

# Today's ski bum works for Silicon Valley, lives in Tahoe



Tahoe Mountain Lab has a satellite facility at Heavenly Mountain Resort.  
Photo/Jamie Orr

**By Michelle Robertson, San Francisco Chronicle**

Aaron Rothschild starts most of his days about 6am. That way, he can finish up work in time to catch a few runs on the ski slopes. Some afternoons, he conducts meetings in the Squaw Valley Ski Resort parking lot with a “laptop between me and my steering wheel.”

The recent advent of telecommuting – a Gallup poll found at least 43 percent of Americans spent at least some time working remotely in 2016 – has enabled the rise of a new breed of ski bum. Unassuming in his beanie and laid-back demeanor, this individual blends into the ragtag fabric of a mountain town. He lives in his chosen domain year-round, but unlike other full-time residents, he does not depend on the unpredictable fall of snowflakes to stay afloat.

With its proximity to Silicon Valley, the greater Tahoe region has become an obvious weekend escape for the tech jetset. These “weekend warriors” are known to flood the ski resorts and snap up second homes along the lake, and their high incomes (and willingness to spend them) is most welcome to locals.

**Read the whole story**

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# **Money Matters: Things to consider when changing jobs**

**By Rick Gross**

The economic expansion in the United States since 2009 has presented opportunities for many Americans to explore new job possibilities. If you are among those looking to make a change in your career path, you should know that switching employers can have a substantial impact on your financial life.

Here are four tips to help keep your finances on track through the transition:



Rick Gross

- 1. Review your entire compensation package**

When considering a new position, it's important to review the base salary offered in the context of the full compensation package. Many U.S. companies offer competitive benefits that could help you manage everyday expenses, such as health and disability insurance, onsite health clinics, fitness centers, or a company car. Financial benefits, including a pension plan, company matching retirement plan contributions or employee stock options can also be important pieces of your financial plan. Consider the benefits you and your family use and value most from your current compensation package as you make your career decision.

## **2. Maintain health insurance**

If you currently have health insurance through your employer, make it a priority to sustain coverage through the job transition. Depending on your new employer, you may begin to receive coverage on your first day or after a waiting period. Unexpected health issues or accidents can happen any time, so it's not worth the risk to be uninsured – even for just a few days or weeks. To retain coverage, consider the following options:

- Holding onto your current insurance until the new plan is in place. COBRA federal law (the Consolidated Omnibus Budget Reconciliation Act) allows you and your qualified beneficiaries to remain on your employer's plan for up to 18 months if you were not terminated for cause. You are responsible for up to 102 percent of the plan's costs – the full expense for coverage plus a possible administration fee.
- If you're married, check to see if you can secure coverage with your spouse's employer. The qualifying events for enrolling in your spouse's plan may vary, but it's worth exploring if this option is available to you.
- Purchasing insurance through the open market. If you're considering this option, research the costs and

benefits of each plan thoroughly so you know what's covered before signing on the dotted line.

### **3. Prioritize your long-term financial goals**

If your new position comes with a salary increase, use the additional dollars from each paycheck to solidify your financial future. It can be easy to spend the extra money if you don't have a plan in place to save it. Commit to applying your bump in income to your key long-term goals, such as retirement, college tuition or another important milestone.

If you choose a job with a lower salary – which may make sense for a variety of reasons – update your budget accordingly to ensure you're able to live within your means each month. Saving even a modest amount on a regular basis will help you make meaningful progress toward key goals.

### **4. Take care of your retirement plan dollars**

The vested balance in your employer's retirement plan is yours. As you change jobs, it's important to make an informed decision about what to do with these retirement savings. You typically have several options – keep the money in your previous employer's plan; roll it into the plan offered by your new employer; or roll it into an individual retirement account (IRA). There are pros and cons to each option, and no one choice is right for everyone. As you review your options, consider discussing your decision with a financial advisor who can evaluate your specific situation from an objective perspective.

It's worth noting that another option is to take the retirement funds in cash. Although bear in mind that choosing cash will incur steep tax and early withdrawal penalties. In addition, taking a distribution results in a loss of tax-deferred savings and the potential growth that could come from keeping the money invested.

A career change presents many choices that could impact your financial situation. Being thoughtful about the decisions you make through the transition can help position you to meet your future financial goals.

*Rick Gross is a financial advisor and private wealth advisor with Ameriprise Financial Services Inc. in South Lake Tahoe.*

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## **Father recalls vibrant, worldly lives of wife, son killed at Kirkwood**

**By Benjamin Spillman, Reno Gazette-Journal**

As a young child from Belgrade in the former Yugoslavia, Olga Perkovic learned to ski on slopes in Europe.

As a young adult she helped her husband, David M. Goodstein, learn to ski when he lived in Logan, Utah, and taught physics at Utah State University.

As she approached middle age she taught her daughters Sophie and Daria and son Aaron to ski from a condo the couple bought in 2005 next to the slopes at Kirkwood Mountain Resort.

**Read the whole story**

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# California looking for duck stamp artists

The California Department of Fish and Wildlife is seeking waterfowl artists to submit original artwork for the 2018-19 California duck stamp art contest. Submissions will be accepted from May 11-June 11.

The contest is open to U.S. residents who are 18 years or older as of March 5, 2018. Entrants need not reside in California.

The winning artwork will be reproduced on the 2018-19 California duck stamp. The top submissions will also be showcased at the Pacific Flyway Decoy Association's annual art show in July.

The artwork must depict the brant, a species of goose.

The design is to be in full color and in the medium (or combination of mediums) of the artist's choosing, except that no photographic process, digital art, metallic paints or fluorescent paints may be used in the finished design. Photographs, computer-generated art, art produced from a computer printer or other computer/mechanical output device (air brush method excepted) are not eligible and will be disqualified. The design must be the contestant's original hand-drawn creation. The entry design may not be copied or duplicated from previously published art, including photographs, or from images in any format published on the Internet.

All entries must be accompanied by a completed participation agreement and entry form. These forms and the official rules are available **online**.

Entries will be judged at a public event in June.

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# Colorful caladiums brighten shade gardens all season

By Melinda Myers

Tuck them into the garden, pop some in a container or dress up a window box. Then water as needed, add a bit of fertilizer and wait for the color explosion.

The showy heart-shaped leaves of caladiums come in combinations of pink, red, white and green. These heat-loving plants provide beautiful color all season long. Best of all, no deadheading is needed.

Caladiums can be used to create a stunning garden almost anywhere around your home. These tropical beauties grow well in full to partial shade, and some varieties grow equally well in full sun. Choose varieties that will provide the color, size and look you want to achieve, and that match the light conditions in your yard.



Caladiums planted in container gardens to dress up patios and decks.  
Photo/Longfield-Gardens.com

Compact caladiums, such as lime and dark pink Miss Muffet, grow about 12-inches tall and are perfect for lining a pathway, edging a flowerbed or dressing up a container. Florida Sweetheart's bright, rose-pink leaves have ruffled green edges, and Gingerland has creamy white leaves that are decorated with splashes of green and red. All of these miniature varieties combine nicely with larger caladiums and elephant ears.

Step up the color impact with caladium Red Flash. This full-size caladium grows about 20-inches tall and has brilliant red centers, decorated with pink dots that pop against the large, deep green leaves. Use these anywhere you want a big splash of color in a garden bed or container.

Combine caladiums with shade-loving annuals like begonias, coleus, and mildew-resistant impatiens or other summer bulbs like cannas and elephant ears.

When planting caladiums directly into the garden, wait until at least two weeks after all danger of frost has passed. Nights should be warm, and the soil temperature should be at least 65 degrees. Prepare the soil before planting. Add compost or other organic matter to improve drainage in clay soil and the moisture-holding ability in fast draining soils. Plant tubers about 6 inches apart and 2 inches below the soil surface. Water thoroughly and often enough to keep the soil moist, but not soggy.

Those gardening in cooler climates may want to start the tubers indoors for an earlier show outdoors. Plant indoors four to six weeks before moving them into the garden. Set the tubers near the surface of a shallow container filled with a well-drained potting mix. Grow them in a warm sunny spot indoors, keeping the soil barely moist. Move outdoors once the danger of frost has passed and the soil has warmed.

As the summer temperature rises, watch your caladiums shine



while many other flowers fade in the summer heat and humidity. Continue to water as needed and fertilize throughout the summer to encourage new growth.

Those gardening in zones nine through 11 can leave their caladiums in place year-round. Others can either treat these colorful beauties as annuals or dig up the tubers and overwinter them indoors. Dig tubers in early fall when soil temperatures drop to 55 degrees. Spread them out in a warm, dry location for at least a week. Label each variety, remove the foliage and place tubers in a mesh bag or pack loosely in dry peat moss. Store in a cool, dark location at around 60 degrees.

Make this the year you add caladiums for beautiful splashes of color throughout your landscape all season long.

*Melinda Myers has written more than 20 gardening books, including "Small Space Gardening." She hosts the Great Courses "How to Grow Anything: Food Gardening For Everyone" DVD set and the nationally syndicated "Melinda's Garden Moment" TV and radio segments.*

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**Road Beat: Toyota C-HR a  
small eco CUV**



The biggest flaw of 2018 Toyota C-HR is that it doesn't come with AWD. Photos/Larry Weitzman

**By Larry Weitzman**

Loosely based on the Corolla (iM) platform, the new C-HR presents a daring iteration of a subcompact CUV which segment is rapidly growing in the market place. Outrageously styled, it looks to be after the market started by two other outrageously styled CUVs, the first not being a CUV, but used as such the Kia Soul and the other being the Nissan Juke. The Soul is too small to be considered in the small class, but the Juke is more the target, although the Juke is also smaller than the C-HR.

C-HR, while having avant-garde styling, has a much better, more cohesive look. Its top line is beautifully done and flows smoothly from the top of the windshield to the rear end. The roof spoiler is beautifully integrated, the single character line, body sculpt is unique and works well and the massive tail lights which bulge from the rear like rocket launchers

add muscle, style and shape. While other small CUVs have a quirky look, the C-HR stands out as a creative, good looking, styling exercise. Nice job Toyota.

Size wise, the C-HR is 10 inches shorter than your average compact car with a length of 171 inches. But it's relatively wide at 71 inches, which Toyota uses wisely by widening the track to 61 inches front and rear. It stands a tall 62 inches.

You are given a choice of one engine, a low stressed, 2.0L DOHC, 16 valve inline four knocking out 144 hp at 6,100 rpm and 139 pounds of twist at a low 3,900 rpm. If there is an issue with the C-HR, it is perhaps an underwhelming powerplant relative to its styling performance promise. But it is an extremely smooth engine and running platform. Power is sent to the front wheels only via a smooth CVT.



## **Specifications**

### **Engine**

2.0L DOHC, 16 Valve inline four cylinder 144 hp @ 6,100 rpm

139 lb.-ft. of torque @ 3,900 rpm

### **Transmission**

CVT

### **Configuration**

Transverse mounted front engine/front wheel drive

## **Dimensions**

Wheelbase 103.9 inches

Length 171.2 inches

Width 70.7 inches

Height 61.6 inches

Track (f/r) 60.6/60.6 inches

Ground clearance 5.9 inches

Fuel capacity 13.2 gallons

Cargo volume (rear seats  
up/down 36.4/19.0 cubic feet

Interior volume 102.8 cubic  
feet

Turning circle 34.2 feet

Steering lock to lock 2.76  
turns

Wheels 18X7 inch alloys

Tires 225/50X18

Weight 3,300 pounds

GVWR 4,330 pounds

## **Performance**

0-60 mph 8.66 seconds

50-70 mph 4.40 seconds

50-70 mph (up hill 6-7 %  
grade) 8.15 seconds

Top speed well into triple  
digits

Fuel economy EPA rated at  
27/31/29 mpg

city/highway/combined.

Expect 28-29 mpg in  
rural/country driving and 35  
mpg on a level highway at  
legal speeds.

As to performance, the C-HR is about mid-pack among compact cars with a 0-60 mph of 8.66 seconds. Passing performance is perhaps a little better with a 50-70 mph level accel run of

4.40 seconds while up a steep grade that number expands to 8.15 seconds. The numbers reflect better performance than the feel. Tip-in is a bit weak and nailing the go-pedal on a steep grade is a leisurely experience. Yes, I have tested vehicles with much worse numbers, but the feel is not one of a strong response. Most drivers will find the performance more than adequate.

At times the performance feels better depending on the driving situation. That is possibly a result of the CVT tranny which operates with complete smoothness and maximum efficiency. During some performance runs there were times it felt like a decided "shift" taking place, like it had a planetary gear box, which it doesn't. This is not an issue, only a comment as to the operation of the CVT. Maybe Toyota is trying to give the C-HR the characteristics of having a "gearbox."

Fuel economy is quite good with an EPA rating of 27/31/29 mpg city/highway/combined and the C-HR does a bit better with a 35.1 mpg number being recorded in a two-way highway run at 70 mph. My tester had the optional (and stylish) removable crossbars attached and that might have affected highway mileage by an mpg or more to the negative. In other words, without the crossbars the C-HR might have reached 36-37 mpg in my highway test, although they looked fairly streamlined. Overall 28.8 mpg was the average in 504 miles of aggressive rural and suburban driving. In my Placerville-Carson City round trip the average was 32.1 mpg and from South Lake Tahoe to Placerville. Good solid numbers for a small SUV.

In another strong suit for the C-HR, handling is exemplary with four-wheel independent suspension with double wishbones hold up the rear, stab bars are at both ends, quick steering (2.76 lock to lock), a wide 61-inch track and big 18X7 inch alloys shod with some serious 225/50 series rubber. When you add up all the creds, C-HR could stand for competent handling ride. And it is just that with oodles of cornering power, accurate steering, excellent roll control and crisp turn in.

Its handling mimics a good sport sedan, with confident cornering power and decent feedback. Turning circle is a tight 34 feet. Nice job, Toyota.

Ride quality is especially quiet and eerily smooth, so smooth and quiet it was actually noticeable. And it handled bumps with aplomb. Engine speed was a remarkable 1,800 rpm at 70 mph which contributes to the excellent highway mileage. But the fuel tank is just 13.2 gallons, but that is still a 400-mile range, which is beyond most human capacity.

Safety is also standard with the C-HR with a full complement of safety features usually extra cost on other cars, like Toyota Safety Sense which includes pre-collision braking, lane departure warning with steering assist, auto high beams and radar cruise. Those are nice features to have as standard equipment. Ten airbags are also standard along with about every safety acronym. Blind spot monitor and rear cross traffic alert are standard, but the rear view camera, located in the rear view mirror would be nicer in the big center screen.

Brakes are large four wheel discs (front ventilated) and headlights, while not LED, are projector beam halogen and they are very good.

Inside in my non-premium XLE model was done in a hearty cloth with very comfortable seating in front. I didn't try the rear seats although when tested by a 175 pound, 5-foot 10-inch teenager created no complaints. Maybe it beat walking. The IP was legible and was well done with a big tach and speedo left and right flanking the center info center/trip computer. All materials were top quality. While not huge, rear storage offered copious space, a flat floor and access was easy.

Now here's the good part, pricing. Sticker for a scant \$22,500 plus \$960 for the boat from Arifiye, Turkey (yes, this Toyota was made in Turkey in Asia Minor. Cars are now world

class simply by location of the assembly plant) this C-HR completely equipped. The only options were the special Radiant Green/white top two tone paint (\$500), which received an amazing amount of positive compliments along with the C-HR itself, the crossbars (\$299, floor mats (\$194), mud guards (\$125) and some other small items brought the total to \$24,969 all in. About the only negative is AWD is not an option.

*Larry Weitzman has been into cars since he was 5 years old. At 8 he could recite from memory the hp of every car made in the U.S. He has put in thousands of laps on racetracks all over the Western United States.*

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## **Tahoe Tails – Adoptable Pets in South Lake Tahoe**



Selena

Selena is a 3-year-old female Boxer and German shepherd. She is very sweet and good with other dogs, and loves to go for walks. Selena is a beautiful girl who will fit into just about

any household.

Selena is spayed, microchipped, tested for heart worm, and vaccinated. She is at the El Dorado County Animal Services shelter in Meyers, along with many other dogs and cats who are waiting for their new homes. Go to the Tahoe animal shelter's Facebook page to see photos and descriptions of all pets at the shelter.

Call 530.573.7925 for directions, hours, and other information on adopting a pet.

For spay-neuter assistance for South Tahoe residents, go **online**.

– Karen Kuentz

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# How do pro athletes recover so quickly?

**By Amanda MacMillan, Outside**

Lindsey Vonn made history last month with her 64th World Cup win—the most ever for a female skier—after spending most of 2014 rehabbing a torn ACL. Even more remarkable: she had not one but two major knee surgeries in the past two years.

Many people who tear their ACLs are told it can take at least a full year, post-surgery, to get 100 percent of their strength and function back. For them, Vonn's return to the slopes, just 10 months after her second operation, may have seemed a bit hasty.

So what is it about the pros? Do they recover more quickly



because they're better athletes, or because they get better care? According to John Xerogeanes, M.D., chief of sports medicine and professor of orthopedic surgery at Emory University Hospital, it's usually a bit of both.

**Read the whole story**

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## **Road Beat: '18 Camry Hybrid, the rebirth of Toyota**



The latest Camry hybrid restores Toyota's image. Photo/Larry Weitzman

**By Larry Weitzman**

Thirty or more years ago, Toyota was showing the world how to make cars, especially the United States. While they have continued to always produce well designed, great cars, other manufacturers had caught up in terms of design and quality. Its bread and butter car, the Camry, while an excellent automobile, was being overshadowed by other brands who produced cars that were perhaps more daring and edgy.

Today that has all changed with the new 2018 Camry. It is an unbelievable vehicle, offering top in the class performance, incredible style, brilliant design inside and out, outstanding fuel economy, superb handling, ride and quiet and of course, it's a Toyota.

Where to begin? Outside, despite the front end (which is muted by the blacked-out grille), the new Camry is beautiful, with soft flowing lines and body contours, giving it a luxury look. The rear end is exceptional with the softly rounded and sculptured rear fenders and shoulders, giving it a look of one of my favorite cars ever, the sixth-generation (1991-1995) Mazda 929. Proportions of the new Camry are perfect as is the window line. Kudos to Toyota. Now just clean up the front end, although some of the new front end adds to the car's aggressiveness.

Camry has grown as well, about 2 inches in wheelbase and length, an inch or so in width adding to new found roominess. Wheelbase, length and width now measure 111 x 192 x 72 inches, which follows the trend of mid-size car spaciousness.



## **Specifications**

**Price** \$30,395 to about \$33,695

### **Engine**

2.5L DOHC, 16 valve inline four cylinder !76 hp @ 5,700 rpm

163 lb.-ft. of torque @ 3,600-5,200 rpm

Electric motor 118 hp (maximum hp available at full throttle 32 hp)

149 lb.-ft. of torque

Battery: Nickel-Metal Hydride

Maximum combined power output: 208 hp

### **Transmission**

CVT

### **Configuration**

Transverse mounted front engine/front wheel drive

### **Dimensions**

Wheelbase 111.2 inches

Length 192.7 inches SE (XLE 192.1 inches):

Width 72.4 inches

Height 56.9 inches

Ground clearance 5.7 inches

Track (f/r) 62.2/62.6 inches  
Fuel capacity 13.0 gallons  
Trunk capacity 15.1 cubic feet  
Weight (SE) 3,549 pounds  
Interior passenger volume 99.9 cubic feet  
Steering lock to lock 2.7 turns  
Turning circle 38.0 feet  
Wheels 18X8 inch alloys  
Tires 235/45X18

### **Performance**

0-60 mph 6.78 seconds  
50-70 mph 3.38 seconds  
50-70 up 6-7 percent grade 5.04 seconds  
Top speed anyone care?  
Fuel economy EPA rated 44/47/46 city/highway/combined.  
Expect 44-46 mpg in rural country/suburban driving. 50 mpg on a level highway at legal speeds.

Also growing is engine power and performance. The standard 2.5L four-banger now puts out 203 to 206 hp (at 6,600 rpm) depending on the model and at 13:1 compression can run as a more efficient, Atkinson Cycle engine. The 3.5L V-6 also with a super high compression ratio of 11.8:1 now extricates 301 horses, up about 15 percent and fuel economy is also up by about 5-10 percent. But my hybrid version gets the 2.5L DOHC, 16 valve inline four with an even higher compression ratio of 14:1. It's the highest I know of in automotive gas engines.

In hybrid form it produces "just" 176 hp but at a much lower

5,700 rpm and a strong 163 pounds of twist at a low 3,600-5,200 rpm. But it gets a strong kicker in the form of a 118 hp electric motor, but battery output limits output to about 32 hp as the combined number is 208 hp. But those are some of the biggest horses ever found under the hood of an automobile as you will see. They transmit power to the front wheels via an electronic CVT. The results are close to spectacular.

Zero-60 mph comes up in a very quick 6.78 seconds and if that isn't enough for you, passing performance in 50-70 mph tests averaged just 3.38 seconds on a level highway and 5.04 seconds up a 6-7 percent grade. Twenty years ago, a level pass of 5 seconds was considered high performance. This hybrid rocks and throttle response feels even stronger. It is a high-performance car.

OK, so it goes like "stink," what about fuel economy? Glad you asked. Camry Hybrid is rated at 44/47/46 mpg city/highway/combined. But this hybrid will exceed those numbers. First, on a level highway with cruise control set at 70 mph (speedo is very accurate) it averaged exactly 50 mpg in a two-way run.

In my round trip to Carson City from Placerville, the average was 44.1 mpg and it included about 18 full throttle passing applications and mostly aggressive driving. Breaking the trip up in segments, the trip over the Sierra to Carson City averaged 38.2 mpg while the return trip averaged 52.4 mpg. From South Lake Tahoe which includes climbing the grade to Echo Summit (from 6,200 to 7,400 feet) the Camry Hybrid averaged an astounding 64.4 mpg and yes, I was full throttle at least nine times. Overall my tester averaged 44 mpg including all performance testing. Think about this, 0-60 mph well into the sixes and 44 mpg and 50 mpg on the highway and we are not talking about a two-passenger motorcycle (heck, they don't get that kind of fuel economy) or a mini-car that can't get out of its own way and has a carrying capacity of

two to four sardines and a small tackle box, but a high performance, big family sedan with more comfort than a Tempurpedic or Sleep Number mattress.

About the only negative as to fuel economy is the small fuel tank of 13 gallons, but at 50 mpg that still would give you a range of over 600 miles. Maybe Toyota is worried about the fuel going stale as the time between fill ups might be a couple of weeks.

Besides the extreme comfort and quiet, the new Camry hybrid handles well helped in part by some impressive credentials, such as state of the art fully independent suspension (double wishbone in the rear), stab bars at both ends, a quick electric steering rack (2.7 turns lock to lock) and big 18X8 inch alloys shod with some respectable (235/45 x 18) rubber. Track is also wide and 62 and 63 inches front and rear. While the steering is a bit numb, it is very accurate with superb on center feel. Body roll is well controlled and the tires hang on until tomorrow all adding up to very sporty handling. A little more steering feel and you have a real sports sedan. But, notwithstanding, this Camry inspires cornering confidence beyond any Camry driven before. Even the weight of this hybrid is held in check at 3,549 pounds. Good stuff.

As to the aforementioned comfort, if it wasn't for the excellent sound system your passengers may fall asleep. Forget noise and road imperfections, the Camry simply dispels them.

Safety is also complete, with all the safety acronyms including lane departure warning and steering assist. Toyota Safety Sense and Star Safety Sense are standard. LED headlights are fabulous and the auto high beams improve night safety. You will need all your fingers and thumbs to count the air bags. One item which Toyota could add is the multi-view 360-degree camera, besides the rear camera and rear cross traffic alert system.

Inside are sublime seats done in Toyota SofTex and cloth. With the added wheelbase, rear seating approaches limousine proportions. Everything you can touch is all soft touch with top quality materials. Instrumentation is hybrid style, meaning no tach, but the trip computer allows for great flexibility in calculating mpg.

The center stack, sound system and two-zone HVAC are easy to use except for Bluetooth phone installation, but once understood, no problem or issue. Even all the windows are one touch up and down. Truck capacity is huge for a hybrid at 15 cubic feet.

Pricing is incredible for this mileage machine stickered at \$29,500 plus \$895 for shipping. My tester had a couple thousand in options, a convenience package (\$325), Blind spot monitoring and cross traffic (\$600), moonroof (\$900), upgraded audio (\$1,080) and the special Ruby Flare Pearl paint (\$395) bringing the total Monroney to \$33,695. That's a bargain considering there are Priuses that sticker for more. Zero to 60 mph in 6.78 seconds and 50 mpg on the highway. Simply amazing.

*Larry Weitzman has been into cars since he was 5 years old. At 8 he could recite from memory the hp of every car made in the U.S. He has put in thousands of laps on racetracks all over the Western United States.*

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## **Multi-generational households becoming the norm**

**By Paula Span, New York Times**

On a Sunday evening a few weeks back, Shobana Ram was loading the dishwasher in her kitchen in Queens when her 85-year-old father-in-law rose from the dinner table, carrying his cane in one hand and an empty plate in the other.

“From the corner of my eye, I saw him stumble and lose his balance,” recalled Ms. Ram. “I saw the cane fly out of his hand. His head hit the corner of our granite countertop.”

She dialed 911 and thought, not for the first time, how fortunate it was that in 2016 she and her husband sold their house and bought one big enough to accommodate six people: themselves, their two teenagers and his ailing parents, plus the family dog.

Her mother-in-law, who has dementia, would not have been able to phone for help. In this case, after emergency room scans, her father-in-law was “miraculously OK,” said Ram, 48.

Her family’s decision also reflects a growing change in the way Americans, including older people, are choosing to live.

**Read the whole story**