



## **Being There When You're Needed**

### **Communication - Its Importance**

Many families find it difficult to talk about issues involved with aging. Discussing personal family business, such as one's financial situation, plans for living arrangements, or health care, can be uncomfortable for parent and child alike. You may be concerned that your parents will think you are prying and greedy when you ask them to discuss their finances. They may fear they'll eventually become dependent upon you. It's painful to think about losing your parents to debilitating diseases which might deprive them of the ability to function independently or cause a lengthy illness.

Yet learning about your parents' legal and financial affairs can help prevent serious problems later. Should terminal illness or incapacitation strike them, you'll need to know where their important documents are located. You'll also want to know where their important documents are located. You'll also want to know, and fully understand, their desires and concerns. Talking with your parents now, and putting a plan in place that addresses these issues head-on, can make everyone involved feel more comfortable.

### **It Might be Easier Than You Think**

Listen carefully to your parents. Perhaps they have already mentioned some of the aging issues they are thinking about, but you may have chosen to brush aside the discussion or reassure them that "they'll live forever." This might make you feel more comfortable, but you are missing an important opening for discussion. You could be surprised to find that your parents have already given their future plenty of thought.

### **Opening the Dialogue**

There are many ways for you to start the discussion. Think about the issues you want to talk over, then add your own creativity to opening a dialogue. The following suggestions may guide your thinking before you initiate a conversation with your parents.

- Ask for their advice. Say, "I'm putting my will together. How did you go about doing this?" Or, "I've been thinking about my retirement plan. What do you suggest I do?"
- Listen. Ask questions. Express your concerns in ways that emphasize your respect and affection for your parents. Tell them, "I want to be sure we know what you want done."
- Be specific rather than general and use statements that are not judgmental to help keep the discussion going. Tell your mother, "I'm worried about your driving late at night," rather than, "You are not a good driver anymore."
- Bring their professional advisors into the discussion. Say, "Based on what the doctor says about your eyesight, what is your plan Dad? Would you like me to get some information on options to provide some help around the house?"
- Use your own concerns as a way to begin. Start with, "I'm worried about your losing so much weight. You may not think it's important, but this is not normal and your doctor would want to know."
- Respect their decisions. If you don't agree, don't get into an argument. Instead, ask questions that help them to decide if their decision is best, such as, "If your plan doesn't work out the way you'd like, what else might you do?"

Regardless of the issue or your way of broaching the subject, your first attempt may not be successful. If this happens, you may want to step back and approach the subject in another way, at a later date. Allowing your parents time to react and adjust to the seriousness of your concerns is important. Major issues are seldom resolved in a single discussion.

If there are some subjects you and your parents simply cannot discuss, suggest they talk with someone who has fewer emotional ties, for instance, another family member or friend, their lawyer, accountant, financial planner or physician.

### **Gathering Information**

One of the most important elements in helping you and your parents plan for the future is accumulating and organizing information that pertains to their personal and financial affairs. Accurate and readily accessible data will help you understand the issues and be prepared to resolve a crisis, should one occur. In addition, the task of collecting and reviewing information often is a catalyst for discussing issues, as well as for identifying actions that need to be taken or plans that need to be updated. Keep the document list in a safe but accessible place, and review periodically (perhaps tax time) to be sure it is current. When recording information, be sure to include account numbers, telephone numbers, addresses, and the location of all key documents.

*Reprinted with permission from Children of Aging Parents.*

**Children of Aging Parents (CAPS)** is a national organization whose mission is to assist the nation's almost 23 million caregivers of the elderly with reliable information and referrals, a network of support groups, and publications and programs promoting public awareness of the urgent needs and the profound value of caregivers.

#### **Children of Aging Parents (CAPS)**

1609 Woodbourne Road, Suite 302A

Levittown, Pennsylvania 19057

**(800) 227-7294**

[www.caps4caregivers.org](http://www.caps4caregivers.org)

*Originally published by TSA in the Caregiver Companion 2003*