

Herb Tinow Interview, August 2017

J: June

H: Herb

J: Hello.

H: Hello.

J: Hi, is this Herb?

H: Yes, it is.

J: Hi Herb, this is June Hussey. How are you today?

H: I'm fine thank you, how are you?

J: I'm doing well. Is Liana on the phone as well?

H: No, but should she be?

J: Well, it's up to you. I can talk to you alone or both of you together.

H: No, I think she's reading a book at the present time so I guess I can answer any of your questions.

J: That's perfect. Well, thank you very much for making time in your day. I want to just go over couple of things before we get started if that's ok.

H: Sure.

J: First of all, I just want to make sure you are aware that we are recording this conversation so that we have an accurate transcript and that prevents me from having to take notes and get everything wrong.

H: Ok.

J: But should you say something along the way that may be too personal that you don't want the world to know you can just say so right then and there and say, "Strike that part." And we will, ok?

H: Yes.

J: Ok and then as for the purpose of this interview, what we'll do is we like to get to know our residents a little bit through conversation first off. And then we move into some questions about what was going through their minds and their lives when they made up their mind to make a change and move to a retirement community. I'll ask you a couple of questions about that process and what it was like and the move and all that. And then I'll ask you to talk a little bit about your lives now that you are living there and what's different and what is the same as before. What we do with that information is we share it with people out there in the area who may have no clue what a retirement community is like. They may have never thought about their future and by sharing our own residents' experiences we are hoping that we can open people's minds to the possibilities of moving for themselves.

H: May I ask you question?

J: Yes, sir.

H: At the conclusion of this interview is it possible for us to receive a transcript?

J: I'm not sure about that. It will be transcribed. I will ask about that if they can actually send it to you. Are you just interested in looking at it to make sure?

H: I think we would actually like it as part of our record at The Fountains.

J: I will definitely look into that for you and we will let you know, ok? It will definitely be

available, I think what they do is they post the full transcript for people to look at, yourselves included, and anyone else that is interested in reading the full transcript will have access to it. And then what we do is we take bits and pieces and condense it down into a mailer that we mail out and invite people to come and learn more about The Fountains at a luncheon.

H: I see.

J: So, you will definitely have access to the full transcript.

H: Ok, I appreciate that.

J: Sure.

H: And you will give us instructions on how to receive that transcript?

J: Yes, we will.

H: Ok.

J: Alright, perfect. Ok, well, the first part of this is by way of introducing yourself. I'm going to let you talk a little bit as long as you like and just let us know who is Herb and where have you lived most of your life, what are your interests, your occupation, what brought you out this way, anything that you would like to share.

H: Ok, well I did do a brief write up for Gloria. You probably have a copy of that I would assume.

J: Yeah, I have a copy but it won't be in the transcript unless you talk about it.

H: I see. That verbiage that I wrote is basically just the part where we actually decided to come to The Fountains and why we made that decision but it doesn't go into background of us personally.

J: Ok, well you can share at this point anything that you would like people to know about where you came from.

H: I will do that. I'm from New York City. Liana is from Naples, Italy.

J: Oh, wow.

H: So, we are both from fairly large cities. I studied accounting in my undergraduate studies and I studied law in my graduate studies. And I have two degrees: a bachelor's degree and a professional law degree. Liana studied languages in Italy and she has a Master's degree in languages from the University. We got married in 1998. We lived in Manhattan in New York City in an area called Gramercy Park, a very, very historic area. And we lived there for oh, I guess until 2004. So, what happened was we bought a house in 2002 in the Sunflower section of Continental Ranch in Marana. The reason we bought the house was that we, at that time mortgages were very low; the rates were low and we wanted to think about retirement at that point. So, we did some looking in the Southwest. We originally went to New Mexico, southern New Mexico. We were not very, very excited about that but then we tried Southern Arizona, one reason because my son lived in Tempe at the time. And because Liana is a beader she thought that Tucson might be a good idea and we did look at Tucson and we basically said this is where we are going to retire. So that was in 2002. We bought the house, we did not move into the house at that time. I stayed in New York and continue my career. And I retired at the beginning of 2005 but Liana had already come to Tucson in 2004 with our cat, Nora. And the reason we decided on Tucson is number one, it's a much smaller city, obviously, than New York. Number two, it has a lot of cultural things to do that we like. We were very happy about the University of Arizona being available to us for many reasons. And we just like the weather and other considerations like health situations

were a lot better here than they were in any of the other places that we decided to move to.

J: Good.

H: But at the time that we actually did buy the house and when we finally moved into the house I had always thought that my retirement I would rather be free of the responsibility of actually maintaining a large property such as a house and the property that it's on. But we saw a house in Sunflower that Liana really liked a lot so we decided to buy that house. I was still thinking all of this time, from the time that we bought the house until we decided to make the final move I was always thinking of getting myself in a situation during retirement where I didn't have to worry about the responsibilities of maintaining a property. So, that was basically one of the reasons why we started to look around. And I had done a little research, not a lot about retirement situations including independent living so I did that research on the Internet and then I found a few places in Tucson. And we actually looked at three places. And what we wanted to find out about those places were the environment, the residents, the staff and the administration personnel at these facilities. So, after that review of the three that we had seen we decided that The Fountains was really the best thing for us. And we came here and we met with Gloria Livingood. She told us, after I asked a whole bunch of questions, we were really interested in a casita but there were none available at the time we were looking so Gloria indicated to us that if we were to rent an apartment we would have first crack at a casita when it became available or we would be put on the list and from that list we might be selected as, you know, future residents in a casita. She also said that it would take probably six months for that to happen and actually it took five and half months. We moved into the apartment in the Town Center on October 1st.

J: Of last year?

H: Of 2016.

J: Ok.

H: And we moved into a casita on March 16th of 2017.

J: Ok.

H: So now we are here, we are full-time residents. We have met many, many people here. We have established very, very good relationships with neighbors. We are happy with the food, the staff and everything else. I can't say anything bad about The Fountains. It's an excellent organization and we look forward to living out our lives in this location.

J: Wonderful, so let me ask, you said you've got the unusual experience of living both in the Town Center and in the casitas. Why don't you tell people what the difference is and what was attractive to you about the casitas?

H: Moving into the Town Center was of course, one reason was ultimately to get into a casita but the Town Center had some apartments that were not very large but knowing that we would be there for a short period of time that was not an important decision for us. We moved into a one-bedroom apartment. It was called, the name escapes me, it's the name of a flower and I just can't remember what it is.

J: Bougainvillea.

H: Bougainvillea, that's right. And everything was nice. We had a nice little apartment, we had a lot of things that we needed to store in various closets that came in the apartment and life there was fine. There are three floors in the main center and there

are several wings. And when you go down for meals of course you sit with other people and you are introduced to the population, basically. That was nice and then when the casita finally became available and Gloria told us about it we were very happy. One of the good things about that was the move from the Town Center to the casita was actually paid for by The Fountains.

J: Nice.

H: That was a nice benefit for us. And as I said before, now we are here in the casita for almost five months we just love it here. It's fine.

J: So, it's kind of like having your own house but you don't have to take care of it, right?

H: Exactly, we live in a very, very, not very large apartment but it's about 1200 square feet. It's very bright and we happen to be in a casita that is at the end of the line so we have windows on all four sides of the apartment.

J: Nice.

H: And we have views of the mountains and the raw desert. We are very close to the Ocotillo Clubhouse which has a pool. So, the situation for us is almost ideal.

J: So, when you go, I assume you have some meals over in the main Town Center, do you just walk over?

H: Sometimes we walk over and sometimes we take the car because sometimes we like to either go on a trip after lunch or sometimes we do some local, you know, trips to the bank and supermarket and things like that and then we come back and we go to lunch and we park right near the Town Center and it's very convenient for us. So, what else can I tell you about that?

J: As a casita resident, you have two different, you've got your own clubhouse there for casita people and you also have the Town Center. Do you spend more time in one or the other when you are meeting with friends or taking a class or you know?

H: We spend more time at the Town Center because number one, that is where we eat, that's where we attend classes and some other events and there are social hours and things like that. And some of those are in the Town Center. But we have also some, there's a social meeting on a monthly basis at the casita, you know, Ocotillo Clubhouse and there are some informal get-togethers in the evening sometimes, like bring your own potluck thing.

J: So, how does the lifestyle compare in general to when you are living at Sunflower, aside from it being maintenance free? Socially, how would you compare the two?

H: We are actually more social here than we were in Sunflower. And I think it's probably because the proximity of the people to us. Sunflower is a rather large community, almost 1000 homes. They did have activities but they were not activities that we wanted to get involved in to any degree so, at Sunflower we really didn't spend a lot of time with people in that community. Because we were very independent, we were almost never at home because we were always out doing something and most of the situations at Sunflower were for people that either didn't have cars or decided that for some reason or another maybe they didn't have any interest in you know, culture and things like that, so they were very happy with the situation at Sunflower but we were not that type. So, we decided, when we came here we met with a lot of people because we ate with some people and we went to the social hours with people and we felt that this was a much nicer place for us from that standpoint than Sunflower.

J: And do you have any children, the two of you?

H: We don't have any children that live with us. All of our children are all adults. Liana has a son that has a family in Virginia. And my son lives in Tempe.

J: I see, and how do they both feel about your living situation at The Fountains?

H: I think they are very positive. We are very, very, very happy that we were able to do that.

J: Good, do you have any advice for folks out there that may be just in the beginning of thinking about their futures, as far as saving them time or giving them some direction as to how to go about looking around?

H: The only thing I can really say is that because of my background, number one, I do everything by planning. So, my situation is that all throughout my life and even way before I became of age, thinking about retirement I knew that eventually I was going to retire and I knew that I would need money in order to do it. So, when I lived in New York City when I was first married, when I was in my early 20s, I bought a house on Long Island and from that time until the time that I retired in 2005, I owned a series of houses in different areas. And because of that I was able to accumulate a nice net worth and knew that when I finally would retire I would have enough money and I wouldn't have to worry about working past my retirement age.

J: Right.

H: And that's exactly what happened. I retired at the age of 65 and I haven't worked since then but I have volunteered locally. So, I guess I would say my advice to anybody that is going to retire is planning is extremely important. And planning has various components. Of course, number one probably is financial. Number two is lifestyle and I don't know if there's a number three.

J: And you said you looked at three places and compared three places before deciding that The Fountains was the best match for you.

H: Yes.

J: What was it about The Fountains compared to the other two that you liked the best?

H: The physical layout of the property, the buildings, the apartments, the administration, the residents, almost all of those things were better here than the other two places.

J: And how many times did you visit The Fountains to know that?

H: I think one actually. When we came here originally, we looked around and were introduced to the place by Gloria. I think at that point we had made our decision.

J: Wow.

H: It was because we had seen these other two places and it just so happened that this was the third place, The Fountains was the last place we looked at, so I suppose from that standpoint it was easier for us to make a decision because the comparison was very easy to make at that point.

J: Right, well, good. Is there anything else that we haven't talked about that you think would be important for people to know, in terms of making a decision like this or making such a move?

H: Well, as I said, it's a very big decision. The rents here are not low but people have to understand the value of what they are getting for what they are paying. And when you do that you will find that if you have enough money, enough funds available, it is really a good situation from the standpoint of, just if you are in reasonably good health and you enjoy living amongst other people this type of retirement situation is probably the best actually.

J: That's very good. Well, great.

H: Is there anything else that I can offer?

J: Just a question about your wife, Liana, is she still doing her beading?

H: Yes, she is. She gives beading classes at The Fountains as part of Watermark University.

J: Excellent.

H: I am the treasurer of the holiday fund.

J: Great.

H: So, we are involved in the community.

J: That's excellent, well, great, I think that you've given us a ton of information that's very helpful and I think with that we can call this a success and let you go enjoy the rest of your day. How about that?

H: I appreciate that very much, thank you.

J: Alright Herb, it's been wonderful speaking with you. You have a great day now. Thank you.

H: And you too. Thank you.

J: Alrighty, bye-bye.