Communication Tips

When Working with Aging Loved Ones

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Early Discussions

- [ ] Identify with the difficulties of aging: *This has been hard for you, hasn't it, mom?*
- [ ] When issues arise for their friends, consider asking your parents what they might have done differently to avoid the same outcome.

  It is much easier to commit to doing something in the future instead of today. When the time is right, encourage your parent(s) to come up with a tentative action plan that might be triggered at certain ages or by the loss of certain abilities.
- [ ] Focus on wishes and values around healthcare and safety rather than just illness and decline.
- [ ] Tour places before they are needed to remove some of the misconceptions and fear.
- [ ] If you have the blessing of starting this process well in advance, perhaps your loved one would read Tim Prosch's book, *The Other Talk*[1], to model a thoughtful framework for progress.
- [ ] If your loved one is terminally ill or has been diagnosed with a significant and progressive illness, consider reading *Being Mortal*[2] by Atul Gawande.

Realize elderly adults are not burdened with speeding through life. They have many, deep experiences and are in a season of reflection. Such reflection is important to their ability to lead a meaningful life, and they have much to offer younger generations. You can best facilitate communication by seeking their thoughts and recommendations on your life decisions. Their life experiences may bring perspective you don't yet have, allowing you to make better decisions on your own tough issues. Expect non-linear conversation and express a willingness to listen. Know that repetition is how they emphasize importance. Identify with elements that are meaningful to them.

Importantly, do not try to impose your fast-paced life on them. Rather, work to balance the give and take. When they are already engaged in meaningful discussions with you, you should find it easier to also discuss items about their future that are important to you.

TIP...

Leverage the professionals who currently support your parents. This team includes physicians, accountants, bankers, tax advisors and financial advisors. They have good ideas and can provide objective, compassionate advice.

1. Prosch, Tim. The Other Talk, Edition Two. United States of America: McGraw-Hill Education, 2014.
2. Gawande, Atul. Being Mortal, New York: Metropolitan Books Henry Holt and Company, LLC, 2014.

Good Communication Reminders

» Avoid having serious aging discussions on occasions like birthdays and anniversaries. Plan your toughest discussions for a time when you will not be rushed or distracted and you are all able to similarly engage. 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?"*

» 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.

» Allow them control of the discussion by offering options for them to decide. *"Dr. Smith's office is extremely busy. Would you like me to set an appointment for you? Or do you want to call her office yourself?"*

» For doctors' appointments, consider asking *"Would it be helpful if I drove and came with your list of concerns and took notes so that you could freely interact with the doctor?"*

» Your parents may make statements about the cost of living or aging issues affecting friends that are really their way of asking for help. Be alert to the clues, even when you have just had a tough day at work or with your own family.

» 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 heath care powers. How did you make decisions on who should help you?"*

» Many parents keep regular conversations superficial, especially if dementia is impairing their ability to recall details. Understand this tendency, and ask more specific questions to get beneath the superficial when needed.

» 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.

Understand your loved one faces a future with so many unknowns. Some handle this more gracefully than others, but these fears are incredibly important to someone who is trying to maintain independence and control while trying to do their very best.

David Solie points to the following five predictable dilemmas:

» Where will I live?

» How can I best manage my health?

» How will I cope all by myself?

» What should I do about money?

» What is the right way to say good-bye?[3]

If your issues were as significant as theirs, and your future so uncertain, you might struggle to process quickly too! Children and/or caregivers often have busy schedules, leading to hurried conversations, creating conflicts with their loved ones. If this happens, consider the following:

3. Solie M.S., P.A., David. How to Say It to Seniors. New York: Prentice Hall Press, 2004.

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. Ensure your parent remains in control.
- 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, but interest rates are low, and my job has been stable. My finances have never been better – anything I can do to help you out?"* may diffuse a parent's suspicions about money as a motive for your interest.
- Allow your parent time to consider. If a topic creates frustration, back away and revisit in a few weeks, possibly by gaining permission to discuss. *"I'm sorry this discussion was frustrating. Feel free to think about what you would like to do. Would it be OK if we discussed this again next month?"* Then, re-package the information and try again. Finding creative ways to get through conflict may require rehearsing a discussion with a spouse or a friend.
- At times they will make choices that may not be consistent with your wishes or hopes for them. Discuss the risks and get acknowledgement or understanding, see if there is a compromise. But, in the end you may have to let go of what you want in favor of what they want.
- Openly discuss with other trusted family members your process, your conversations and parents' wishes. It is helpful to have engaged and helpful family members' or friends' support in this journey. You need a support system too!

AARP lists 9 simple things to practice when talking with the elderly:

1	Allow extra time for older people.
2	Avoid distractions.
3	Sit face to face.
4	Maintain eye contact.
5	Listen.
6	Speak slowly, clearly and loudly.
7	Use short, simple words and sentences.
8	Stick to one topic at a time.
9	Simplify and write things down.

Then let them ask questions and express themselves.

If you continue to struggle to communicate with your loved one, consider buying *How to Say It to Seniors*[4], by David Solie. The author offers a number of best practices for coming together to move forward.

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

4. Solie M.S., P.A., David. How to Say It to Seniors. New York: Prentice Hall Press, 2004.

About Family Wealth Advisors Council

Founded in 1981, the Family Wealth Advisors Council (FWAC) is a national network of independent, fee-only wealth management firms that collectively manage or advise on more than $12.8 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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