

Communication Tips When Working with Aging Loved Ones

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Early discussions to have with your aging parents and loved ones:

- *This has been hard for you, hasn't it, mom?*
- *I worry about something happening to you when you are home alone.*
- *Do you know someone you feel comfortable talking to about planning for the future?*

Good Communication Reminders

- When is the best time to talk with your parents? Are they easier to talk with in the morning or the evening?
- If you are tired or not in a good mood, find a better time to have the conversation. Even if your parents aren't as sharp as they used to be, they probably know how you're feeling just by watching your face or listening to your tone of voice.
- Family occasions like birthdays and anniversaries are usually not the best time to have serious aging discussions. Plan your toughest discussions for a better time. If your parent asks you about something at a bad time, simply say, *"I'm glad you asked and happy you want to talk about it. Right now isn't the best time — can we talk about it tomorrow?"*
- Your parents may make statements about the cost of living or aging issues with friends that are really their way of asking for your help. Be alert to the clues, even when you have just had a tough day with your own children, spouse or job and are dead tired.
- Asking questions in the **right way and tone of voice** can often be the best way to begin conversations. *"I've been doing some spring cleaning in the attic. Do you think I should donate items to Goodwill or have a yard sale?"* or *"I'm getting ready to update my will and health care powers. How did you make decisions on who should help you?"*
- Your parents may not view you as an expert on aging matters, but they may respect others in authority. Find an article that is on-point to some issue you think they may be having, clip it out and attach a hand written note that says, "I didn't know all the ins and outs of this issue. Did you?" Figure out subtle and, as situations worsen, not-so-subtle, ways that you can open up aging topics and get the conversation going.

Conflict Resolution

Having a written list of questions you want to ask along with ways to deal with resistance from a parent can keep you on track when those “early childhood scripts” rise up during conversations. Examples:

- *“Dad, so we can work through the options here, why do you think my suggestion won’t work?”*
- *“Mom, share with me why staying in your home will help you meet more friends?”*
- *“Okay, I understand why you don’t want help. Can we talk again in two weeks and see how things are going?”*
- *“You must be very angry at your doctor for not really hearing what you’re saying. I’d be mad, too if that happened to me. How could we get your health issues heard and fixed?”*

Many conflicts can be resolved by truly understanding the reason for resistance. Does your parent have a friend or advisor you can talk to “off the record” and better understand their motivations?

- If it’s your dad you’re trying to have tough discussions with, and the two of you have always had trouble communicating, can this discussion be had by another sibling who has a better relationship with your dad?
- If fights or arguments are the norm when you try to talk about aging issues, back off and work on the relationship for a while. Schedule a trip where you simply connect and help out. Your parent will be waiting for you to “drop the bomb” – when you don’t, they may start trusting that you really care more about them than their aging problems.
- Denial and irrational behavior are normal as a parent feels they are losing control of their life.

- In many cases of early dementia, anxiety and paranoia begin to surface. A parent may think a child is asking questions for the wrong reasons, including protecting an inheritance. Saying, *“Dad, the recession has been tough and interest rates are low. My finances have never been better – anything I can do to help out?”* may diffuse a parent’s suspicions about money as a motive for your interest.
- Reward lives in the house of risk. Even after a life of misunderstandings with a parent coupled with harsh words spoken, going back time and again to have difficult conversations may be the only way to avoid even more difficulties later as your parent’s health fails. Finding creative ways to get through conflict may require rehearsing a discussion with a spouse or a friend.

When in doubt, give conflict some space and focus more on the relationship than the problems that lie ahead.

ABOUT FWAC

Founded in 1981, the FWAC is a national network of independent, fee-only wealth management firms that collectively manages more than \$3 billion in assets. The firms in the FWAC share the belief that their clients come first in all dealings.

In a world where many large brokerage firms and major banks consistently look for ways to sell their customers high-cost products that those customers may not need, Family Wealth Advisors provide only that advice that meets a higher standard of ethics. Family Wealth Advisors are held to a higher fiduciary standard than are other advisors. They do not sell financial products, have

no hidden agendas and are always “on the same side of the table” as their clients.

Professionals in the FWAC hold advanced designations, have extensive training, and are experienced in helping clients with aging matters. Many are leaders in the financial planning industry and regularly speak at industry conferences on best practices in planning and investment management.

More information regarding Family Wealth Advisors Council can be found at www.FamilyWealthAdvisorsCouncil.com

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