

Think Of The Frailest Person You Know Well

And then consider the choices you would make today for when you reach that age.

Would you eat differently? Have a trusted advisor to handle the financials? Work on your spiritual life (one 99 year old friend is pretty much chair-bound and mostly prays for other people all day!).

What do you want to happen if you need long term care? Stay at home? (Full time home care is over \$480 a day) Pick a facility you like? Build an addition onto your daughter's home and live there? (My grandparents all lived with us at one time or another – and my mom's mom was my favorite person growing up – along with my dad).