, I'm with you, so people like you and I have some leverage, don't we, and that's important. You have done a great job of educating us and our clients and folks. For those of you who are listening, Dawn has written amazing blogs that she has shared with us, and we've put on our website. As I think I've mentioned to you in the past, we have on our website something called the vitality hub. Right now this is we're in phase one, so basically, our vitality hub is going to be broken up into two phases. We're going to have a Resources tab that has all the financial resources. And then the vitality hub is going to be about longevity planning and longevity literacy and how to continue living your life with Vitality. I like to focus on the positive nature of the aging process, because it doesn't have to be that image of somebody who's really frail, who's going to cough and break a bone. None of that, right? What can we do to prevent all of that, and so that you could live your life in your own home and feel really confident that you could stay there for the rest of your life, and that's exactly what Dawn is doing. So as part of her blogs, basically what Dawn has done is kind of set us up in terms of seasons, right? I talked to all of you about the seasons of retirement. Freshman year, for example, is when people first retire. You refer to that as spring, right? And then summer is when they settle in? So let's talk about spring. So basically, people have just retired, right? The kids are gone, and they're doing projects around the house, right?

Dawn Heiderscheit 11:12

Yes, they're probably trying to get the home to finally be all the things it never was before. So the things that aren't working in the home, they're kind of thinking about, Oh, I want to rework that. Let's redo the kitchen. I always wanted a pantry, you know, that kind of stuff. So they're excited. It's like new things. And so that's kind of the start — and that's a

Patti Brennan 11:30

...perfect time to get the right people in there, because that season could last for five, ten, even twenty years. And eventually you're going to move into another season. So let's talk about the next one, which is

Dawn Heiderscheit 11:44

Summer. So summer tends to be when people are starting to think, okay, this is my new rhythm. The excitement and the shininess of retirement has settled into a beautiful rhythm, whatever that looks like for people. And so at that point they might be starting to think like, okay, the house, we updated it. It's kind of working. What else do we need to start thinking about? Is something still kind of bugging us, but I don't feel like the projects at that point are as big.

Patti Brennan 12:10

It's very interesting, because I had a conversation with somebody recently about all of this, and she said that when, when she and her husband first retired, they did renovations, etc, right? And then, as she's gotten older, her husband is now deceased, and her eyesight is getting worse. And she did some things on her main floor living so that she wouldn't have to go downstairs anymore, so she wouldn't have to go down to the basement anymore.

Dawn Heiderscheit 12:41

Yeah, it's like bringing laundry up from the basement to a middle floor is a huge, huge thing to do, right? Exactly.

Patti Brennan 12:47

That's so interesting. People have settled in — both spouses might still be alive, or it could be someone single — but you've got your rhythm down. So what happens from your

Dawn Heiderscheit 13:00

...perspective, you're looking for joy, you're looking for lifestyle. Summer is really about living that life you've built — the one you worked on and upgraded in spring — and just wanting to support the retirement rhythm you currently have.

Patti Brennan 13:19

what I love about it is your emphasis on the joy. Because for me, my joy is when the kids come over, the grandkids come over, and we're all in the kitchen and making a meal. We're celebrating together, whatever it might be, just

Dawn Heiderscheit 13:32

being together, exactly. And so in spring, you were probably remaking that kitchen so that that could happen. In summer, it's like now you're in your Sunday night dinners, or your whole yearly Christmases or whatever it

Patti Brennan 13:42

is that you celebrate? Yeah, all the crazy stuff. Yep, right? Yep, absolutely. That's wonderful. And I love the focus on the positive stuff. You know, we've all got our hobbies, the things that we want to do. It's not necessarily, we're not necessarily sitting back in a chair watching Blue Bloods reruns all the time, although some people might get their joy from that. Who knows? Yeah. I mean, whatever, whatever. You're in the no judgments zone. And remember that, Dawn — when you come to my house, that's the next place you're checking. So, let's talk about the summer checklist. You've got bright, even lighting — in the walls, stairs, and bathrooms. Let's talk about the lighting. Do you go for the LED lights?

Dawn Heiderscheit 14:28

I do like LED lights, but I always warn people — on the back of some LED packaging, it almost looks like a nutrition label, because there is so much to lighting that, as you know, I'm happy to say, when I don't know something, I know just enough about lighting to be dangerous, and I know when it's time to bring in a lighting professional. The key though is LED lights do come in different colors and different intensities. A lot of reasons people don't like LED lighting is because they accidentally got the really bright white, yes, blue color lighting. That bright, blue-white light is really great in kitchens and garages, but it's not always what you want in your living areas — you want something warmer. So this is the time to start learning how to read a lighting box so you actually get the correct light bulb. But LEDs are nice because they save money, they last longer, and there's a lot of options to put LED lights that look like recessed lighting, but without actually having to do construction. That's great for people who are a little more budget-conscious, or maybe their retirement isn't as extravagant. For others, there are really cool solutions with lighting that you can get from Amazon. Yeah, yeah. You know,

Patti Brennan 15:35

I've seen that on Amazon where you can just get these things and stick them, stick them on.

Dawn Heiderscheit 15:39

That's amazing. And some look, some are better than others. Yeah, right, yeah, they're really cool.

Patti Brennan 15:43

I'm going to show my ignorance right here, and I have no problem with that — we all have to know our lanes. So how do these lights turn on? Where do they get their electricity?

Dawn Heiderscheit 15:57

So different ones have different mechanisms. So some are battery operated. Some can be hard wired in. It depends on what you're purchasing and how many other professionals you want to bring in. Some of them are rechargeable. Okay, so kind of depends what you're doing, where you're doing it, what kind you got. So not an easy answer.

Patti Brennan 16:15

And you know, what I appreciate about this is vision does change over time. You might have cataracts and not even realize it. Your eyesight is getting cloudy, you may not notice, and that's when falls really happen. That's when things

Dawn Heiderscheit 16:32

really can go wrong. It does. And I always tell people this — people don't realize what happens to our pupils. I don't care how old you are, Right around the time we hit 55 or 60, our pupils just stop contracting and releasing as much — the flexibility in them changes. This is why you'll see a person of a certain age pulling out their phone flashlight just to read a menu. It has nothing to do with acuity — it's everything to do with the pupils just not adjusting to lighting, and so we tend to live in our homes with the same lights we put in when we were 30, right? But those same lights are not working the way that they should when you're 55 and what you put in at 55 is not working the way that it should be for an 80 year old. I might misquote the exact numbers, but I believe it's something like three or four times the amount of light is needed for every decade or so as you age. It's really significant.

Patti Brennan 17:28

What's so fascinating to me is that we did redo our kitchen, and I have recessed lighting, and I kept saying, "You need to put more lights up there — I can't see." More than

Dawn Heiderscheit 17:41

...likely you need a different type of lighting, like task lighting or under-the-counter lighting. That's what we mean when we say layered lighting. Okay, so you don't have just the stuff on the roof or the ceiling, okay? You kind of have some things that are pointing in certain directions. You have things in certain spaces where you need them. More than likely it's just the location of your lighting that isn't ideal for what you need.

Patti Brennan 18:01

So when you come to my house, you're going to look right by my couch, because my husband does love watching Blue Bloods reruns, which, you know, I'm fine, whatever. And it's usually 10 o'clock at night, and I've always got something to read. Yeah, I'm always reading something. And I've got one of those arms that goes over here, because that's the only way that I could

Dawn Heiderscheit 18:21

read. Yeah, you need task lighting for that exact situation. That's fascinating. Some people can do it as simply as a clip-on book light. It all just depends on the activity and the space you're in.

Patti Brennan 18:34

These tips are so fascinating. And it doesn't have to be expensive — it's cheap.

Dawn Heiderscheit 18:40

Just has to be thoughtful, exactly,

Patti Brennan 18:43

Wonderful, and that's what you are. That is your middle name, Dawn — thoughtful Heiderscheit.

Dawn Heiderscheit 18:49

That's your name now! I'll add it to the six

Patti Brennan 18:51

others I already have. Exactly! Okay, so let's talk about fall. Yes, fall is an interesting season of life. It's when the medical stuff starts kicking in. And let's face it, guys — let's stop kidding ourselves. It's going to happen. It's not a matter of if, it's a matter of when. None of us are immune, and it's different for everybody, and you may be perfectly fine, and then all of a sudden, something happens. You want to be ready ahead of time, because it's far less expensive and you're not making emotional decisions. So let's make sure that you're ready. What are the easy things people can do to be ready for that season?

Dawn Heiderscheit 19:33

Yeah, so I mean, ideally the spring and summer, people would just be ready for fall. Okay, if you are someone who has not done your spring and summer planning in fall, you can start to implement some of the things that you would have done in summer. So again, that lighting comes back into it, and this feels really repetitious, but it's because those are some of the easiest things to do. It's also putting in a second railing on your staircase. For some reason, builder-grade homes always have just one railing, and that's one thing I usually get pushback on. But once they install it, they come back and say, "I should have done that sooner." I don't know. I lived without it, right? So simple things like that,

Patti Brennan 20:08

And it has to be a railing that's really well grounded, yes, because the

Dawn Heiderscheit 20:12

installed properly, yeah, yeah,

Patti Brennan 20:14

Exactly, you've got to make sure it's installed properly. And you don't even realize it, but even now, when I'm going down the stairs, I'm heavily leaning on the right

Dawn Heiderscheit 20:25

railing — because that's probably the only one you have! Who puts up two? I don't know why they don't, but they don't. And it's also checking the toilet height. So believe it or not, people are usually using a toilet that's just a little bit too low for them, okay? One of the easiest ways to check is to actually

measure the length of your leg bones. And then there's a percentage, and, you know, a formula that I usually will follow, and it kind of plays into how well somebody is moving and what type of devices they use. So checking the toilet height, the lighting, the railing — and really starting to think about how you get in and out of your home. Is there a step? How many steps that kind of stuff, any changes that you can make at that point? That's where you're really starting to feel it, during the fall season,

Patti Brennan 21:07

You know, Dawn, I've told our listeners this story before. Ed had foot surgery — It was an in-and-out ambulatory surgical center. I got him in the car, and then I'm sitting in the driveway thinking, "Oh my goodness, how am I going to get him into the house?" He wasn't strong enough to get over the steps, and by the grace of God, we had one of our neighbors who was driving by. I waved him down, and he and another neighbor literally carried Ed Brennan into the house, yeah, then my son had to come over and build a ramp.

Dawn Heiderscheit 21:47

Yep. And it's a travesty, because how many times does that happen? I think this is where healthcare really fails. We're not asking the right questions during intake, and we're not asking the right questions when we're actually getting ready for discharge, and it sets people up for a near-failure situation. Because if he had fallen and broken that ankle again after the surgery, that's terrible — and it hurts the hospitals, because he got readmitted, and now you get a ding, and there's a whole Medicare thing to that, and it's just

Patti Brennan 22:18

And a readmission is bad for the hospital — they get lower

Dawn Heiderscheit 22:22

star ratings, and it just compounds from there. And I think the scariest part is that falls can cost almost 30 billion that's a B, wow for the health care system every year, and Medicare and Medicaid are the ones that are absorbing most of that cost. And so it's kind of like, why aren't we setting our homes up quicker and sooner.

Patti Brennan 22:42

BFD — I hate to use that expression. But I'm not going to tell you what it stands for.

Dawn Heiderscheit 22:47

I think I figured it out — it took me a second. Big deal. It really is! And why isn't there more talk about that? I talk about silos all the time — each industry stays in its own. And I think that's such a shame, because each industry does impact the other one. So when construction and design isn't really thinking about aging, then the healthcare system is the one that takes on all the costs, but you as the consumer, yeah, you're left holding the bag for the for the copays and all the cost of that emotional caregiving and support system. And it just,

Patti Brennan 23:19

It's a whole community issue. Yeah, exactly. I

Dawn Heiderscheit 23:24

I find it fascinating, but I'm happy to be in it, working to help.

Patti Brennan 23:28

So thank you so much. Let's talk about showers. Going back to the foot surgery — we have a bench in our shower, but I still had to get him a chair and one of those suction-cup grab handles so he had something to hold onto. And you talk about zero-threshold showers?

Dawn Heiderscheit 23:50

Yes! So those are not always the most affordable, but they are the gold standard. And so basically, it means that there is zero threshold, somebody could roll in with a wheelchair. Should they need it? That is like a gold standard, okay, but if that can't happen, then a low threshold shower is probably our second best. So at least then, if you had to step over something, it's only like a two or three inch or you could bring a bench out or something like that, okay, Additionally, that built-in shower seat you had — most of those aren't great long-term. Okay, they don't actually last longer than maybe a few years, If you don't have the trunk support to sit on it, you can feel like you're falling. Construction-wise, they have to build it slightly angled so the water drains off. Wow. So for people who've had a fall and are already afraid of falling, a seat like that can actually make them feel even more fearful. And then they take up space, and once you have to bring in a shower chair, that big shower suddenly isn't as functional as you thought. I tend to tell people not to do a built-in, because at some point you're probably going to pull it out or wish for something different.

Patti Brennan 25:03

And you know what? The Brennans redid their master bathroom and put that very thing in, and

Dawn Heiderscheit 25:09

I bet it worked for the time that it worked, yeah. The question is, is it going to work forever? Right?

Patti Brennan 25:13

Fascinating. So what can you do for someone who already has a threshold? Can you get in there and just redo it? I think it depends

Dawn Heiderscheit 25:27

on someone's budget. And so if they have the money to redo a bathroom, absolutely, you can always put a zero threshold in for most places, minus, like the slab poured homes, which here in the northeast, we don't have a ton of those. But generally speaking, if they can access like the joists underneath, there is a way to put in a zero threshold. If you can't afford that, there's that. There's prefabricated shower systems that make that threshold at least smaller. Then there's rubber ramps so you can almost make it feel like a zero threshold. And worst comes to worst, there's always shower chairs, different types of handholds and grab bars, things like that. If you're stuck with a tub, there's a tub cutout option. There are a ton of different solutions — it really depends on the person, their needs, and the

Patti Brennan 26:09

The rubber ramp idea is a really

Dawn Heiderscheit 26:11

good one. It depends on the construction, but you can also remove — oh my gosh, my brain just went totally blank.

Patti Brennan 26:22

That's okay! So we're talking about removing something

Dawn Heiderscheit 26:27

from the shower. What are those things called at the bottom? I'm looking at it right here — it's the trim! That's what I'm looking for.

Patti Brennan 26:35

Okay, let's restart. So we're talking about the shower — when you're removing stuff, what are the things you look

Dawn Heiderscheit 26:44

...to remove. Sometimes you can just remove the trim, and that allows the rubber ramp to fit right up to the shower with no gapping. It could be as simple as that — remove the trim, and suddenly you can use a whole range of different options. It's really neat.

Patti Brennan 26:59

Wow, fascinating. So we've redone the bathroom, we've got the right toilet height — we're finished with fall. Now we're entering winter. And as I understand it, winter is when health really becomes the focus. Sometimes you're living solo, and that's really hard. I think about all the things my husband does for me every single day. What a prince he is. First of all, he's married to me, so the man deserves a prize. I say that

Patti Brennan 27:39

about my husband too. He didn't marry the prize.

Patti Brennan 27:41

He is just so thoughtful and does so much for me. Living solo is something I can't even imagine.

Dawn Heiderscheit 27:49

Yeah. In winter, we call that interdependence. Everybody wants to be independent, but the reality is most of us end up being interdependent — with a person, a community, something. Well said. And so winter is kind of where that interdependence really starts to show up, either because you've lost that person or that community that you were using, or because the health condition has gotten harder to manage and you really need that person. Maybe that person is the one who puts on your socks because you can't reach your feet anymore. Now suddenly, if you lose that person, how are you putting your socks on? And so winter tends to be where we're in the thick of it. It's probably the hardest life stage — whether it be losing your partner or other major changes. Hopefully by winter you've already made changes, but if you haven't, there are still changes

Patti Brennan 28:41

we can make. I would never have even thought about that, Dawn. Your background as an OT really comes into play there. How do you put on socks if you can't reach your foot?

Dawn Heiderscheit 28:54

There are a lot of really cool gadgets out there — great for some people, not so much for others. And bringing it back to Amazon: there are so many things you can buy, and so many people scrolling through and seeing a cool gadget going, "That'll solve my problem!" But the reality is, it's not going to solve your problem. That's actually one of the things I love about my business — I want to keep people from buying too many gadgets they think will fix something but won't. Because those gadgets end up in a closet. I cannot tell you how many homes I go into and open a closet and find all this stuff they bought thinking it was going to help. Sometimes you just need someone who can say, "Don't get that one. Here's why." That's my passion.

Patti Brennan 29:48

I love that. I can tell this whole area is your passion. You're so articulate and thoughtful, and so good at what you do. You know, I should mention — you and I met through our friend Carol, who I connected with at the MIT AgeLab. And what was so fascinating about what I learned from Carol is just how many hacks and products out there are a complete waste of money.

Dawn Heiderscheit 30:17

So much money is wasted. So many people are trying to solve a problem that either doesn't need to be solved, or they're over-engineering it. It could be as simple as a 3M hook, versus building this whole elaborate system. It's just not worth it.

Patti Brennan 30:35

I am so grateful I know you, and so grateful that we at Key Financial have you, Dawn, to introduce to our clients and share these

Dawn Heiderscheit 30:45

ideas with. And honestly, I'm grateful that you guys are trying to break down those silos too, because it can't be one-sided. We can't live in silos anymore. The industries really need to be talking to each other because they're all so interconnected.

Patti Brennan 30:57

Absolutely. And you know, it's so interesting — when Frank and I did our podcast together, when I introduced him as part of our team leading the charge on vitality planning, what we both agreed on is: this stuff costs money. Let's face it. And we have to understand the impact on our clients' financial lives, and make sure they're going to be okay — that they're not going to run out of money, and that there's no waste. Let's get the right people the right advice, like you, Dawn. So here's my last question: if you think about the three questions people ask you most, what would they be?

Dawn Heiderscheit 31:44

Usually it's, "How do I modify my home?" — which is a very large question that kind of barrels down into other

Patti Brennan 31:50

things — exactly what you're going to be answering when you come to my house! And it's going

Dawn Heiderscheit 31:54

to be a big job. Because people want to know: can I modify my home, or do I have to move? When do I know it's time to move? That's really what the report I give people is trying to answer — are we modifying, how much will it cost, and when is it time to go? The second question is usually: what's the easiest thing I can do to prevent a fall or injury? And that's personal to each person. And the third is: when should I start planning? My answer is always, well — today. If you haven't already, start

Patti Brennan 32:35

right now. It's never too late. Find out what works, what doesn't. Get yourself ready. Understand the costs that might be involved and just get started. Come on, let's stop kidding ourselves — we're all going to need this. If you want to age in place, which is often the best option right now, do it. I want to be around my home, my neighbors. I need my friends nearby — and my kids don't want us to sell the house, so we're not selling. Plus my house is a mile from my office, which

Dawn Heiderscheit 33:16

— there you go, so you're definitely not moving!

Patti Brennan 33:19

So you know, how do you make it so that Ed and I can continue to age in place and be comfortable

Dawn Heiderscheit 33:25

and not look like a hospital? That's the key. So many people think aging in place means it's suddenly going to look like a hospital. But the good news is, there are really beautiful products out there too. Grab bars don't have to be those ugly silver things — they come in different colors and finishes. And the raised toilet seat people picture is that ugly plastic thing that screws on, but no — there are beautiful products you would never even know was a raised toilet seat, and you don't have to replace the whole toilet. So how do you age in place and make it look pretty? I didn't even

Patti Brennan 34:07

realize that! You don't have to replace the whole toilet?

Dawn Heiderscheit 34:09

Nope! It's just a toilet seat. You unbolt it and bolt on a different one. For like sixty

Patti Brennan 34:15

bucks. Oh my goodness, Dawn, that's a great tip! Yeah? So those are the things that we don't know, and what we don't know can hurt us. Yeah, again, it's like what we do, right? You know, with longevity planning and retirement planning and how to create the sources of income, how to save taxes. I don't know about you, Dawn, but Uncle Sam is not knocking on your door saying, "Hey, you forgot about this deduction — here's \$5,000 back." It doesn't work that way. And you

Dawn Heiderscheit 34:44

may know this — some home modifications might be tax-eligible for certain people. I'll leave that to you, you're the professional. But sometimes they can

Patti Brennan 34:54

Absolutely. And the question is, if you have an HSA, can it be used for that?

Dawn Heiderschein 35:00

Sometimes, yes! My evaluations can actually be covered through an HSA, which is really nice — because I am a medical professional. I've had people use that. It's never going to work for the contractor's fees, but for the evaluation itself, sometimes it can. There are different types of challenges there, but I'm glad you brought

Patti Brennan 35:13

that up. Absolutely. So here's what we're doing here — we're bringing you ideas and introducing you to people who really know their stuff, like Dawn, founder of Aurora. She's phenomenal, articulate, and the nicest person in the world. What I also appreciate about Dawn is her background in occupational therapy, because one of the things she said to me is, "I'd like to get to know you and your husband — understand what your current capabilities are, and what you worry about." So we're going to talk about our past medical history. Ed will talk about his foot surgery and how he still can't walk normally. You know, that's just a fact of life. Let's deal with it and make sure we're ready.

Dawn Heiderschein 36:00

Destigmatize it — because hopefully we're all lucky enough to grow older.

Patti Brennan 36:04

Yes, exactly. Destigmatize it. There's no shame in any of this. Let's make it the best life ever for you. So thank you so much, Dawn Heiderschein, for joining us today. Thanks to all of you for coming to our website and learning about the Vitality Hub. We appreciate your questions, and we appreciate being able to do this for you. I hope you have a wonderful day. Stay really healthy, and get Dawn to come into your house to make sure that you too can age in place. Take care now.