

estate from your portfolio and perhaps increase your income at the same time. - An outright

out of pocket prescription costs for 2003 and superimpose it on the amounts you would have to pay if you had the same costs in 2006. Add on the \$30-35 per month (\$360 - 420 for the year) opt-in medicare prescription fee. Will you be better off? If not, than you are expected to be among the majority.

*(NY Times 12/7/03)

[Get help with medications in 2004](#) Click on your home state and "Drug and Prescription Savings and Assistance Programs" in the Table of Contents.

E. THOUGHTS FOR THE DAY

Worrying works! 90% of the things I worry about never happen.

If you lend someone \$20 and never see that person again it was probably worth it.

Good judgment comes from bad experience and a lot of that comes from bad judgment.

It may be that your sole purpose in life is simply to serve as a warning to others.

F. PARENTING PARENTS

When we reach the point of making decisions for parents, we each must deal with the reality of reversed roles. We must also realize that when we face making decisions for, or with, our parents, it's similar to sending dependent "children" off to college. We know what you expect from them and what we think they know, but they are out there responsible for making their own day-to-day decisions. We can try to influence, but in the end it is their common sense, their will or whims, that will decide - not us. When we step into the role of parenting our parent (s), unless that parent has been declared mentally incompetent by the court due to dementia

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