



A USA Today article mused about a choice of being in an old age home or enjoying a full-time sailing of the seven seas. At first glance, the idea seems insanely unbelievable. However, considering the ever-rising costs of senior facilities, it isn't so far-fetched.

Today's monthly fees in senior homes are near \$4,000, about \$134 a day per person. A typical long cruise averages \$140 a day for two people, plus many included perks. Senior homes don't usually feature all-you-can-eat buffets, live entertainment, spas, midnight dances, excursions and other seagoing fun.

Of course, there are many other factors involved that can drastically change the costs. However, just the thought of spending our sunset years doing something other than staring at the walls in a nursing home hallway. For instance, listening to a calypso band while watching the sunset over the beach and palm trees along a Caribbean shoreline.