

CHAPTER

Relationships with Family and Friends



One of the most rewarding parts of getting older is the richness of the love and caring we share with our family and long-standing friends.

My wife maintained her friendship with Maggie since they were in third grade together. She always called Maggie her “oldest” friend. “Not oldest,” Maggie would correct. “Longest standing.” As the years flew by and the two young girls grew up to become women, they went to different colleges, settled in different parts of the country, got married, and had kids and grandchildren. They remained close friends, the relationship broadening to include a reservoir of family and friends. Such is the joy that comes with age.

Not everyone is so lucky to have had what these two women had. When we lost Maggie to cancer, we became much more aware of how important people are to us, and we began to think a bit more about what our own lives have meant or could mean to others.

In this chapter, I talk about the kinds of relationships you may have with family and our friends and about these issues:

Roadmap for the Rest of Your Life

- Leaving a legacy.
- Remarriage.
- Singles.
- Caregiving.
- Pets.

Leaving a Legacy

We all want to be remembered and we all want to feel we have contributed something to the world. For some, of course, this can be a driving force leading to great accomplishments and extraordinary contributions to humankind. I always wondered how people could be so driven that they would consider running for the presidency of the United States. Sure, there's likely some egotism involved. But the commitment is so enormous that anyone willing to take on that responsibility has to do so for a lot more than just egotism. I think that what pushes many of us to achieve is the desire to leave a legacy.

Note

Legally, a legacy is a bequest or property given through a will. But the broader definition would include anything handed down from the past. It is this characterization that most people think of when considering their own legacy. The two concepts are related and can be combined through the use of "ethical will" or similar documents.

What do I mean by a legacy? Certainly it can include financial resources. But it's so much more. It's putting your stamp on the future. It's a way to make some meaning of and for your existence. "Yes, world of the future, I was here. Here's my contribution, here's what I stood for, and here's why I hope my life mattered."

You can leave a legacy in many ways. Through your last will and testament or trust, you can leave money or property to your survivors. Presumably that will make a difference to them. Your granddaughter might someday set her dining room table with the precious china you bequeathed her, that same china you got from your grandmother. Her children will know that it's been in the

Relationships with Family and Friends

family for many generations. And each chip in a dish will signify a moment from the past.

But your legacy is not just about material things. Your nephew will be teaching his son how to fish, and as he explains the feel of pulling up on the rod, he'll flash back to the time you taught him that same technique. That's also a legacy. In fact, most of what we leave our children and grandchildren are memories—of who we are and of what mattered to us. As the old saying goes (oft cited with different credits and oft adapted), “There are two things we can give our children. One is roots; the other is wings.” Your legacy takes the roots deeper, providing an even stronger foundation for them to branch out.

We provide this legacy by being with our loved ones and through our relationships. They pick up who we are by observing us, just as we learned from others. We become role models for the next generation. That's an enormous responsibility but, fortunately, one most of us relish. It brings meaning to our lives.

We can do more than just be a good role model. That implies some passive role through which our children see who we are and emulate us. Instead, we can take a more active role. Here are a few ways we can do that.

Life Story

Mark and Julia never had children in their 35-plus years of marriage. But they consider themselves blessed to have had close relationships with their nieces and nephews. Although they were not part of the early, everyday lives of their nieces and nephews, events conspired to draw Mark and Julia closer to two in particular. When the father of those two left the family, the children's relationship deepened with Mark and Julia. And when the youngsters grew up and had their own families, Mark and Julia were as tightly connected with the families as any parent or grandparent could be. As Mark and Julia considered their legacies and their wills, the niece and nephew and their respective spouses and children were significant recipients and beneficiaries. But equally important, the families reassured Mark and Julia that they would be taken care of in their old age, relieving the couple of much stress and concern for their own future.

Roadmap for the Rest of Your Life

Providing a Family History

Earlier, when talking about ways to transition from working full time to filling your time with various challenging and stimulating activities, I talked about researching your family tree. What a wonderful way to leave a legacy. By using all the tools now available, you can research your family as far back as possible, thus providing a foundation for your children and grandchildren to fill in gaps and add to this history. A good resource for this is AARP's *Genealogy Online: Tech to Connect* (John Wiley & Sons, 2012), aarp.org/AARPGenealogyOnline.

When you then add your own personal story by writing your memoirs, you will enrich the mere facts and provide fullness and color. As I suggested, be sure to include anecdotes and feelings so your heirs and survivors can know not just the facts of your life but also what it felt like to live during those years. Describing and illustrating your relationships with your parents and grandparents, aunts and uncles, siblings, and children will provide a legacy that no one else can provide.

Charitable Giving

We can contribute money or the equivalent to a charitable cause that reflects our values. The wealthier among us can create a foundation or create a trust that provides ongoing distributions so that the gift has more lasting value. For example, you can create a scholarship to your alma mater for future students. Most colleges have development offices to help you set up this program. Many require at least \$25,000 to create an ongoing trust, but that money doesn't have to go to them right away; it can be left in your will, for example, to go to the school or organization after you die. Charities and colleges can also create annuities under which they are designated as the beneficiary when you die, but during your lifetime the annuity pays you from the interest it earns, like any other annuity. The difference is that you get a tax credit for some of the donation. After you die the proceeds belong to the charity or college. As with any financial investment—and indeed this is an investment, not just a donation—you should thoroughly review the terms and conditions. And you should check with your tax and financial advisers to

Relationships with Family and Friends

make sure it is the right program for you and the best way for you to accomplish your financial goals.

The “Letter”

Think about everything you would want to tell your loved ones and your survivors if you knew you didn't have long to live, and then put that in a letter. You obviously would want to make sure the executor of your will knows everything he or she needs to know about the business of your life—that is, things like your Social Security number; the location of your bank accounts, insurance papers, deeds, and so on; and your passwords to accounts. That way, when that proverbial bus hits you, your survivors are not scrambling around trying to get everything done, *when they themselves are mourning!* So even if you don't have a will or trust, *someone* needs to know the real basics. You have to explain a lot of the details of your life: what you want done with your remains, whether you want a memorial service, where your legal documents are, and what your user names and passwords are. Here's a list of things you want to include in your letter to your survivors and the executor of your will.

What Your Survivors Need to Know

- Your full legal name.
- Your Social Security number.
- Date and place of your birth.
- Date and place of your marriage and date of divorce (if applicable) and location of legal papers.
- The location of your original will or trust.
- The executor of your will.
- What you want done with your remains.
- Instructions for a funeral or memorial service.
- Newspapers where you wish to have an obituary.
- Religious affiliation.
- Veteran status (dates of enlistment and discharge).
- Whether you are an organ donor.
- Location of your legal documents (deeds, mortgages, insurance policies).

Roadmap for the Rest of Your Life

- Your insurance agent or company (life, health, auto, long-term care)
- User names and passwords to key websites (e.g., bank, mortgage, credit card) or where those passwords can be found.
- Bank accounts and the location of checkbooks.
- Safe deposit box, location of the key, and who already has access.
- Location of any investments, including retirement accounts, and the name of and contact information for your adviser.
- Name of and contact information for your attorney.
- Location of previous tax returns.
- Names and addresses of your family and close friends (or where this list is located).
- Professional and fraternal organizations.
- Additional instructions or comments.

That last item is what makes this letter special. Here's where you get your chance to speak directly to your loved ones and say all those personal things you wished you could have said earlier. You can tell your grandson what it meant to you to be at his birth and to hold him just moments after he took his first breath. And how sad you are that you won't be able to watch him grow. You tell your partner about the joys your relationship brought to you and how you hope that after you're gone, he or she carries on and finds happiness, even if it means with another partner.

Warning

It's critical that someone know about the business of your life: your Social Security number, insurance information, bank accounts, investments, and so forth. Those things are often not specified in a will because they change so often. So whether you have a will or not, you should write a letter to your survivors, detailing everything they will need to know when you die. Even if you don't want to write any of the personal messages to your loved ones, or don't feel capable of doing so, at least make sure you detail your business affairs and explain your wishes for a funeral or service so that your survivors

Relationships with Family and Friends

don't have to guess. But don't wait! This is one of those critical tasks that doesn't require too much work but can have a huge impact if left undone. No one wants to imagine the end of his or her life, particularly while relatively young. But sometimes things happen unexpectedly and your children and other survivors will be so much better off if you take just a few simple steps and write your basic letter to them.

Ethical Wills

With an origin going back centuries of elders orally conveying their values to the next generation, the ethical will is the logical extension of the “Letter.” As opposed to other types of wills—a last will and testament or a living will—an ethical will is a nonbinding document in which you have your chance to share the meaning of your life, your beliefs, and your life's lessons. There are no rules governing it since its use is not about your possessions and how they get distributed to your heirs, although it can very well be about why certain possessions are distributed to specific people. An ethical will can be in writing, an aural recording, or on video; it is your way of telling your personal story. It's not your memoir, although certainly some facts about your life can and should be included. Rather, it ties together what you did, how you lived your life, and what you hope your heirs will take from you. It's your way of still being in the room.

Your ethical is different from your last will and testament and your “Letter.” You're not telling your heirs or survivors where your papers are or how you want your remains treated. Instead you begin by asking yourself, as Susan Turnbull, founder and principal of Personal Legacy Advisors says, “What is the most important thing you would not want left unsaid?”

Your ethical will can include pictures. In fact, it can be almost like a scrapbook with pictures and anecdotes, perhaps of you and your child at a significant moment in her life, next to which you jot down a paragraph explaining what that moment meant to you. For example, the note next to the picture of your daughter graduating

Roadmap for the Rest of Your Life

from college can be something like, “With Julia at her graduation. It was at that moment, Julia, that my heart overflowed with joy. I saw then how good you felt about yourself after all your hard work. The ‘Thanks, Dad’ meant so much to me, more than you could ever imagine.”

Several excellent resources can help you understand and write your own ethical will. Among them are *Ethical Will Book—The Wealth of Your Life* by Susan Turnbull (www.yourethicalwill.com) and *Ethical Will: Putting Your Values on Paper* by Barry K. Baines, MD (www.ethicalwill.com).

Remarriage

The U.S. National Center for Health Statistics, (*Vital Health Stat 23(22). 2002.I*) estimates that over half of divorced men and over 40 percent of divorced women in the United States get married again. In addition, the U.S. Census reports that of all married people in the United States, about 20 percent are in at least their second marriage. So with more than 56 million households made up of married couples, we can safely say that of all adults, more than 20 million people have remarried. And this does not even include the number of unmarried couples who are in their second or more serious relationship. With so many of us living in second, third, or subsequent marriages or relationships, there are some key things to talk about here, including prenuptial agreements, postnuptial agreements, and finances.

Prenuptial Agreements

The complexity of each situation is unique. And in dealing with the ramifications, you’ll want to consider a multitude of questions such as whether there are children involved, whether these children still live in the household, the degree to which the divorced spouse remains involved with the kids, and the expected role of the step-parent. Because of the nature of these issues, signing a prenuptial agreement before you remarry is highly recommended, especially if you have children or a complex financial portfolio.

Relationships with Family and Friends

When starting a new relationship, the last thing you'd ever want to bring up is the idea of having both partners sign a contract spelling out their rights and the limitations. It's contrary to everything we want to establish in this new marriage. It says, in effect, "I don't think this is going to last, I don't trust you, and I need to protect myself, my family, and my possessions."

Nothing could be further from the truth. You don't buy car insurance because you think you're going to have an accident. You buy it because you *might* have an accident and it's the responsible thing to do so you don't have unlimited liability if something catastrophic happens. Same with health insurance.

I view prenups as a kind of insurance policy. A good prenup does spell out rights and limitations and is a legal, binding contract. But it doesn't in any way say you don't trust your new partner or that you don't believe the relationship will last. Let's face it, stuff happens, and we can't always anticipate everything.

Ten Requirements of a Prenuptial Agreement

1. Specify who the partners are.
2. Disclose all the property interests of each partner, including real property, investments, pensions, and retirement accounts.
3. Specify the value, liability, and obligation of each property interest.
4. Explain in detail what is to happen with each property in the event that the partners dissolve their "partnership."
5. If either partner has minor children from a previous relationship, specify what rights are given to the other partner.
6. Explain what will happen if the partners have a child.
7. State that the contract is binding and whether binding arbitration would decide any dispute.
8. Include any legal requirements specific to your state of residence.
9. State the period of time this prenup is valid (to prevent sunset clauses).
10. Have partners sign the document, and have both signatures notarized.

Roadmap for the Rest of Your Life

Some very good websites can provide templates and sample prenups on which you can base yours. Check out www.prenuptialagreements.org and <http://family.findlaw.com/marriage/sample-premarital-prenuptial-agreement.html>. Be sure that any prenup you use is valid in your state and, of course, since this is a legal, binding contract, check with your attorney.

Tip

Prenuptial agreements may be valid only for a specific period of time. Some states have sunset clauses, after which the agreement is no longer valid. In addition, if the family structure changes—for example, you have a child—the prenuptial agreement may no longer be in force, since children have legal rights as heirs. Be certain you address these concerns by checking with legal counsel and updating your agreement accordingly.

Postnuptial Agreements

If you don't have a prenup, and get remarried or have a new partner, you should consider writing a postnuptial agreement. It doesn't matter when you and your partner work out an understanding, as long as you do.

As I said above, stuff happens; things change. And if both parties are agreeable, there's no reason a prenup can't change too. It happened with my father and his second wife. It worked out a lot better for everyone. In that situation, they had agreed in the prenup to something that wasn't realistic or fair. It had to do with the disposition of their home after the second one of them died; they had mistakenly used an actual number, not a percentage, when calculating how the property would be divided among the stepchildren. It made much more sense to amend what they had agreed to earlier.

That certainly was a simple fix. Since the parties were in agreement, they wrote up a new contract, called a postnuptial agreement, signed it, had it notarized, and notified the executors of their will and all the beneficiaries that this new agreement superseded the prenup. It's done all the time and, in fact,

Relationships with Family and Friends

highly recommended. Imagine that you have a child in your second marriage. By law that child has specific rights as an heir. To have him not be a part of any agreement would actually nullify the prenup.

Similarly, if your prenup doesn't deal with a new grandchild but addresses all of the other grandchildren, it would likely be thrown out if contested. Clearly, in that case the prenup should have addressed grandchildren as a whole, not specifically. But if it doesn't, you must come to a new agreement.

In addition to births, a lot of other scenarios come about over time, such as change or loss of jobs and change in housing, health, and assets. One huge change might be when one of the partners inherits some significant property. Since the prenup might not have dealt with that property, you would be remiss to not revisit it with a postnup.

Notes

Prenuptial and postnuptial agreements are legally binding contracts that reflect your wishes for your property. They're not much different than a last will and testament and, as such, should be revisited to make sure they're still relevant and makes sense. If not, and if both parties can agree, revise your existing agreement according to both of your wishes. Then make sure it states clearly that it supersedes any previous agreement.

As always, you should check with your attorney to make certain the postnuptial agreement complies with your state laws and, most important, reflects what the partners want.

Singles

The number of households in which one person lives alone is remarkably high—the U.S. census estimates that in 2010, more than 30 million adults lived alone, equal to over 25 percent of the total number of households. Remarkably, more than 9 million of these people are over 65 years old.

Roadmap for the Rest of Your Life

In this section, I'm talking about people who are single in the legal and nonlegal sense, and what that means. The fact remains that when you're not in a long-term, committed relationship, life is different and you face very different issues. And if you're not legally married, you'll face even different issues. Throughout this book, I have tried to point out those differences and in how you deal with them.

These differences are reflected in your finances, health insurance, estate planning, housing, leisure time, travel, and, in fact, just about every facet I have covered in this book. If you just look at one aspect of the legal world, what to do with your estate when you die if you don't take care to have a will, that is, you die "intestate," there are no specific guidelines as to how your estate will be disposed of if you are single. Unlike married parents, you don't have any automatic heirs. An executor or court will almost always automatically award estates to the children of people who die without a will.

If you get sick and are hospitalized, many times only "family" is allowed to visit. The definition of family might be broad, but being simply a friend will not necessarily permit access. More importantly, the hospital will tell family, but not a friend, anything about your condition. This might be unfair and arbitrary, but privacy laws prevent them from disclosing anything about your condition. So you must take specific steps to deal with the fact that you are single. In states that recognize legal unions or gay marriage, some of the concerns will be alleviated for those "singles" in relationships. But if you travel to a state that does not recognize your marriage or legal union, your partner may not have the rights granted in your home state.

Warning

Not all states recognize legal unions or gay marriages, even if your home state does. If you and your partner are traveling in a state—or country—that does not recognize your legal status, you may not have the rights you assume you have. In these cases, it is especially important that you take legal steps to avoid difficult situations such as if you are hospitalized. If you are in a legal union or gay marriage, you should speak with an attorney about what you can do—or what documents you can take with you—so that your legal rights are not challenged.

Relationships with Family and Friends

Caregiving

The fact that there are more than 9 million people who are at least 65 years old is the perfect segue into the subject of caregiving. It is a topic with which I am personally quite familiar. I refer you to my book *How to Care for Your Aging Parents* as a resource and to my website, www.BartAstor.com. There are many other wonderful books on the subject. AARP has terrific information as well, including the AARP Caregiving Resource Center at www.aarp.org/caregiving, the *AARP Guide to Caregiving* e-book at www.aarp.org/GuideToCaregiving, and *Caring for Your Parents: The Complete Family Guide*. And especially I direct you to a book written by Gail Sheehy, who wrote the foreword to this book. Gail wrote a compelling book on the subject, *Passages in Caregiving—Turning Chaos into Confidence*, available online and in bookstores. You can learn more about her at www.GailSheehy.com.

Whether you're dealing with an aging parent or a partner, the issues are mostly the same and—having been through it multiple times—I know they can be painful and difficult to deal with.

Key Points about Caregiving

- You are not alone. More than 52 million people in this country are caring for their parents or spouses. Rest assured (interesting words to use in this case) that you share common concerns and difficulties with many people.
- Reach out to others. Even mentioning something to a friend or colleague will elicit stories, questions, and support that you may not have expected but are helpful.
- Contact support organizations such as Children of Aging Parents (www.caps4caregivers.com), Today's Caregiver (www.caregiver.com), and Lift Simplified Caregiving (www.liftcaregiving.com) that can provide you with support, specific guidance, resources, and helpful tips.
- Organize and plan. Staying on top of things will be difficult because so much will be changing rapidly. But to the extent you can organize all the “administrivia” involved, the better off you and the person you are caring for will be. As a plus, when you are organized, you'll probably feel considerably less stress and anxiety.

Roadmap for the Rest of Your Life

- Take care of yourself as a caregiver. It's easy to burn out. The stress is high, the demands endless, and the emotional output draining. If you neglect yourself, you'll be less help to the one you are caring for.
- Don't do it alone. I can't emphasize this enough. Involve your family and friends in any and every way possible. Just because a sibling lives far away doesn't relieve them of the obligation to care for your parents. There are many things people can do from a distance.
- Don't feel guilty. Sure, that's easy to say. But feeling guilty is a value judgment, and I hope that you've seen by now that I don't believe in judging what we do or who we are. We do what we can because we want to. To scold or berate yourself does you no good. Using guilt to motivate others, on the other hand—an uncooperative sibling, for example—may work. At least on a short-term basis. I'm not advocating that, but if it helps get that person involved, I will generally advocate doing what you have to do to make sure the person you are caring for gets the best care.

Losing Friends

My father and stepmother died when they were in their 90s and 80s, respectively. My family mourned, but we also accepted that they had lived long lives and we knew they would ultimately die. The same is true of older aunts and uncles. It hurts to lose an older loved one, but it's expected.

Then, at some point, if you haven't already experienced it, you lose a friend or relative who is the same age as you. Then there's another one, and another one. You see friends coming down with illnesses that only your older relatives had—adult onset diabetes, cardiovascular disease, prostate cancer. It's part of the aging process and also the fact that we know more people who are older and more susceptible to these illnesses. For most of us, when we see death or illness affect our peers, we count our blessings and try to be as supportive as we can. You may feel extremely sad for a while, perhaps crying and feeling depressed. You may feel moody, angry,

Relationships with Family and Friends

or even guilty, as if there's was something you could have done—or guilt because you're okay and your friend is not. Often there's the fear that it will happen to me. After all, we're the same age.

Having gone through these losses all too many times, I take comfort in knowing there was nothing I could have done other than feel the pain of those who were close to the one who's gone, sympathize, and listen as they express their grief.

Tip

One of the greatest gifts we can give our friends who have lost a loved one is active listening—in particular, showing nonverbal reactions such as nodding your head, making eye contact, and leaning in. These cues make it clear that you are engaged and interested without interrupting as your friend expresses feelings.

Of course, I know I will have feelings of emptiness and loneliness, having lost someone close. I also know that these are normal reactions and unless they continue for a long time and interfere with our lives, they are not something to be alarmed about.

But for some, it's more serious. Below are some of the symptoms you might observe—in yourself or others. When the grief is severe and lasts a long time, it might be appropriate to seek professional help, whether therapy or a bereavement group.

Typical Symptoms of Grief

- Loss of appetite for more than a few days.
- Fatigue.
- Sleeplessness.
- Nightmares.
- Headaches.
- Excessive crying.
- Forgetfulness.
- Excessive use of alcohol or drugs.
- Feelings or talk of suicide.

Roadmap for the Rest of Your Life

Pets

This may seem like an odd subject to include in this book. I do so for a couple of reasons, the first being the love I have for my own pets, our two wonderful border collies. They are members of our family. We hope our older guy, who's now 11, has many more years and that his sister lives a long life too. I can't imagine not having taken appropriate steps to ensure they are cared for if something happens to me and my wife.

The other reason for including this topic is the staggering number of people who own pets and the effect pets have on our health, finances, estate planning, leisure time, and travel.

Some key statistics from the American Pet Products Association National Pet Owners Survey:

- More than 70 million households have pets! *Seventy million.* That's 62 percent of all households.
- There are over 377 million pets in the United States. Admittedly, 160 million are fish that are easily cared for. But there are 86 million cats, 78 million dogs, 16 million birds, and 8 million horses.
- Americans spend, are you ready, \$53 billion on their pets annually, including more than \$14 billion on veterinary care.

With numbers like these, we simply cannot ignore the fact that the roadmap to the rest of our lives may include a pet. Let's look more closely at the roadmap discussed in this book and see where pets fit in.

- **Finances:** With Americans spending more than \$53 billion every year on pets, that equates to about \$750 per household per year. That may not be a particularly high number for most families, but it's also not insignificant. I venture to say that the expenditures of fish owners bring that average way down. In fact, looking at just dog and cat owners, the survey shows that dog owners spend an average of double that amount, \$1,500, per year and cat owners spend \$1,200 per year. Keep in mind that's an average, with the average vet bill

Relationships with Family and Friends

being only about \$650. I know for a fact that my vet bill is much higher, just for routine care on two dogs. We've been fortunate that we haven't had other vet bills for more serious conditions, at least not recently. But when something happens to our beloved dogs, we will have no trouble insisting that they get the care they need; we will go as far as we can to pay for the appropriate care. We know people who have spent thousands on surgeries, chemotherapy, and even artificial joints. Although there is medical insurance for pets, those plans are expensive and have limited coverage (including an exclusion for preexisting conditions). Still, for some it's a good investment and you can investigate these medical plans through your own vet. The important point to make here is that you should be certain to include your pet expenses when preparing your budget, particularly as your job status and income changes.

- **Estate Planning:** My wife and I have made arrangements with close friends who have agreed to take our two dogs in the event we die. In addition, we have set aside a small pot of money—enough for at least a year or two—for their care. And we specify in our wills that if these friends need more because of unusual expenditures for the dogs, our executor will provide it from our estate. We will also revisit our wills periodically and will make it a point to do so when anything changes regarding these two wonderful four-legged family members. As a responsible pet owner, I hope you'll also take the necessary steps to make sure that your pets don't wind up at a shelter.
- **Leisure Time and Level of Activity Scale:** Border collies require a great deal of time—they're not the kind of animals who will sit at your feet all day. But I make it fun for all of us. In fact, as I explained in the opening chapter, because where I am on the level of activity scale has changed, I have had to re-imagine ways to compete in athletics. I now engage in the sport of dog agility. We train and enter competitions, thus fulfilling my need and strengthening the relationship with my dogs. The point here is that responsible pet ownership requires spending time with your pet. Some of us spend

Roadmap for the Rest of Your Life

more time and energy, some less. And this changes over time. It also changes depending on where you are on the level of activity scale. It is a part of our leisure time affected by the LOA scale.

- **Travel:** We have been fortunate that our two dogs are able to stay with their nanny, who loves our pups as she does her own. Most pet owners are not so lucky, and if they go away they either have to take their pets, board them in a kennel, or find someone to come visit or live in their home while they're away. That certainly adds to the expense of travel, and you will always want to build that amount in when you're calculating the cost of the trip. Many people take their animals with them—most dogs travel well, cats not so well but they do travel—and stay in hotels that permit pets. Many people choose RVing to be able to have their pets with them. In addition, more and more quality hotels accept pets, usually for an additional fee. Furthermore, you may find networks of animal sitters in your hometown and in places you are visiting. You can do your own Internet search, but two good sites I have found are www.dogfriendly.com and www.officialpethotels.com. When traveling by air with your pet, be certain you know the airline's rules, regulations, and costs. When traveling by car, I hope you'll be extraordinarily careful about the safety of your pets, just as you would for your children.
- **Health:** Lastly, there should be no doubt in anyone's mind that having a pet can improve your health. Studies have repeatedly shown there are great benefits. In fact, the Centers for Disease Control website states, "Pets can decrease your blood pressure, cholesterol levels, triglyceride levels, and your feelings of loneliness." It goes on to say, "Pets can increase your opportunities for exercise and outdoor activities and opportunities for socialization." We have seen therapy dogs that lift the spirits of the depressed and service dogs that visit the infirmed, providing much relief and reward. My own pets often lift my spirits and provide me with companionship and unqualified love.

Relationships with Family and Friends

Conclusion

In this last chapter I covered a lot of ground about a variety of areas: our legacy, our message to future generations, caring for our loved ones. I dealt with the relationships we have with others and how we are trying to do the right thing. In a sense, we are trying to provide the best for those we care about and be the best we can be.

I concluded this chapter with a discussion about pet ownership. My two dogs remind me every day and in every way that they're not human, they're dogs. As John Steinbeck said about his dog, "Charley feels he is a first-rate dog and has no wish to be a second-rate human." That provides me with solace and inspiration. I don't need to be anything but what I am. And I continue to strive to be a first-rate human on the roadmap for the rest of my life.

