

Editor's Note: All too often people are on the receiving end of some unintentional misinformation and invariably turn to the funeral director as the expert in the community. The following is a chapter from "Navigating the Eldercare Journey...without going broke!" by Jodi Clock.

YVONNE'S SECRET

"And what will you have, Sir?" asked the waitress who had just taken Yvonne's order. "I'll have what she's having! After being married for 25 years, we may not look alike, but we like the same things," said Russ with a big smile. "Great!" the waitress replied as she walked away to place their dinner order. She couldn't help but giggle at the cute and happy couple. This year marked a special point in Russ and Yvonne's marriage. They had both been married before. Russ's marriage had ended in divorce, and Yvonne had been a widow when they met. But they had now been married to each other longer than they had been to their first spouses.

Russ picked up his cocktail glass for a toast. "To you, Kid!" Toasting each other was a daily ritual. Yvonne clinked her glass to his, grateful that neither Russ nor anyone else knew what she was thinking. She wondered how long she could continue this charade. In the past year Russ's ability to read had been declining. This started to become apparent to Yvonne when Russ stopped ordering off the menu. Instead, he would playfully ask Yvonne, "Kid, what sounds good tonight?" Regardless of her response, he'd smile and say she was a mind reader. "I'm a lucky man!" he'd often say. Yvonne tried to keep up appearances so that Russ wasn't placed on the spot. She didn't want him inadvertently to put himself in a situation that could expose his memory loss and cause him embarrassment. The effort was becoming stressful. She knew it was beginning to take a toll on her, both mentally and physically. Still, Yvonne wasn't ready to discuss the matter with their blended family of adult children. She hoped that it would be a while before any of them caught on. She just wasn't ready to talk about it, even though she knew she would have all the support she needed. Somehow, she was overcome with the feeling that she'd be betraying a trust. Russ and Yvonne were a team; they had been each other's rock since the day they said "I do." In time things will take care of themselves, she thought. Things always do. Russ had always taken care of Yvonne; it felt only natural that she do the same.

The Need For End- Of- Life Financial Planning

It's not a secret that we all have a 100-percent probability of aging, regardless of how much we try to fight it. We can diet, exercise, or even have plastic surgery—but in the end, the results are the same. We will age, and our parents will age. Aging often goes hand-in-hand with mental and physical deterioration, which may limit the ability to live independently. Facing this situation in our parents' lives forces us to make hard decisions. We can be proactive about end-of-life plans while our parents still have health, wealth, and mental clarity, or we can put off these plans and be forced to make major decisions in moments of crisis. More often than not, people take the latter path and see their parents' life savings, 401(k)s, IRAs, life

insurance, and entire assets whittled away. Instead of leaving an inheritance for their family, people can see their entire net worth—which took them a lifetime to accumulate—devoured by long-term care expenses, probate costs, income taxes, and estate taxes.

HAVING “THE TALK”

How do you have “the talk” with your parents about wills, finances, medical care choices, and funerals? Elderly parents may be reluctant to face end-of-life issues. This may be due to one of three reasons procrastination; lack of experience or information; or denial. If you are thinking about asking your parents about planning their end-of-life affairs, you are most likely motivated by love and concern.

You are hoping to:

- Honor their wishes regarding personal items, medical decisions, and funeral preferences.
- Avoid making hasty and emotional decisions in a crisis.
- Prevent overspending due to not knowing your parent’s wishes.

Sadly, elderly parents sometimes misconstrue their children’s concern as nosiness. Even worse, they may see it as an attempt to take over management of their personal affairs. Many of today’s seniors were raised not to discuss these issues openly, so don’t be surprised if the first response you hear is, “None of your business.” At some point, no matter how awkward this conversation may feel as an adult child if your parents have not initiated this dialog, you will have too. Just because people are aging or beginning to face health challenges doesn’t mean that they are insensitive, ignorant, or incapable of decision-making.

Historical Perspective

Our parents were brought up in times when the “real world” was often their only formal education. Manufacturing jobs were plentiful and they learned from their parents that a strong work ethic was the key to success. Our parents understood how to budget, save, and raise a family on one income, so that children could have a parent at home. Up until the late 1970s or so, there wasn’t a great need for eldercare decisions. Families weren’t so fragmented by divorce or geography. If an elder needed care, the family figured out a way to handle it. On the infrequent occasion a person did require care in a nursing home, the stay wasn’t for an extended period of time. Not too many years ago people entered a nursing home when death was near because in home hospice care was very not as popular as it is today. Our parents aren’t oblivious to the fact that they are aging. It is simply that medical and health advances, coupled with the vast cultural changes that have occurred in their lifetime, have created age-related issues that previous generations never had to face.

Marker Moments

It is human nature to disregard or avoid difficult issues. On some level, our parents know that they need to discuss end-of-life issues. It’s not unusual for elders to avoid these issues until a “marker moment” occurs. Even then, it can be uncomfortable.

Statistics indicate that about 70 percent of today's elderly have in some manner raised end-of-life issues with at least one of their adult children. If there is more than one adult child in the family, the geographically closest one often ends up taking over the caretaking responsibilities and legal and financial matters, by default making some very difficult decisions. Usually, the closest female adult child becomes the go-to person.

HOW TO HAVE "THE TALK" WITH YOUR PARENTS

Setting The Stage

If you are not willing to wait for a "marker moment" to have this type of conversation

with your parents, try to engage them. That doesn't mean that saying over coffee, "Could you please pass me the creamer, and oh, by the way, have you thought about what will happen if one of you gets sick and has to go into a nursing home or dies?" Nor does it mean grilling your parents with questions and putting them on the spot. Engaging them means using leading questions to guide the conversation gently toward this topic in a non-confrontational manner. Your questions should be thought provoking and should pave the way for future conversations.

Possible Leading Questions

One idea is to introduce the topic by placing the focus on yourself. Share with your parents that you were thinking about your own mortality and estate-planning issues and ask them for some advice.

- Do they have any medical advance directives.
- How they feel about the refusal of life support.
- Do they have a living will.
- Do they have a durable power of attorney in place.
- Do they have a list of all the medications they are on.
- Do they prefer a local hospital or would they prefer to travel to a specific one.

This is an excellent place to start since the focus is not on their "things" or their money. It also will give you insight into how organized they are.

Getting a person to discuss his living wishes is much easier than entering into a discussion about his death. This breaks the ice for future conversations and forces your parent to realize that others need to be aware of his wishes. He is more likely to be more forthcoming if you approach it from the standpoint of wanting to be helpful in a crisis. Your lead-in question could be something like, "Dad, have you ever thought about what will happen if Mom outlives you?" Once you have asked that, be quiet! Even if it's a long few moments of silence, let your parent process the question. The less you say, the more you will learn.

Observe your parent's body language. If his arms are folded and he looks surprised or defensive, it's clear that you have caught him completely off guard. Proceed with caution! Once you've gotten the dialog going, you can transition to questions like:

- "Have you taken care of your estate?"
- "Do you have a will?" If the response is yes, ask them where it is and what to do if something should happen to them both simultaneously.

Keep the conversation going by asking all kinds of "what if" questions.

Meeting Resistance

If your parents are not willing to discuss things with you now, let them know that you would appreciate some direction in the near future. Emphasize that your interest is based not on greed, but on concern and love. Convey to them that you'll be happy to table the conversation and let the two of them discuss it between themselves, but that you will ask them again. After all, it's only fair that you shouldn't have to have a discussion of this magnitude in a hospital emergency room. If your parents haven't made plans of this nature, let them know it's okay and that you'll be happy to help them through the process by giving them the names of some eldercare and estate planning experts for them to call. It's not uncommon for your local funeral home, senior resource groups and community centers to have a list of solid referral sources. If they are concerned about expenses, reassure them that it may not be as costly as they think and that many times there is no charge for consultations. Let them know that the financial and emotional costs of doing nothing are far greater. Remind them that if nothing is protected, the only winner is probate court.

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