

Couple planned right, but disease threatens to take everything

Couple losing all to disease and bills

By Dennis McCarthy
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Sometimes, the price of love is everything.

Everything you own - everything you've set aside for retirement and saved over the years to make this last part of life's journey together as comfortable and secure as possible.

When it's gone, the only thing left is each other - and fear.

That's been the price of love for Marty and Marilyn Aaronson of Northridge. Everything.

"You just don't meet people like this anymore in this era of disposable spouses," Audrey Goldman says, looking through the file on her desk at the National Multiple Sclerosis Society's Glendale office.

"She just will not give up on him."

It's all there in the file - the last 10 years of this incredible love story turned tragedy.

All there back to the day Marilyn Aaronson walked into Audrey's office in 1986 and told her that by 1990 the \$1 million health insurance policy on her husband, suffering from multiple sclerosis,

would meet its cap and expire.

"I was shocked," Audrey says. "A million dollars. But he was seriously ill and required a primary care attendant in the home 24 hours a day since the early '80s, including monitoring Marty at night to make sure he didn't stop breathing in his sleep.

"Sure enough, when '90 came, the policy capped out, and they started cashing in their CDs and other investments so Marty could remain at home with Marilyn, instead of going to a convalescent hospital.

"They had over \$300,000 in their retirement nest egg," Audrey says, closing the file, and shaking her head. "Now, they're down to a few hundred dollars in the bank, living off Social Security, which doesn't cover dependent care.

"It isn't right. These people have done everything they were told to do in life to get by and be self-supporting, and they're still at the brink of bankruptcy."

Not because the Aaronsons lived high, spending every last dime they made on today and not worrying about tomorrow.

Not because they made bad or greedy investments, and lost all their money in shaky stock deals.

Because of love.

One blind date, and that would be it, Marilyn thought, sitting next to the skinny kid in the dark movie theater in 1952.

This guy Marty her boss had set her up with didn't seem to have

much depth to him, she thought - feeling the tears start running down her cheek as she watched another powerful scene from the movie, "Death of a Salesman."

Suddenly, there it was - a handkerchief. Marty was offering her his handkerchief, not saying a word. A regular gentleman.

Hmm, Marilyn thought. Maybe there is something to this guy.

Later, he would ply her with flowers, and have her laughing hysterically during their walks with his impression of Gene Kelly doing "Singin' in the Rain."

Before Marilyn knew it, one blind date in January had turned into an engagement ring in May.

They were 23 and the world was at their feet. They were madly in love.

"If our roots didn't go deep, if we didn't have the strong feelings we do for each other, all of this would be so, so hard to bear," Marilyn says Thursday, as Marty turns his head to the wall, trying to fight back the tears.

They are 66 years old now and they are scared. Their 44-year love affair has turned into an American nightmare.

"Marty always believed in providing for our future when we thought there would be a future," Marilyn says, fighting back her own tears. "He didn't want us to be a drag on anyone, society or our children.

"We paid for disability and health insurance. We didn't realize the

disability insurance only lasted until age 65, and that our health insurance had a cap.

"Even when we found out it was a million dollars, we thought it would take two or more lifetimes to spend that, but we reached it," she said.

Marilyn doesn't second-guess her decision to spend every last dime they accumulated together over the past 44 years so they could remain together until the end in their own home.

"He's my sweetheart," Marilyn says, squeezing Marty's hand. "I don't want the end of his life to be with strangers, away from the people he loves."

They would get up at 4:30 every morning while their two children slept - walking together through the orange groves down the block from their house - groves that would one day become the Northridge Mall.

The doctor had told Marty he was a candidate for a heart attack and needed to exercise more, so he began to walk. Marilyn joined him. It was 1969, and they were both 39.

"One morning I was lagging behind as usual when I noticed that Marty was dragging his right foot," Marilyn says, as her husband rests quietly in the next room.

"I asked him if his foot was bothering him. He said no. Before long, though, he was making excuses not to go on our walks anymore because he was feeling a little punk.

"That was the beginning," Marilyn says.

The beginning of realizing that MS was attacking Marty's central nervous system, slowly draining the life out of him.

Marilyn hugged her husband after the diagnosis came back, and then she whispered something into his ear - a promise she will never break.

She said, "Sweetheart, I'll never give you sympathy because it will make you feel worse, and you already know how sorry I am.

"I will only give you love, and I'll always care for you."

They would talk late into the night after the \$1 million ran out, and their retirement savings began to dwindle - talk about what they should do now.

The one thing Marty feared the most - the one thing he thought he had sheltered his family from - was coming at them now, haunting his every waking moment like the pain in his body.

He was becoming a burden.

For the first time in the 27 years since MS struck, Marty began to get caught up in the emotion of his illness - "bemoaning what would become of me after the money ran out, what would become of him," Marilyn said.

On these nights, she would hold him tight and remind him of her promise. Whatever happens, sweetheart, it will happen together.

Marilyn has cut down to the bare

minimum in hiring attendants to watch Marty while she catches four or five hours' sleep a night.

She has taken over the bulk of his care again, like she had in the '70s before Marty needed the 24-hour, seven-days-a-week care one person could no longer provide.

Her two children are doing all they are physically capable of doing to help, but they have families to raise, bills of their own to pay. They are like most young couples out there today, Marilyn says - getting by, but not much more.

So she sits in her living room Thursday, under the roof of their last asset - wondering whether Marty will live longer than the equity she's fighting hard not to have to draw out of their house.

Marilyn knows that once she starts down that road, there may be no home left to keep Marty in.

"It's the unknown factor in all this - how long? That's the part that's destroying us," she says, walking back into the bedroom to care for the skinny kid who danced like Gene Kelly 44 years ago, and stole her heart.

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Additional information on Health, Life, Disability, Long Term Care, Annuities and Life Settlements is available from Gary Crystal at the Crystal Insurance Group (818)992-5678, (877)822-5678).