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Consultants Help Elderly Downsize at Home, Morning Edition (NPR), NOV 09, 2006

11:00-12:00 PM , Now the new Congress will face one issue that's exactly the same as a challenge facing the old Congress, and that's how to take care of the aging U.S. population. That population is creating a new type of job, many new types of jobs, actually, including senior move specialist.

At some point, many elderly people find themselves ready to move to a nursing home or retirement community. And that's where the senior moves specialist comes in, helping older Americans plan the moving and making sure it goes smoothly. Here's NPR's Jim Zarroli.

Ms. JANE PECKINGHAM(ph) (Senior Move Specialist): We have to make a decision about blankets.

Ms. MARY JANE PELTZ(ph) (Getting Help from Specialist): Well, what else do we have? Don't forget winter's coming.

Ms. PECKINGHAM: Exactly...

JIM ZARROLI: Jane Peckingham stands in front of a walk-in closet in the master bedroom of a big sunlit house in the New York's Westchester County. The home's owner, 81-year-old Mary Jane Peltz is about to move, and Peckingham is helping her decide what to take.

Ms. PECKINGHAM: These items were your, you know, bathing suits and summer things...

Ms. PELTZ: My bathing suits out there. It's 50 degrees.

Ms. PECKINGHAM: Okay. But do you anticipate wanting them at some point?

ZARROLI: Both Mary Jane and her husband Robert have early stage Alzheimer's Disease. Their children, who live too far away to care for them, have insisted they move into a retirement community. To help with the move, they hired Peckingham, a senior move specialist.

There are about 250 of them in the country, most of them women. They even have their own trade group. That group's founder, Margit Novack, says moving is a huge physical task for everyone.

Ms. MARGIT NOVACK (Founder, National Association of Senior Move Managers): For the typical older adult that's moving, almost everything in their life has to be examined to say, will this go with me? because most people are downsizing considerably. And think about going to your home and making a decision for everything you own. Is it a go, or no go?

ZARROLI: Senior move specialists help elderly people go through a lifetime's worth of possessions and decide what to keep. Often they hire the movers and even arrange garage

sales for all the things that are left behind. They charge anywhere from \$1,000 to \$4,000 for the job. Novack says the process can be emotionally draining, especially when the person has lived in the house a long time.

Ms. NOVACK: We've had a client say to us once, you know, my wife died three years ago and I thought I was done mourning. But moving out of the house that we lived in together feels like losing her all over again.

ZARROLI: Novack says older people are often reluctant to part with a lot of their things. She remembers one retired lawyer who had once taught yoga and wouldn't get rid of her large collection of mats. More often, people try to pass on their possessions to their grown kids but the kids lack room for them, so things have to be given away or sold.

That's what happened at the Peltz's house in Westchester County. The couple are moving from their big house into a one-bedroom apartment so they have to get rid of almost everything they own. As she watches the packing, Mary Jane Peltz worries that it won't be finished on time.

Ms. PELTZ: We've been here for 19 or 18 years. So, you know, we're going to the – I can't even tell you the name of it cause I don't really want to go. So, you know, there are lots of things here that we really love and it's very hard to know what should we take, what shouldn't we take. And I can't believe when you look at this place that it's all going to be ready on time.

ZARROLI: All around the house, Jane Peckingham has placed little green dots on the furniture that the couple is taking. Peckingham likes to let her clients decide what they're keeping. It makes them feel better to have control over the process.

So the Peltzes have been putting the items they're keeping onto the dining room table – some playing cards, a photo album and Mary Jane's CDs. As Peckingham packs them, she peels off her sweater. Her elderly clients tend to keep their houses too warm so she dresses in layers when she works.

Peckingham got into this business after helping her own elderly mother move. The job isn't for everyone, she says.

Ms. PECKINGHAM: I broke my ankle last winter and my sister-in-law took my business over for me. I mean, she was really, really great but she got very depressed. She felt that it was very sad. I never get sad. I always feel really glad that I can sort of step in. Because I'm able to provide help that they need and that makes me feel really good.

ZARROLI: Peckingham says being a senior move specialist isn't rocket science. It's more like project management, overseeing the many detailed tasks that a move entails. She also knows it's a job with a future. Many elderly people live far from their children or other relatives and there may be no one nearby to help them move.

With the U.S. population aging, the ranks of senior move specialist can only grow.

Jim Zarroli, NPR News, New York.

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Kiplinger's **RETIREMENT REPORT**

Your Guide to a Richer Retirement

Downsize With Ease

For an easier transition to a smaller space, employ the help of a senior move manager.

September 2006

By Beth Brophy

A year and a half ago, when Anita and Robert Summers planned to move from their family home in Merion Station, Pa., to a nearby retirement community, they were daunted by the thought of sorting more than four decades worth of stuff. So they turned to Moving Solutions, a Wynnewood, Pa.-based company specializing in "senior move management." For \$2,800, the consultant helped the two retired professors decide what to take with them and what to give away.

The couple says the personal touches took the stress out of their transition. The evening of the move, Robert, 84, recalls, "a team of six came to our new place, made our bed, put the photos on our bedside table in the same place, laid out our toothbrushes and set up the coffeepot for the next morning." At 9 a.m. the next day, the team returned to empty the boxes. "The last time I moved, 43 years before, it took weeks to unpack," says Anita, 81. "There was no mess or clutter when they left. The physical move was a cinch, although emotionally it was tough."

The growth in retirement communities and the scattering of adult children have created this niche service. Typically, the move manager draws a floor plan of the new place, so you can see which furniture will fit. As you sort through a lifetime of belongings, the move manager helps you decide which treasures to keep. The managers arrange for consignment, donations and gifts. They oversee movers and plan for storage. They set up the new household and see that your old house is cleaned. Some managers have experience moving frail seniors into nursing homes.

But leaving behind a memory-laden house, as well as choosing among your treasures, can be difficult. Often the move has been precipitated by a crisis—an illness or death of a spouse. So beyond organizational skills, a move manager can become a sort of grief counselor as homeowners say goodbye. Indeed, many managers hold degrees in social work or psychology.

Susan Danick, who runs Transitional Assistance and Design (www.helpseniorsmove.com; 240-403-0177), in Gaithersburg, Md., notes that some anxious clients will call her several times a day for weeks. "The emotional part of moving is very tricky," says Danick, a former nurse who began her business after moving her grandmother into an assisted living center.

A No-Hassle Move

Hiring a professional can help you avoid tangles with relatives. "There are a lot of family dynamics involved with moving, which is why sometimes a stranger can be more effective than relatives," says Margit Novack, who runs Moving Solutions (www.movingsolutions.com; 610-853-4300).

Mary Jo Zeller, a founder of Gero Solutions (www.gerosolutionsinc.com; 847-705-2123), which serves the Chicago area, says a client will often take her advice about what to toss, after rejecting the same advice from an adult child. "The children can offer emotional support by taking the parents out to lunch, instead of having their head in a packing box," Zeller says.

Costs vary, but most jobs that involve a move from a house to an apartment range from \$1,200 to \$2,500, not including the cost of movers. "The price was very reasonable," says James Hecker, who in February left a three-bedroom house for a two-bedroom apartment in Chevy Chase, Md. A former Marine who has moved 26 times, he and his wife, both in their eighties, found it too taxing to do all the work themselves. They paid \$2,000 to Danick's company. He says they discarded about one-third of their possessions in "a no-hassle move."

To find a move manager, check with the 88-member National Association of Senior Move Managers (www.nasmm.com). Ask for references from clients and from retirement communities where clients have moved. Find out how many moves the firm has managed for seniors, and get a written list of services and fees. And make sure the firm is insured and bonded.

The New York Times

By ELIZABETH OLSON
September 28, 2006, Small Business

In Life's Second Act, Some Take on a New Role: Entrepreneur

Call them silver entrepreneurs or senior entrepreneurs or third-age entrepreneurs. They are people who do not want — or are not financially able — to idle away their retirement years and, instead, opt to start a business.

More people 55 and older seem to be rejecting the traditional model of puttering around the garden or the golf course. Many, however, have not simply hoped for a great second act, but have carefully planned their transition from lifelong careers, like Robert Mueller, a St. Louis machinist who bought a farm and turned it into a flourishing vineyard, or Marilyn Grazioli, who left nursing administration and is now running a busy suburban Detroit knitting store.



Others, like Malvin Krinn, a Washington ophthalmologist turned artisanal bread maker, benefited from a large dollop of serendipity to arrive at their second acts.

The numbers of retired people rejecting the unfettered leisure that has been the American

model since the 1940's in favor of starting up a small business are not exact. Federal government data suggests there are now at least three million entrepreneurs who are 55 and over — up one-third from the number counted in 2000.

“It's like this sea swell that has been under the radar,” said Linda Wiener, the aging issues expert for Monster.com, the jobs search Web site. “There are people who don't want to work an hourly job, and are wondering what are they going to do for the next 30 years?”

A majority of 800 workers surveyed last year for the John J. Heldrich Center for Workforce Development at Rutgers University indicated in their responses that traditional retirement was obsolete. Two-thirds expect to work after 55, and about 15 percent wanted to start their own business after they retired, the survey found.

Moving into a new career at a later age is not a snap. It often requires taking the financial risk of investing retirement savings in a new business with the hope of future profits.

“The whole notion of reinvention can be a treacherous one,” said Marc Freedman, author of “Encore, How Baby Boomers Are Inventing the Next Stage of Work,” due out in May 2007. “It can set people up for the notion that this is an easy or even magical transformation,” Mr. Freedman said. “But it can be difficult to get financing so people are forced to put up their assets. Health care coverage is uncertain and starting new can also mean working 60 to 80 hours a week again. It's a whole new set of trade-offs that have to be navigated.”

Ms. Grazioli, 59, plotted her transition carefully. When she resigned as nursing administrator at the Henry Ford Kingswood Hospital in Ferndale, Mich., in February 2005, she took the hospital system's career transition training, including two workshops on entrepreneurship.

“I had been knitting since I was 9, and I always had a dream to work with fibers,” she said. Just then, a knitting store that she and her daughter, Amy Goller, 36, frequented in Royal Oak, Mich., went up for sale. They met with a financial adviser to devise a plan, but decided the purchase price was too high.

But her appetite was whetted. “I could have gone back to the field where I felt comfortable, but I believe you need to take a risk,” Ms. Grazioli said.

Then, that June, they made a second, successful attempt to buy the store, called Ewe-Nique Knits. Ms. Grazioli borrowed heavily from herself. She took out a \$40,000 home equity loan, which she said was a “significant chunk” of the cost to buy the store, and to cover some expenses since she no longer had a salary. She rolled over her 401(k) and retirement funds into an I.R.A., and in June 2005, took an early distribution of \$35,740. She invested \$25,000 of that to build up the store's inventory.

This past May, she took another early distribution, plowing \$21,000 into the store after paying a \$9,000 early withdrawal penalty. Her contributions have been about two-thirds of the cost of buying and running the store so far, she said. (Her daughter is contributing the remaining one-third and is a co-owner.) Ms. Grazioli hopes the May withdrawal will be the last foray into her retirement nest egg, noting that her business plan calls for reaching profitability by June 2008.

“This was a tremendous lifestyle change,” said Ms. Grazioli, who said her husband, Joseph, 59, whose job at AAA of Michigan provides their health insurance (at a cost of \$3,400 more for her annually), often helps at the cash register while she focuses on areas like adding classes to attract new knitters and spinners.

The entrepreneurial road has been much longer for Robert Mueller, 70. In 1987, about eight years before he retired, he and his wife, Lois, 73, bought an 85-acre farm 60 miles west of St. Louis in Missouri’s wine country.

They began planting vines that year and gradually built the Rößler (Rob plus the “ller” from Mueller) Vineyard, opening to the public in 1991.

In addition to doing the manual labor — the upkeep, planting and building — along with friends and family, Mr. Mueller kept working at his last job, commuting two hours daily to St. Louis, and using his salary to keep the enterprise afloat.

“It’s been a load of work,” he conceded. “But it’s a different lifestyle; we have a lot of acres and a house with a stone fireplace that was built in 1821, the year Missouri became a state.”

A lot of scrimping helped to pay off their initial \$100,000 loan. They did not raid retirement savings but Mr. Mueller continually economizes; recently, he bought a used grape harvester instead of a new one, relying on his mechanical skills to keep it running.

The Muellers have broken even in each of the last three years, with wine production reaching 5,000 gallons yearly — 10 times what it was in 1990.

Martha Rosenberg, 56, took a shorter, but still targeted approach, to starting a new business. With her children almost done with college, she wanted to leave her job as executive director of the Nashville nonprofit organization, Our Kids, which aids sexually abused children.

Ms. Rosenberg, who has an M.B.A., set out three criteria for a new career: a helping profession, one that could be pursued from home and a venture that would not require significant money to start.

Although there are books that help, like “Don’t Retire, Rewire!” (Alpha/Penguin Putnam, 2002), Ms. Rosenberg spent last fall researching on the Internet, and discovered Smooth Transitions, a service that aids the elderly and others to downsize and move to smaller households.

“I’m very task oriented,” she said. “Plus, I have no personal attachment to stuff — so it’s perfect for me.”

The \$4,000 to buy the license to run the service, plus other fees, brought her initial investment to \$6,000. She already has clients, so she expects a fairly seamless transition.

Even so, like Mr. Mueller who worked two jobs in the transition, she put in long hours at her old job last spring while she was training to learn the new one.

And she had prepared for a period without a salary — “I’ve been watching my pennies” for the last year — and noted her house is almost paid off and her husband, William, 57, still works, as a lawyer, and provides health insurance.

Malvin Krinn, on the other hand, did not seek out a second career, but one came anyway and he is delighted with his makeover. After three decades as an ophthalmologist — and a dedicated bread maker pursuing the “perfect baguette” at his home in Bethesda, Md. — Mr. Krinn, 66, knew he wanted to keep working in his postretirement years.

As he was winding down his practice in 2002, his son, Jonathan, a professional chef, opened 2941 Restaurant in Falls Church, Va., and Mr. Krinn suddenly had what he describes as “an opportunity to have a second life.”

He owns part of the restaurant — he declined to say how much — and arrives every morning to produce croissants, pastries and more than 100 loaves of specialty breads. With a comfortable retirement income from his first career, he blends two retirement worlds: after finishing up the baking, which he starts at 5 a.m., he is free by the afternoon and out on the golf course.

The Miami Herald

Herald.com

BY JODI MAILANDER FARRELL

Sun, Aug. 06, 2006

A senior moment: Downsizing a lifetime of belongings

When her husband died of a brain tumor, Pearl Carter knew tight finances would force her to leave their spacious three-bedroom townhouse in Davie. But faced with the accumulation of 25 years of marriage, the prospect of downsizing and moving on her own was too much for the 78-year-old to bear.

In nearby Fort Lauderdale, Lista Foster was similarly overwhelmed when her husband died after a long struggle with Alzheimer's. Last year's round of hurricanes convinced her that living alone in a beachside condo wasn't safe or practical for a widow in her 70s.

Both women, however, are now happily ensconced in small homes, unscarred by the daunting task of severing their ties to a lifetime of belongings. That's because they left the job largely to someone else -- a senior move manager, who sweated the details.

"There are two disturbing things in life: One is death, the other is moving," says Foster, who recently moved into a two-bedroom villa in John Knox Village, a continuing care retirement community in Pompano Beach, with the help of a Fort Lauderdale-based senior moving service called Mary-Alice & Carol.

“At least I didn't have to worry about one of those things.”

Buoyed by the rising tide of retiring baby boomers and the desire of many empty nesters to simplify their lives in smaller digs, moving coordinators for seniors have become part of an emerging industry, especially in retiree-saturated Florida. The move managers -- there are 100 to 150 across the country -- cater to older adults who don't have the time, desire or stamina to navigate the emotion and stress of a move. Often they are downsizing from a large house filled with memories, not to mention furniture, photo albums, old tax bills, books and linens.

DEVELOP A PLAN

While services vary, most managers help to develop a move plan; sort and downsize belongings; customize floor plans at the new home; arrange for the donation, disposal or sale of unwanted items; schedule and oversee movers and arrange for storage or shipments to children.

Wearing white butcher aprons with their names printed in red on their chests, Mary-Alice Denny and Carol Krueger placed stickers on every stick of furniture in Foster's condo, designating which pieces would be sold, consigned, donated or kept. They created a computer floor plan of Foster's new place and measured couches, beds and other must-keep pieces to see how to squeeze them into the smaller villa. They even helped her pick paint colors for her new place.

"First of all, you have to stop crying," Denny says she tells customers. "It's very hard. I ache for them. I see myself down the road in the same position. A lot of them don't have children who live here. The people we deal with have been settled for years. They're the ones who really need the help."

More than 1.5 million Americans over 65 will move this year, according to Mayflower Transit moving company. Many will leave homes where they lived for decades.

Some are widows moving to smaller homes in other states to be close to or move in with children. Others are couples scaling back to condos. Still others are opting for one-bedroom units and studios in retirement communities.

Senior move managers, who rely largely on word-of-mouth advertising, don't have to be trained or certified, but they must be insured to belong to the National Association of Senior Move Managers, a group of about 100 managers that formed in 2003. The organization, which offers educational sessions at its conferences, lists 11 members in Florida.

Senior move managers charge \$50 to \$120 an hour. The price is separate from the cost of paying movers and can add up to thousands of dollars. But the high cost of homes in South Florida means that many seniors are selling houses for more than they anticipated, freeing up dollars for the luxury of hiring a move manager.

"More and more people are using these services," says Bob Milanovich, director of marketing and resident relations at John Knox Village. "They deal with utility companies, all the phone calls you need to make, how to get rid of stuff -- you're paying someone else to deal with the details."

For Sharon Cofar, a former schoolteacher who started A Move Made Easy three years ago in Coral Springs, the details include snapping photos of objects on shelves and tables so she can arrange them the same way in the new home. Cofar and her workers wear disposable surgical-style booties when they unpack boxes so they don't get the carpet dirty. She carries a tool box packed with Goo Gone, WD-40, screwdrivers, bolts, painter's tape and rubber bands, which she uses to bundle pairs of shoes together so they don't get separated in the move. She hustles into new homes before movers to place extension cords so heavy dressers and cabinets don't have to be moved later.

Cofar works with collectors, antique dealers and other vendors to sell jewelry, paintings and even gold coins that won't make the move. She donates clothing and other items to nonprofits such as Dress for Success and the Elder Resource Network. She helps clients shop for new furniture.

One night before a move, she stayed up until midnight to spray paint a wicker chest for a couple downsizing from a house in Parkland to a condo in Kings Point in Tamarac because the old color didn't match the new surroundings.

"Children may try to help, but it really doesn't work because they are emotionally involved," Cofar says. 'It's OK for me to say, 'You don't need six measuring cups, you don't even cook anymore.' "

PARING DOWN

Cofar helped Carter of Davie move two months after the widow lost her second husband Paul, who lived with her in a 1,800-square-foot townhouse for 12 years. Before she could move to the two-bedroom apartment she found nearby, Carter first had to get rid of three bedroom sets, three computers, four sets of golf clubs, several TV sets, a desk and extra water and wine glasses, among other possessions. She also had to find a home for her black-and-white tabby cat, Liza, because her new place allowed only one pet and she couldn't part with her ailing 16-year-old black toy poodle, Nikki.

Her most difficult task, however, was throwing away her husband's favorite worn, leather recliner, a task that Cofar coached her through.

"I needed the carpet cleaned and she had people that did that," Carter says. "A lot of stuff I couldn't even give away, so she had a man who came and emptied the place and moved all the junk out. She got me somebody to do the cleaning after that . . . I just felt I would fall apart if I had to do it all myself."

Moving On Down

For Seniors Relocating From Longtime Homes to Smaller Spaces, A Little Help With the Physical Task and the Emotional Strain

By Annie Groer
Washington Post Staff Writer
Thursday, May 11, 2006

Last Wednesday, a moving van pulled up to the three-level, four-bedroom Potomac home where Ernie and Ann Stacey had spent the past 33 years, rearing three children among furnishings and keepsakes acquired during a half-century of marriage.

Twenty-four hours and 6.4 miles later, the couple walked into their new home, a two-bedroom retirement apartment in Bethesda, and found themselves blinking back tears of both joy and relief.

"Oh, my goodness, I can't believe these are my things. It's so gorgeous. It looks better than it did at home," said Ann Stacey, 73, as her husband, 81, echoed the sentiment with a simple, "I can't get over this."

The Navy had moved the couple 11 times during Ernie Stacey's military career. This move, No. 12, was overseen by Susie Danick, a retired nurse whose Gaithersburg company did everything from booking the van and planning where to put the furniture to buying a chandelier, adding closet storage and hooking up the cable TV.

Danick's firm, Transitional Assistance and Design, is one of a relatively new type of business that helps older people move from homes that have come to seem too large into new quarters that might easily seem too small and unfamiliar. They help clients choose the cherished furnishings to bring along and arrange the logistics of the move. Part amateur designer and part social worker, Danick said she tries to make the transition as comforting as possible, right down to photographing chairs, tables, rugs and knickknacks in the old house and re-creating as much of that familiarity as possible in the new surroundings.



With seniors living longer and leading healthier lives, their housing options have expanded, said Margit Novack, who started Moving Solutions in suburban Philadelphia 10 years ago and now has five franchises around the country. More people are moving to retirement communities and assisted living centers, and they need help with the physical chore of relocating as well as the emotional strain of downsizing, said Novack, the first president of the 80-member National Association of Senior Move Managers formed in 2002. She estimated that there are as many as 200 other firms that provide similar services.

Designer Pam Newton of Reston began specializing in senior moves six years ago. "We get the moving company, we help them get rid of things. We'll call in appraisers, refinishers, reupholstery people. We'll purchase new things and get the windows done, the walls. Sometimes we take out builder-grade carpeting and put in hardwood or tile floors. . . . In some cases we're pulling out the tub and installing a roll-in or step-in shower."

Senior move managers usually charge \$65 to \$125 an hour in this area, but costs vary depending on the services required and the region of the country. The Staceys paid Danick about \$3,500, which broke down to \$2,700 for her firm's labor plus \$800 for lighting, hardware and a bit of carpentry.

Newton recently charged about \$25,000 to relocate a woman who moved into a two-bedroom, assisted-living apartment half the size of her previous space. The total included her design fee as well as new furniture, custom painting, and the services of an organizer and project administrator.

The cost of the move is usually separate from the move manager's fees.

Even if seniors cannot afford a fully orchestrated move -- which can include throwing out worn items, arranging a charity pickup, buying new furniture and "staging" the home for resale -- their children, members of the sandwich generation who are often busy rearing their own offspring and working full time, may pick up the tab.

Senior move managers also appeal to family members who can't bear to oversee every detail of the long, wrenching process.

"We couldn't have done it," said Julie Snider, the Staceys' only daughter, who lives in Vienna. "There is just so much emotion involved in the move and leaving the house. One of my brothers lives in the area, too, but is really busy, and the other one is in North Carolina."

Downsizing is even harder on those making the move, said Erin Martinko, admissions director for Ring House (independent living) and Landow House (assisted living) in Rockville.

"For someone who has a lifetime's worth of accumulation, think of the volume and physical task of doing it. There are the emotions of our things: a woman giving up dining room furniture that she has served holidays meals on, her china closet with all her pretty things," said Martinko. "A lot of the losses are revisited. Often they have lost a spouse, they have lost their mobility. Maybe they are giving up driving, losing their vision, their hearing, their home."

Sometimes it is easier to let a stranger take charge, said Sue Ronnenkamp, a veteran health care administrator who founded Living Transitions in Austin in 1998.

"We are objective, we're not family. It's not my mom and dad or stuff we grew up with," she said. "The parents are more honest with me than with their own kids. They will say they're tired. And the emotional issues don't pop up with an outsider."

Ronnenkamp said she asks each client such common-sense questions as "Where do you spend your time? What chair do you sit in? Where do you work? It could be a desk, a dining room table. I moved a baby grand piano for one man. That was his priority."

Danick said the work is done in phases; an initial visit determines how much stuff is in the old house and how large the new place will be. She works with the family to decide what gets moved, donated, tossed or sold at an auction or estate sale. Several days before the move, she and the clients go through the house affixing blue tape to everything going into the van.

On moving day, with the house soon to be stripped or left with minimal furnishings, Danick urges the occupants to spend the night with family or friends. The Staceys opted to splurge on a hotel. The next day, their daughter took them out to lunch before they headed to the new apartment.

Danick and her husband, Joel, who is also her business partner, already had spent six hours working with a handyman and several unpackers to stock the refrigerator and kitchen cabinets, accessorize the bathrooms, hang clothes in closets. Armed with digital photos of the old house, they knew where every painting and throw pillow should go.



The arrival of the Staceys and Snider resembled the "reveal" on a home makeover television show, with the occupants returning to find a completely changed interior. However, the point of this exercise was to make the new digs look a lot like the old.

For information on senior moving services:

National Association of Senior Move Managers <http://www.nasmm.org>