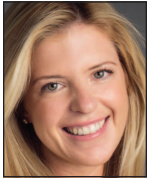


Talking about caregiving, money

Dear Annie: My husband and I are both in our mid-80s, and we are beginning to experience health issues. We have four children from his former marriage. We have been married for 48 years. I have always expected to go to a nursing home when my health declines to that point. My husband vehemently says he will never go to one. I do know that once your funds and ability to pay are exhausted, a nursing home takes all your remaining possessions, Social Security payments, etc. We have a fair amount of money, nearly \$1 million, and I am wondering whether this should be discussed with any of the potential heirs in the event they would like to offer care in lieu of losing all that money to a nursing home.

DEAR ANNIE



Annie Lane
Creators
Syndicate Inc.

It almost seems like a bribe, and I'm not comfortable talking about our finances with family. We have always been extremely independent. We have lived all over the country, so our ties are not like those of a lot of parents. Neither of us wants to live in any of their homes, but we think that perhaps a granny pad on one of their properties might work. We both feel that if someone is willing to do this, that person should receive a bigger

piece of the pie when we die. Of course, if one of us were to suffer a stroke or have some illness that requires more care, this arrangement probably wouldn't work. Is there a right way to have this conversation or somewhere other than with an attorney to make end-of-life plans? We currently have a trust and a standard will. We live thousands of miles from these children but are contemplating moving to be closer and wondering whether a conversation should be had prior to our doing anything. — *Planning Ahead*

Dear Planning Ahead:

Yes, have the conversation with your children before you move. It wouldn't be bribery for you to offer more money to one of your adult children if he or she would like to take on caregiving duties. It would simply be fair. If it helps, think of it as rent. The AARP's "Planning for Long-Term Care" guide is a great resource to help you ensure you're covering all your bases. You can download it from the AARP's website (<https://tinyurl.com/yb8l0o47>) or order a copy by calling 888-OUR-AARP.

Dear Annie: I think you answered "Waiting for May's" main

concern well by supporting her decision to leave her emotionally abusive husband and elder son — but you missed an important point that all parents could learn from. She said, "I've repeatedly told my elder son he has slowly killed my love for him over the years." Actually, it is her husband who has slowly killed the son's ability to love himself and therefore others, including his own mother, over many years.

The son should be held to account for his hurtful words, and "Waiting for May" will be doing so when she leaves him and his dad. But she should not tell him she no longer loves him, let alone that he is the reason. As a parent, she must choose grown-up language. She could say: "I love you. I have always loved you and always will. But I choose to live among people who accept my love and give me the appreciation I deserve. I'll always be here for you, if and when you choose to interact kindly with me."

Not all mistakes parents make can be retracted, but this one can. The process starts when she starts to speak to her son as a loving parent who is holding him accountable. — *71-Year-Old Mom*

Dear Mom: Fantastic advice. Thank you for writing.

TOMORROW'S HOROSCOPE

By Holiday Mathis, Creators Syndicate Inc.

ARIES (March 21-April 19). On this emotionally stretchy day, time feels elastic, too. Forever can mean lifetimes or seconds. So don't worry about how long a thing takes. The flow of doing it ... that's what matters.

TAURUS (April 20-May 20). So many social constructs are well-meaning traditions that, for some reason, have lost their purpose, as far as you're concerned. They no longer do what they're supposed to.

GEMINI (May 21-June 21). The small space between the sleep and the dream holds the most concentrated stuff of your day. Who or what inhabits that space right now? There's more to be done about this, and you're ready to try.

CANCER (June 22-July 22). Comebacks are stronger than setbacks. You'll be thinking about a past defeat. The tides have changed. The scene is different, and there's optimism in you, too. If you try again, much will go right about it.

LEO (July 23-Aug. 22). Your communication style is an easy thing to love. You listen without interrupting, speak without accusing, express without dominating. If everyone were like you, peace would spread.

VIRGO (Aug. 23-Sept. 22). You'll decide what to do based on who will be there. You'll think about how different people highlight different aspects of your personality. You'll prioritize the people who bring out your sense of play.

LIBRA (Sept. 23-Oct. 23). All you have to do is an internet search to know that you are not alone in your difficulties. Actually, someone in your immediate circle can relate to your problem more than you might have guessed. Speak up.

SCORPIO (Oct. 24-Nov. 21). Some people

smile when it rains, while others run for cover. For you it depends on the day, your mood, whom you're with, what you're wearing ... when you're in the moment, there is no one-size-fits-all response to life's weather.

SAGITTARIUS (Nov. 22-Dec. 21). When the pressure is on, you stay cool and do the right thing. But when the pressure is off — that can be more challenging, because people get used to high stakes. Creativity will solve it. You have plenty of that!

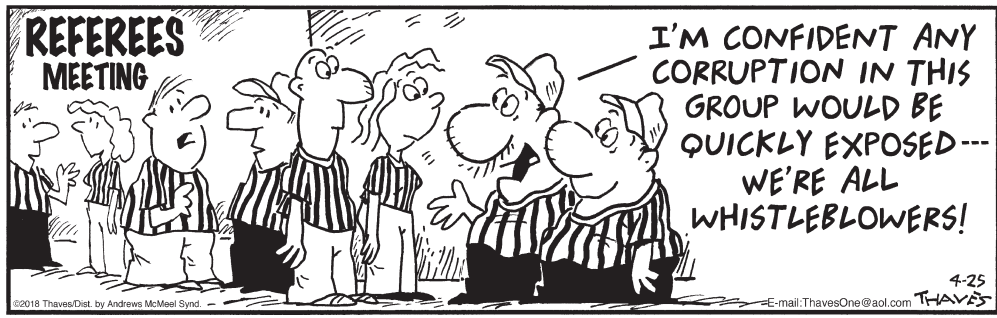
CAPRICORN (Dec. 22-Jan. 19). The biggest heartbreaker isn't a person, it's an expectation. Good news: Expectations are much easier to manage than people. Use what you know to get ahead of potential disappointment and cut it off at the pass.

AQUARIUS (Jan. 20-Feb. 18). It's funny how quickly you forget what you can do, what you're good at, what you've solved before. It's a good reason to write things down. Friends from the past who can remind you of your greatness are invaluable.

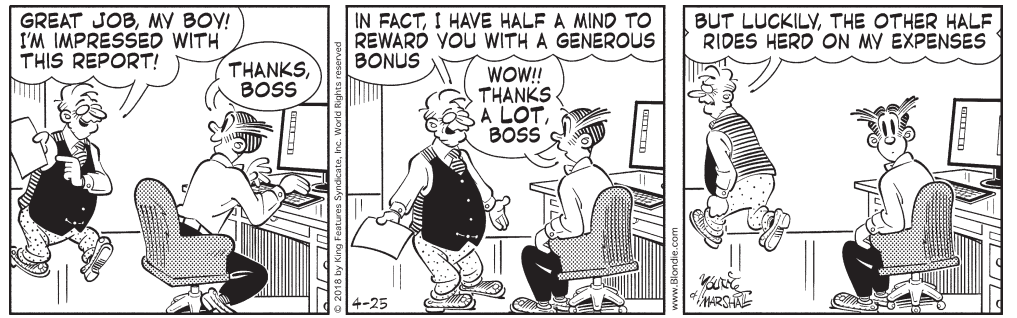
PISCES (Feb. 19-March 20). There's the aim — to retrieve the item, to get the go ahead, to earn the amount. Then there's the deeper aim. To live fully and gracefully and beautifully. It's the secret mission inside the mission.

TOMORROW'S BIRTHDAY (April 26). There's a happy vibration to your personal life that spills onto the things you create. You're building a life around helping people, but it won't feel like that at first. Education is where it starts. You'll influence a group, and then the group will influence you. Two meaningful trips will give you the opportunity to heal family bonds. Leo and Pisces adore you. Your lucky numbers are: 8, 30, 33, 17 and 42.

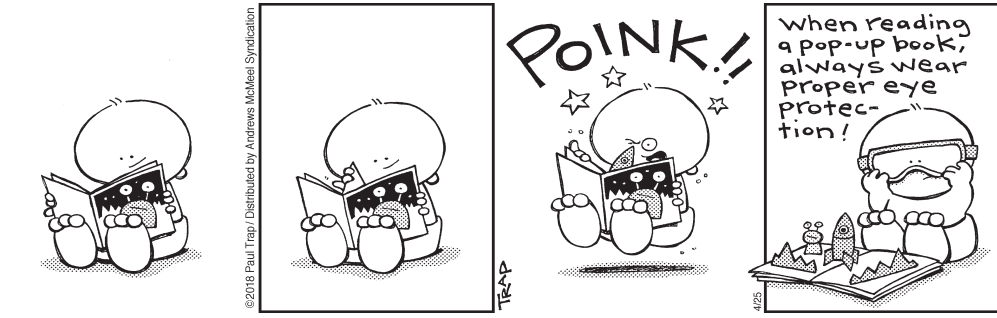
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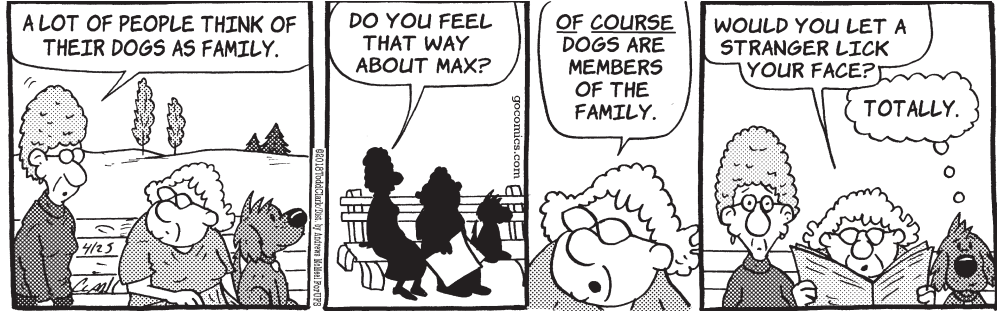
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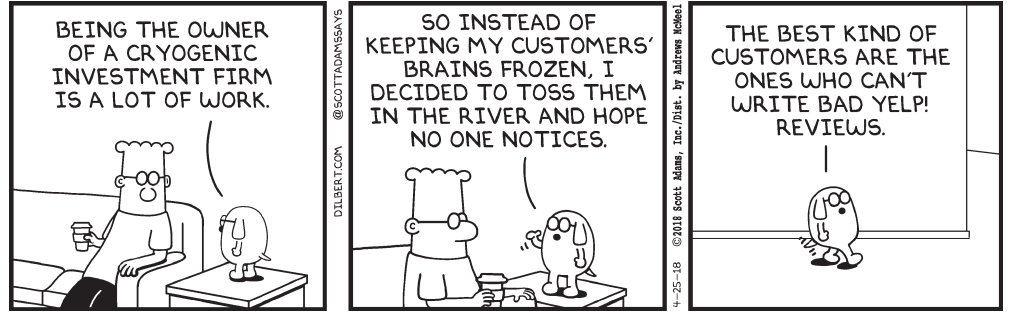
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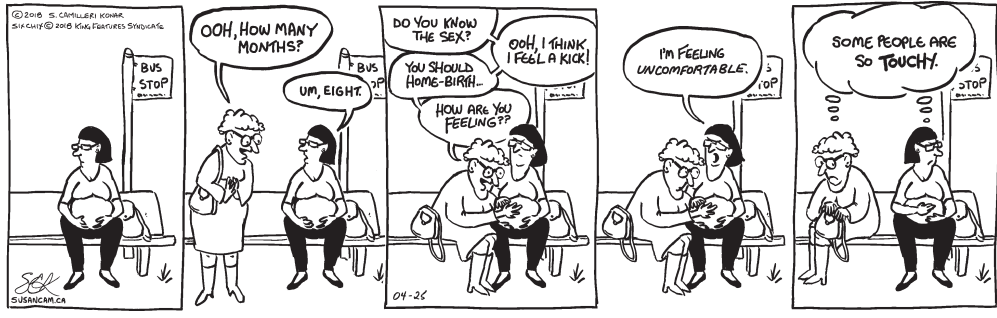
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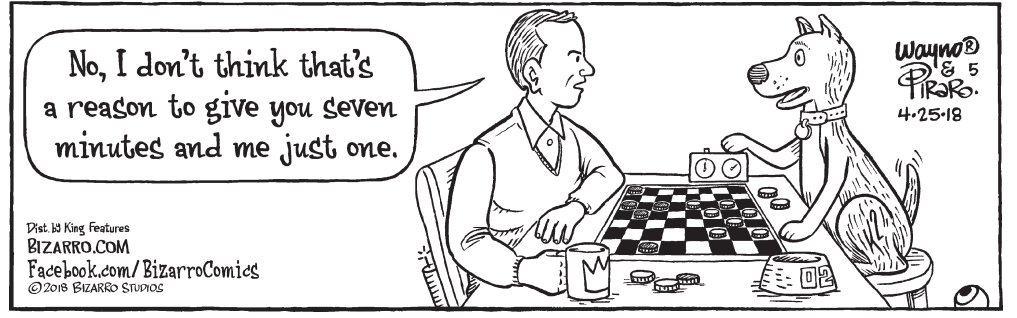
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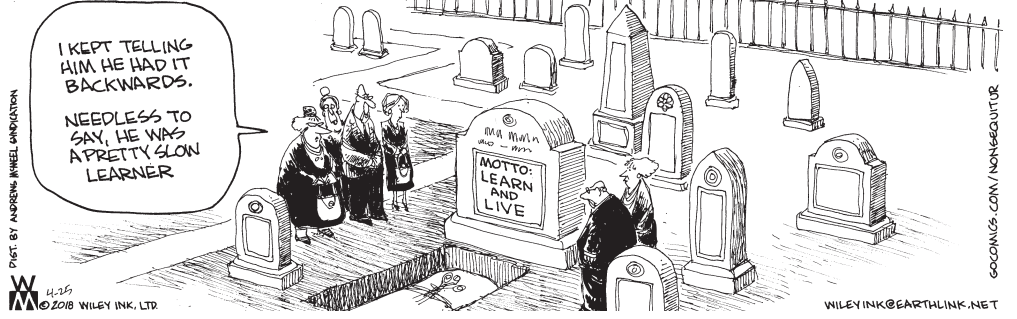
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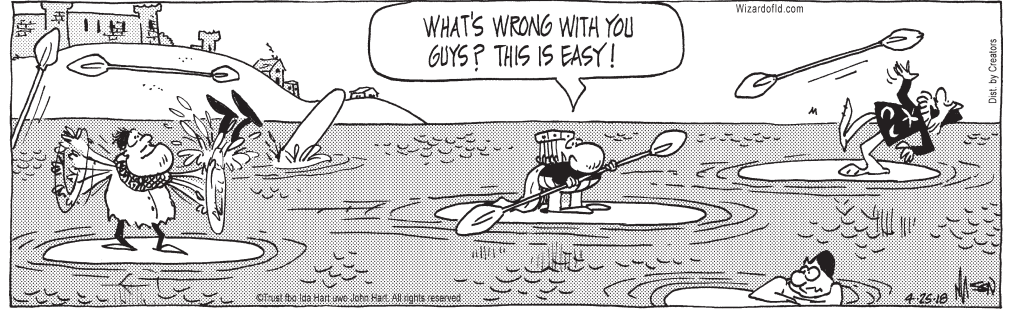
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