

Senior Advice: It's your money - don't worry about the kids

by *Doug_Mayberry*

Q: I'm celebrating my 71st birthday in February. My husband and I worked all of our lives and raised six wonderful kids. My husband died three years ago. During his lifetime we bought a large apartment complex to secure our retirement. It works. It was a strain at times, but today the rentals provide me with a large income.

I am now considering remodeling my home, buying a new car, and/or taking a cruise. I am in good health and now thinking it is now finally "my time" and do it now or never.

How should I react to the kids?

A: Tell them you have earned your keep and are entitled to use your money as you wish. Give yourself a break, and don't be too concerned about their opinions. Could it be they may be considering their inheritances? Call a travel agent, get a contractor for a remodeling estimate, and visit your car dealer. Doing something you never had an opportunity to do is long overdue.

Visit the town where you were born, schedule spa days, do some charity work, give a bit more to your church and enjoy your good health. It's time for your children to accept your desire for a little more adventure in your life. You don't need the thrills such as George H.W. Bush's parachute jumping, but you won't be sorry you spiced up your life. It's time to go for it!

Q: When I visit my doctor I feel intimidated and fearful that I never get the responses I want and need. I like him, but he always seems in such a hurry and cuts my questions short. I wanted to hear more details as to what is going on in my body. Should I speak up?

A: Absolutely. You and your insurance carriers are paying your doctor to keep you informed. You not only have the right to more information, but to extend your life the obligation to keep yourself medically informed. Options about medications, possible side effects, weight, diets, your eyes, future operations (should it be scheduled the first one in the morning), assisted living options, blood pressure, heart and other concerns you may have should be addressed.

Other issues to consider might be who your doctor chooses for his family's specialized health care, questions regarding current research updates on health issues such as yours, and how he sees your future medical needs.

These types of sessions will let him know you want to keep current, give you a bit more time with him, and convince him you want to be a partner in the decisions for you. A little nagging never hurts!

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