

Cheryl and George Kemptner Interview, November 2018

J: June

C: Cheryl

G: George

4:20

J: Hello.

C: Hello.

J: Hi, is this Cheryl?

C: Yes, it is, good afternoon or I guess good evening.

J: Yeah, good afternoon to you. I'm on your time, I'm in Arizona.

C: Oh, that's right you are, June. Honey, do you want to pick up?

G: I'm on the line, I'm George.

J: Hi George, nice to meet you. My name is June and I'm so happy to have you both on the line. Thanks so much for making time in your Saturday for this.

G: You're welcome.

C: Thank you.

J: Ok, so before we get started, I just want to go over a couple of things, the first of which is the fact that we are recording this conversation so that we can get an accurate transcript and I won't have to sit here taking sloppy notes. But if either of you should say anything along the way that you don't wish to make public or share outside of this conversation just say so right there and then, just say, "Please don't print this part." And then we will make sure we don't, ok?

C: Yes, ma'am.

J: Alright, and what we do with this information that you are going to be sharing with us today, we like to find out our residents' stories, share some of the things, some of their advice and tips with folks out there who may be just in the beginning stages of thinking about their future. And we have found that it really is helpful in opening people's minds to exploring retirement communities as one of their options. So, thank you for sharing your stories with us and your neighbors out there in Palm Desert through this interview. So, I'm going to ask you some questions but you are going to be doing most of the talking and I'm going to invite you to start and you can take turns, one of you can go first. Just let us get to know you a little bit as individuals and tell us how you met and something about your careers and where you have lived all your lives, anything of interest that you would want people to know.

C: Do you want me to go first, honey?

G: Go ahead.

C: Well, you probably can't tell June but I'm not from California. I'm originally from Georgia but I've been in California about 26 years now. And George and I met in 1996 so we have been together I guess it will be 23 years next year. And before we moved to the desert we both worked, we were living in Laguna Niguel. I was an administrative

assistant which I have been all my life. I've worked with commercial real estate, Georgia State University in Atlanta, different companies, even Quest Diagnostics here in San Juan Capistrano. So, that is kind of my career, married young during the Vietnam war and had one child. He lives in Atlanta and he is a Delta mechanic and he has given me three grandchildren and one great grandchild. So, when George and I were in Laguna Niguel, we realized we both needed a one-story home. He had hip replacement, I had a knee replacement and as we looked around Orange County, we couldn't find what we really wanted. George's daughter lives here in Cathedral City. So, we were out visiting on Sunday and she showed us around in we fell in love with Mission Hills Country Club which is only 5 miles away. So that's how we moved to the desert.

J: Great.

C: We have only been here in the desert for five years and friends were surprised when all of a sudden after four years we were going to sell our big home over in Mission Hills, beautiful lake, fairways, beautiful mountain views and we were going to downsize.

Downsize and let a landlord take care of some of the responsibilities. Our son-in-law wasn't real excited about that because he said that might mean another move in our life sometime soon. And he had already educated us a little bit about CCRCs because his mom lives in one in Austin, Texas. So, that's how we started our search.

J: Ok, where did you search? Tell us about where you looked.

C: We only wanted to be in this valley. We really do enjoy the small town feel of being here in the Coachella Valley. We looked at rental homes, we looked at apartments. And because we were aware of CCRCs the first place that we went was actually Segovia.

It's very nice, it's pretty. The second place we came to was The Fountains at The Carlotta. And as soon as we walked in, we knew this is where we wanted to be. But we didn't stop our searching, we continued. We went to The Palms. We did a lot of online searching. So, do I need to stop at this point let George?

J: Sure, yeah, let George chime in for a minute.

C: Ok.

J: Go ahead, George.

G: Ok, I'll back up a little bit. I was born in Hoboken, New Jersey, grew up in Chicago. After my service I stayed in California so that's how I got to California.

J: What branch of the service did you serve in?

G: I am a Marine.

J: Oh good.

G: So, I spent my time in the Marine Corps. During the Korean War however, the shooting had already stopped and so I wasn't involved in any type of action. After the service I then went to school and did that while having a family. That made it a little more difficult, however I persevered through a little better than six years and wound up with a total of three years of college education. Let's see, I was in the reproduction business most of my life. Reproduction business meaning that I was in the printing business. I worked for Xerox Corporation. That had to do with copying equipment. After leaving them I started my own business and had my own business for 26 years in the reproduction services business. Sold my company and met Cheryl almost at the same time I was selling my company. We both enjoyed traveling so we did a lot of traveling together. My mother, after my father died, returned to live in Germany where she started out from which meant many trips to Germany. But we would visit her and continue on to

other places throughout Europe. Bringing us more into the present time we had this house in Mission Hills, as Cheryl told you, and we started to look into perhaps moving into a CCRC. At first it was a little difficult decision for me because I didn't know whether I was ready for that type of change. However, we had a serious talk one time and decided that, hey, wait a minute, our life wasn't going to change all that much. We were going to have the same friends, we were going to continue doing the same things that we were doing and so it wasn't really that different, outside of downsizing from about 2,700 feet to 1,250 square feet. And that didn't bother me too much but I knew my wife would have more trouble with that than I would. What I miss most probably since we moved in is my garage. I think most guys will attest to that. However, that is very very minor. We currently live in a casita and our cars are parked right outside our front door. We just don't have that storage space that we used to have that all garages provide. Outside of that and all the new friends we literally gained by moving into The Carlotta, we retained our old friends and gained a bunch of new friends.

J: Fantastic, let's go back to something you said because it is so common, we hear from everybody, literally everybody says they went through a phase where they felt like they weren't ready. And I want to ask you, what was it do you think that you weren't ready for? What was it that you were afraid of or apprehensive about?

G: Probably a misnomer of the lifestyle that we would be getting involved with, feeling that maybe I wasn't old enough yet to go into such a place. I was 82 years old. And I am in good shape but didn't feel that, "Hey, maybe this isn't the right time." And I think if we hadn't made that decision and, knowing what I know now, that would've been a big mistake. Because I feel that so many people we have met since we have moved into The Carlotta made the decision to come here later rather than sooner.

C: And some weren't even able to make that choice, their families had to make it for them.

G: Correct.

C: And we didn't want that situation.

G: We didn't want to really live with our children in the future.

C: I don't think they want us either.

G: As I mentioned earlier, my mother returned to Germany after my father died and, at 92 years old, we had to go over there and literally find her a retirement place to move into and sell her home and do all those things against her will because she did not want to move. She wanted to stay where she was. However, she really wasn't physically able to stay where she was any longer. So, we had that experience and we basically knew, hey, that was not going to be us in the future. We are going to be able to do this while we still can enjoy where we are going into. And that's exactly what has happened to us. We literally have developed new friends, different things that we didn't do in the past and all those things have just added to our lifestyle rather than curtail the lifestyle we were living.

C: It's been amazing the number of friends that we have made, June. In fact, we often talk about that had we stayed in the big home here in the Valley, with so many of our neighbors are snowbirds, once we were no longer able to drive, it just terrifies me to think of how isolated we would've been. And here, The Carlotta will not allow you to be isolated unless you really want to. There're too many nice people, there's too many activities. There is a lot of living left here at The Carlotta. And we have never regretted

one moment of moving in here.

J: Tell me about some of the programs that you are involved in. Tell me about a typical day or some of the interesting things that you have discovered, classes or programs or trips, just give us an idea of what is offered.

C: Go ahead honey.

G: One of the nice things about it is that you can participate in as many of the activities as you like or don't like. In other words, there is no reason that you have to do something that you don't really have any desire to do. As I mentioned, we still have outside interests. I play pinochle twice a week at a different senior center, it's actually the Joslyn Senior Center here in Palm Desert. I used to go to a gym, 24 Hour Fitness; I now do my exercising and walking on the equipment that is located here at The Carlotta. As I said, I play pinochle outside of here, however, I started a poker group that plays here. So, we gather some other guys who enjoy playing poker and once a week we play poker. Last May, I introduced the first annual Carlotta Kentucky Derby party which we had some questions in our mind whether that would go over here or not because Cheryl and I were giving that party at our home for over 30 years and we retired from that a few years back only because it was getting a little too much for us. So, we started it here and we had a tremendous response. In fact, we had 72 residents participate in the actual wagering on the Kentucky Derby. So, we had a ball with that. Those are just a few things that we have started here. One of my hobbies is creating slideshows. So, I have helped a couple people here create a biographic slideshow of their past. The Carlotta calls it a spotlight series. So, I enjoy doing things like that. Those are just a few things that I have done since we moved to The Carlotta.

J: Excellent, excellent, Cheryl what about you?

C: I'm a mah-jongg player. But I'm not playing with this group here right now. I, too, play outside of the community on two days and is pretty much enough for me. In the past we have both enjoyed the exercise classes here, we really enjoy the Friday night lecture series that they have. Goodness gracious, there so much to do I don't think one person can do everything. We just had a wonderful Halloween party for the neighborhood this past Wednesday. One of the things that we do together, although George claims he hates bingo, is I am in charge of bingo now and we have actually had our group grow, we now have about 48 people each Wednesday night. It's been a very successful program and activity and we are glad to see a lot of the new people that are coming in or joining in on that. There's Bible study. There is always something going on that we can enjoy and we are never bored, we are never pressured to do anything. For us I think it's really important that, what we have learned as we have gotten older, and developing a few health issues here and there, is that just maybe this socializing and having friends is making our lives a little bit more simple. I think that is probably about the healthiest thing we can do for ourselves right now at this age and The Carlotta has given us absolutely everything that we need.

J: Awesome, what advice do you both have for others out there that may be feeling they are not ready for something like this. What would you say to them to maybe open their minds?

C: Oh, my goodness, don't wait too late. Start the process, do your research, don't visit just one place, mostly don't wait and have someone else have to make the decision for you. And we are thankful that we did this while we are still healthy enough. I think

making a move when you feel a little bit better rather than waiting until that first serious health event comes along makes the adjustment a little bit easier. You can get to know the people here, learn names a little bit easier, enjoy a lot of the activities, so that would be, I think, the most important thing I would say is, don't wait too late because we never dreamed that we would be here in the valley for four years and already have made that choice.

G: I think another thing that would help some people sort of sitting on the fence is to go to some of these places, like Segovia or The Carlotta or The Palms, and mingle with the people and asked them some of the questions that you might have a concern about. And you will find out very quickly that you will run into many people who had the same type of concerns as you had before you made the decision or making the decision to move into such a place as your next step. And I think people have maybe a tendency of being afraid to ask some of those questions. And I think that would help in making up your mind. I think the bottom line big reason is that you have to be ready, you have to be mentally ready to make such a decision. I'm not saying about making a decision but you have to be ready to perhaps consider making a decision while you are still young enough and able enough to make such a decision for yourself.

J: Now, you mentioned that you two had kind of sat down and had a heart-to-heart about it and helped each other through to that place. What did you talk about? If it's not too personal, how did you start that conversation?

G: I started a conversation, it happened to be after dinner one night and we were sitting at our table at our previous home and I just blurted out, "You know, I don't know" and we had already made our decision.

C: Scared me to death.

G: We actually had already made our deposit. And all of a sudden you know, I blurted out, "I don't really know if I'm ready to make this move, yet." I know it shocked Cheryl when I said that however it also opened a conversation between us and one of her comments right away was, "How do I envision our life is going to change that much?" And I couldn't honestly answer that. Because when we started talking about it our life really wasn't going to change, outside of moving to a smaller square foot home, it really wasn't going to change. And at that time, it didn't even come up that we would make new additional friends. That never entered into the conversation. The only thing that we really talked about, how did I envision our life would change that much? And after talking this through I certainly felt relatively quickly that it was not going to change.

C: We had to let our brains work this one out, our hearts still wanted the views, wanted the space, wanted the stuff, you know, that's what I hear from everyone here whether it is a man or a woman is, "I didn't want to give up my stuff." And you know what? It is just stuff. And I feel so liberated. It's a wonderful feeling to have downsized.

J: That's great.

C: And to meet these people here, this community has the most wonderful personalities and such interesting people with backgrounds and careers that we would never have met otherwise.

J: Good point.

C: That is been such a joy for us. Every night we go to dinner and dinner is not 20 minutes with me and George sitting in our kitchen. It's an hour and a half to two hours sitting with someone different every night. And that is a pure joy.

J: Excellent, how long have you lived there now?

G: A year and two months.

J: And so, you say in that conversation, that heart-to-heart you had, you realized that not that much was going to change and I'm assuming you are talking about the positive things weren't going to change. Did some things change in terms of less worry, less housework?

C: Yes.

G: I'll give you a good example of that, we just returned from a three-week vacation back east and while we were gone there was no worry about our house, there was no worries about anything here in California. That just never even entered my mind. Whereas in the past when we would take three- to five-week vacations we always had some kind of concern, "I wonder if the water line to the washing machine has broken?" Or things like that. And absolutely not a worry in the world. We came back and it was just like the next day yeah, we were tired but the next day was like we were never gone. We just went right back into what we like about where we live now.

C: We found for us, June, and it may not be true for everyone, is that to make the decision financially, George is really good at this, he sat down and he figured out our cost, everything from property taxes to maintenance to gardeners, housekeepers, everything possible that we would have incurred had we stayed in that big home and then we looked at what our rental would be here at The Carlotta for our little casita and honey, didn't you say one time it was almost a total wash?

G: It was, yes, when you take everything into consideration.

C: Everything. So, the financial decision it was a big one, it's a lot of rent to pay but goodness gracious, we are not just getting our electricity and our water, look at our wellness center, look at all of our benefits here, the skilled nursing. George is going to have two knee replacements in a relatively short period of time and what we are offered here in skilled nursing, the extra days we are given in the event our insurance doesn't pay. There are so many things that it is even hard to, right now, come up with all the reasons, but the longer we live here the more we realize it's where we need to be. It's just not where we want to be. We have actually used some of the wellness center help, last winter when George came down with some bronchitis stuff, it was a little scary for us but they were here in no time flat and assisted us. And they are the ones that called the ambulance.

J: Is there anything else that we haven't talked about? Tell me about your casita, that's something that many people might not realize, that there are casitas in addition to apartments. Tell us about your casita.

C: Our casita is right at 1,200 square feet, it's two bedroom, two full baths. I have a precious little back porch, of course being from the South I call it a back porch and not a patio. It's covered, there is actually a fan out there and I spend a lot of time out there especially in the early mornings, even during the summer when it is hot. We have a cute little front porch, a full kitchen, a beautiful utility room that is closed off and all of the closet space that we really need. We had to do serious downsizing. George's daughters really appreciated all of the things that I gave them. Their husbands aren't so happy with me but they were really happy. But our casita is exactly what we want. We have no carpet at all because we didn't want any. We have tile and we have a laminate flooring that looks like wood flooring. And it's absolutely perfect. We do not have a second

bedroom however. That is George's man cave. We moved all of his office furniture in there so that is his office, it gives him a place to work on his computer and keep his files and that kind of thing. The arrangement has worked out perfectly for us. We don't need any more room.

J: Do your kids ever come visit you?

C: Not yet.

G: We have a daughter that lives in Cathedral City which is here in Coachella Valley so we see her and her husband all the time. Let's see, I have another daughter that just moved to Phoenix and she is actually coming next weekend. So we don't see them as often as we maybe did. I don't even know if I can say that. I think we still see them about the same amount of time.

C: But we don't need a place for them to stay. The daughter from Phoenix comes and she stays with her sister in Cathedral City. If I could get my son to come out and visit again, which they don't do very much anymore, you know, we obviously have two guest suites that we can take advantage of if they were coming but we don't need something right here in our little casita. We do have a sofa that is a sleeper sofa but it has never been used. So, having visitors is just not a problem. And we have had dinner here. I actually cooked a couple of times believe it or not. It's very comfortable to have a few guests.

J: Good, is there anything else, can you think of anything that we didn't cover that you think is important for people to know?

C: Oh my goodness.

G: We still each have a car so we have two cars and quite a few people here have two vehicles so I think that is important for people to consider moving in, there is room for you each to have a vehicle if there is a couple, however for those who will eventually have to give up their car there is also transportation here at The Carlotta that allows them to go to the supermarket and Costco and Walmart and wherever.

C: Doctors' appointments, more importantly.

G: Doctors' appointments and things like that. You don't have to give all that up either. And certainly, being here and eventually not being able to drive is a lot easier than, for example, if we were still at our previous home in Mission Hills because there you didn't have those conveniences that you can rely on to get you somewhere.

C: We would have been totally isolated.

J: Well, I think you have shared some very important information, given some great insight for people out there that are just starting to think about their future and hopefully they will come in and say hi and check out The Fountains at The Carlotta.

C: I hope they do, too. We've met a lot of prospects and a lot have made decisions and a lot have had to put it off for whatever reason. But we can only highly recommend The Carlotta because this is the only place we want to be.

J: That's wonderful. Thank you both so much for your time on this Saturday and I'm sure you have things to do. So, I'm going to let you go.

C: Thank you, June, I hope we didn't ramble too much.

J: No, it was perfect, you guys made so many excellent points and I really thank you for that. Have a great day and thanks again.

C: Thank you June.

G: Thank you.

J: All right, goodbye now.

C: Bye-bye.