

## PLANNING FOR MY LAST YEARS (into the sunset; leaving the fair)

I prefer the term “Last Years” rather than “End of Life.” And I may be kidding myself, but I don’t think, in our family, dealing with this should be much of a problem. As Fran keeps saying, we are very lucky. She has survived lung cancer. I have no serious medical issues. Except for some mobility issues, we are managing. Other problems, which are not life-threatening, are hearing loss, memory loss, a bit of sight loss, a balance problem, and inability to keep up with technological advances. My reflexes are fine, but I don’t like to drive at night. I just saw my ophthalmologist (?) and may have a cataract removed from my right eye before the year is out.

We are updating our will. Initially, I was Fran’s Health Care Proxy, and Durable Power of Attorney etc. and she was mine. We are now considering David, and both Carol and Lewis as backup. Same for Executor. We will talk. When the will is revised, we will talk about that too.

I think it is self-evident that I do not want any “life sustaining procedures” when there is no reasonable expectation of recovery or that I will be left without a “meaningful quality of life.” So, when I die, let’s have a nice funeral in a nice funeral home (looks like Brezniak Rodman). David has been involved in “tahara” so he now knows about such things.. My body will be taken care of ritually, placed in a plain pine box and will sit in front of the chapel, and my children and a friend (Bob?) will say nice things about me. Write a nice obit for the Boston Globe, the Jewish Advocate and the NY Times. Get the word out. (I’ll put together a list.) I would like a nice crowd. Notify CCNY to have an obit in the Alumnus, and that I won’t be paying dues any more. For someone to officiate, ask Reb Moshe Waldoks. Tell him to keep it short and light, which he would do anyway, unless I have a horrible death, which I don’t expect to.

As Fran pointed out, we have two graves—Section U Right, grave numbers 12 and 13, near Libby, Polonnoe Cemetery, Baker St. West Roxbury, Cert. 1513, issued Jan. 26, 1999. We hope to pre-pay all the burial costs. I will think about what I would like to have engraved on the monument. If you have any ideas, please share them with me. I have no desire for music at my funeral.

What bad things might happen before I die? Heart attack, stroke, serious fall or car accident, brain injury, or one of those terrible neurological diseases like Parkinson's or Alzheimer's. The fact is, I don't expect any of them to happen, and I do not think I am unrealistic. I will keep on keeping on. I will get a little weaker, though I plan to start an exercise regimen as soon as I finish writing this. I will get more forgetful, but so is everyone around me. I will go to fewer meetings. I will walk less. I may bore people with stories, and may even forget the point of the story. But if all goes well, we will celebrate my 90<sup>th</sup> birthday, in 3 ½ years, observing how lucky I am that I am still healthy, and I have such wonderful children and such a wonderful wife.

I am lucky to have Medicare and GIC. Our lawyer will tell me how to get Medicaid if it comes to that. I was rejected for long term care insurance, which saved me several thousand dollars a year for the past several years. I hope to "age in place," perhaps as I get older, I may need a little help from a home health aid. I would like to keep out of "an institution." Fran wants to die at home. If I have been taken to a hospital and they can not do anything to reverse what took me there, and if it looks like I am going pretty soon, what's the difference.

What about my possessions when I die? I like the idea of all my children inventorying the apartment, and selecting things which they would want to have. My mother's things in the cabinet have special meaning to me. As Fran pointed out, almost all of our wealth is in the condo. I would guess it should be worth over \$600,000. Split four ways, that's \$150,000 a piece. Not bad.

I have two education accounts for Henry and Elliott, which now have close to \$3000 each. Hopefully they will grow as H and E grow. Every little bit helps.

In a file drawer in the lower right hand corner of my desk are all my financial papers: bills (which none of you has to worry about), condo papers, bank account, income tax, life insurance, mutual funds, social security, federal and state pension info, and car info—insurance, repair, registration etc.

In consultation with our lawyer, David Smith, we will update and fill in all the blanks in our wills. I may set up a trust, and will leave some money to my favorite organizations. We will do what is called Estate Planning. We

will try to avoid probate, and minimize taxes. We will try to minimize the work you will have to do. Hopefully, everything will go smoothly, and when I go, (peacefully, quickly and with a minimum of pain) you will be able to say he was a good father, he led a good life, he tried to make this a “shenere un besere velt” and we will miss him. It will not be necessary to say that I was a “mensch.” As long as my children will be good, kind, generous, thoughtful, helpful, creative, have a sense of humor, be concerned about, and involved in, ending poverty, exploitation, racism, sexism, war, disease, and climate change, I will be happy.

Your loving father,

Jacob Schlitt

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