

*Guide to*  
**HAVING TOUGH CONVERSATIONS**  
*With Your Loved Ones*

**TABLE OF CONTENTS**

---

<b>STARTING THE TOUGH CONVERSATION</b>	-	<b>2</b>
Joan Lunden's Tips on Getting Started		
<b>DISCUSSING HEALTH WITH AGING LOVED ONES</b>	-	<b>3</b>
Leslie Kernisan, Geriatrician		
<b>ASSESSING WELLBEING</b>	-	<b>5</b>
Melissa Henston, Geriatric Psychologist		
<b>FINANCIAL PLANNING</b>	-	<b>7</b>
Andy Smith, Financial Advisor		
<b>LEGAL PLANNING</b>	-	<b>8</b>
Stuart Furman, Elder Law Attorney		
<b>ASSESSING COGNITIVE ABILITY</b>	-	<b>9</b>
Wes Ashford, Psychiatrist & Neuroscientist		



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## **STARTING THE TOUGH CONVERSATION** *Is Easier Than You Think*

Family visits are a time of togetherness to share stories and reminisce with loved ones, celebrate traditions and strengthen relationships. Often, these gatherings come with the recognition that too much time has passed – and a lot has changed. The time together may spark awareness that your aging loved ones need additional help.

A visit home offers a great opportunity for families to have important - and sometimes tough - conversations. Getting started with these conversations is easier than you may think. And taking the time to connect on critical matters will help lead to better outcomes. Here are five ways to successfully navigate these conversations.

1. **TIMING IS EVERYTHING.** Pick a time when there are no distractions or other obligations, so you can focus entirely on the conversation and give it your undivided attention. For example, the middle of Thanksgiving dinner is likely not the right occasion for this discussion. A quiet moment during the weekend when there is a lull in activity can present a wonderful opportunity to connect with your loved ones on these issues.
2. **SHARE YOUR OBSERVATIONS, CONCERNS AND FEELINGS.** Maybe you have noticed that Mom or Dad seems to be struggling to keep up the house, or there is a lack of food. It can be hard to address these topics, but your loved ones want to know that you care. If you notice a problem, you often need to stay persistent, empathetic and strong as you work with them to find the right solutions.
3. **EMPHASIZE YOUR ROLE AS AN ADVOCATE.** Explicitly state that you want to fulfill their wishes and they can depend on you, and that you want to maintain their way of life and need their help to make the right decisions.
4. **LISTEN TO THEIR CONCERNS AND WISHES.** Make a list of the apprehensions your loved ones have in order to validate their concerns and guide you in finding the most appropriate solutions based on their preferences. In addition, gaining an understanding of the types of lifestyle they wish to maintain can help with planning and lead to positive outcomes.
5. **END THE CONVERSATION WITH A PLAN.** This will ensure there are shared expectations around next steps. You also want to make sure you have an agreed-upon plan if your loved ones can no longer make decisions or in the event in an emergency.



For more information, including a Caregiver Toolkit, financial guides, checklists, and more on how to have the tough conversations with aging loved ones, visit [www.aplaceformom.com/conversations](http://www.aplaceformom.com/conversations).

— *Joan Lunden*

Former host of “Good Morning America”



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## **PART 3: DISCUSSING HEALTH WITH AGING LOVED ONES**

A Place for Mom expert and geriatrician Leslie Kernisan, MD, provides some guidance on how to spot common health problems and identify which underlying conditions might be causing issues.

### **LIFE TASKS**

Life tasks are fundamental self-care activities that need to be done, whether we do them for ourselves or have someone do them for us. Life tasks include two areas:

#### **1. ACTIVITIES OF DAILY LIVING (ADLS)**

- Walking and getting around
- Dressing
- Bathing
- Using the toilet independently
- Grooming
- Feeding

#### **2. INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS)**

- Financing
- Transportation
- House Cleaning and Chores
- Shopping
- Meal Preparation
- Using the Telephone

Check the cupboards for groceries and watch your loved one interact with family members and friends. Are they getting around okay, and is their personal hygiene normal? If you notice that something is off with the above life tasks, it may be time to have a conversation.

### **SAFETY**

While safety may seem like a priority for families, older loved ones and family members may sacrifice safety or be in denial over the reality of the situation. Here are the areas of safety to watch out for:

#### **1) FINANCES**

- Are there problems paying bills?
- Are you concerned about scams?

#### **2) MEMORY AND THINKING**

- Have there been problems with wandering or getting lost?
- Have there been issues forgetting about the stove or other appliances / home equipment?
- Is there concern about poor safety awareness or poor judgment?

#### **3) DRIVING**

- Have there been any accidents or close calls?
- Do passengers feel worried?

#### 4) ELDER ABUSE

- Have you heard of, or do you have any concerns about emotional, verbal or physical abuse?
- Do you have any concerns that someone is financially taking advantage of your loved one?

#### 5) HEALTH

- Has your loved one had any falls?
- Have there been repeated trips to the emergency room or hospital?

### PHYSICAL HEALTH

Sadly, many seniors live with chronic health problems. But there are some problems that require your attention as they may be red flags or signs that quality of life is at stake or health may be at risk:

1. Have there been frequent ER visits or hospitalizations?
2. Are there obvious declines in health or strength?
3. Have you noticed weight loss or a poor appetite?
4. Has your loved one complained of pain or other uncomfortable symptoms?
5. Is there decreased involvement in life activities related to health problems?
6. Is there anything that worries your loved one about their health?

You may want to consider visiting your loved one's doctor on the next visit or doing some online research about your loved one's conditions to help you better understand the problems.

### MOOD & BRAIN HEALTH

Does your loved one suddenly seem different? Is there a hint of depression or anxiety that wasn't there before? Maybe memory problems are affecting their mood. Dr. Kernisan discusses things to watch for in this important area:

1. Does your loved one have sudden or frequent sadness?
2. Is there a loss of interest in activities they used to enjoy?
3. Has there been a personality change?
4. Does your loved one have hopelessness?
5. Is your loved one experiencing excessive or unusual worrying?
6. Are there memory problems?
7. Have you noticed a difficulty in their learning new things?
8. Is organization a problem?
9. Are there new difficulties with mental tasks?
10. Have you noticed problems in driving?
11. Have there been mistakes with finances?
12. Is there unusual spending of money?
13. Is there a lack of social or purposeful activities?
14. Does your loved one suddenly seem or feel lonely?

### MEDICATION SAFETY & MANAGEMENT

It's important to be aware and proactive when it comes to your aging loved one's medication safety.

Dr. Kernisan discusses key tactics to identify problems:

1. Can your loved one afford their prescriptions?
2. Are they having trouble taking all the prescriptions as recommended?
3. Are they refilling their medications regularly?
4. Are they skipping medications?
5. Are there side effects or worrisome symptoms related to medication?

Dr. Kernisan mentions that there are ways to eliminate unnecessary pills by asking doctors to simplify the medications. There are also common problems, such as pain, depression and arthritis that can be treated with non-drug methods.



## PART 5: ASSESSING WELL-BEING

You may already have an inkling that mom or dad is having trouble with daily activities, but seeing changes in family members after months, or even years, can be surprising. A Place for Mom expert and geriatric psychologist Dr. Melissa Henston provides some guidance on how to spot problems and have constructive conversations.

### 1. NOTICE WHEN SOMETHING IS ‘OFF’

Don't ignore signs that something in your parents' lives are changing. Here are some visual cues to look for when visiting aging loved ones:

- House and yard need care
- Broken appliances
- Cluttered or disorganized house
- Spoiled or expired groceries
- Poor personal hygiene
- Disheveled clothing
- Depressed or low energy temperament

### 2. APPROACH THE ‘TOUGH CONVERSATION’ WITH CARE

Tread delicately when discussing retirement or end-of-life care. Henston says, “*Don't try to take control. Try to get a natural conversation going.*”

- Sit in a comfortable location, such as over coffee
- Use a normal, conversational tone
- Start with open-ended questions, such as: “How is it around the house?” or “How is driving going?” or “What have you and Dad been doing for fun lately?”

### 3. AVOID GUILTY FEELINGS

Henston relays that guilt is one of the biggest problems for family members. It's important to consider the full impact of caregiving, however, to keep things in perspective. Ask yourself these questions:

- Can I take time off from work?
- Can I afford to stop work for an extended period of time?
- Can my children and older relative co-exist in harmony?
- Will my children be able to tolerate not always coming first?
- How will this impact my relationship?
- How will this impact my relationship with my older relative?
- How will my siblings and I manage this as a team?
- How will any of this be paid for?

#### **4. BE HONEST**

Elderly loved ones usually appreciate an honest conversation. Dr. Henston offers these considerations:

- Include them in the decision-making.
- Explain the logistics of having them stay at home vs the benefits of assisted living.
- Dispel fears about assisted living by requesting they tour a community with you.

#### **5. CONSIDER THE RISKS**

Above all else, approach this conversation as a gift. You are concerned about their well-being and welfare. Here are some risks to consider for seniors living alone:

- Elder Fraud
- Isolation
- Physical Constraints
- Mental Constraints

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## FINANCIAL CONVERSATIONS WITH AGING PARENTS

Andy Smith, CFP®, Executive VP of Investments at The Mutual Fund Store and A Place for Mom Advisory Board member, provides financial planning to families on a daily basis and offers his expert guidance on talking to your parents about their retirement and long-term care.

### PRACTICE WHAT YOU WANT TO SAY

Just like with reading or acting, the more familiar you are with a subject, the more comfortable you will be and the more realistic things will sound. You don't want to get too emotional, but you don't want to be a robot, either.

### TALK IN A COMFORTABLE SETTING AND BE NATURAL

Have a normal conversation. Act like yourself. You don't want to heighten already-high emotions.

### ASK YOUR PARENTS ABOUT THEIR GOALS

It's a great ice-breaker that provides a segue into deeper conversations:

- When do they want to retire?
- What does their end-of-life care look like?
- Do they have a trusted advisor or attorney?

### QUESTIONS TO GET PARENTS THINKING LONG-TERM

- "If you changed nothing about what you're doing right now, what is the probability that your long-term plans will be successful?"
- "What can we change now to improve your probability of success so that you can reach your goals?"

### WORK WITH A FIDUCIARY

Fiduciaries, as opposed to brokers, are people who are legally-bound to put your loved one's best interests first.

### GATHER THE ENTIRE FAMILY

When meeting with a fiduciary for the first time, have everyone present from the very beginning to assure that everyone is on the same page along the way.

### GATHER NECESSARY INFORMATION

Here is some, but not all, of the information you'll need:

1. Usernames and passwords
2. Bank accounts
3. Retirement accounts
4. Proof of ownership (for example, a car or boat title and registration)
5. Marriage license
6. Insurance policies
7. Personal financial statements (including any outstanding debts owed)
8. Will – Someone will need to be appointed to serve as executor
9. Advanced directives, such as a living will and durable power of attorney for health care
10. Durable power of attorney for finances – Someone will have to be named as the legal authority to manage the property
11. Update all information as needed

Remember that if your family is communicating, has a plan and is aware of your loved one's health or financial issues, things are in far better shape and everyone is ready to act quickly when needed. Smith notes, "*The key is to avoid tremendous amounts of emotion, headache, heartache and stress. If you're working with a fiduciary, let that advisor be your quarterback as you work to protect assets and plan ahead.*"



## PART 1: LEGAL PLANNING GUIDE

Here are three approaches to delicately handle the ‘tough conversation’ of legal documentation with your aging loved ones by Stuart Furman, experienced elder law attorney:

1. **ALLOW YOUR PARENTS TO HAVE CONTROL** – Begin the conversation and preparation where they can control what their desires and wishes are for the future. Work together with them to put the right plans in place. Let them know that their wishes are the only things that are important.
2. **CREATE A NEW TRUST RELATIONSHIP** – With both you and your parent taking on new roles of caregiver and cared for, there has to be a new trust established. Help them understand that you are merely becoming the agent to carry out their wishes.
3. **GATHER IMPORTANT INFORMATION** – Gathering legal information ahead of time is the best way to prevent problems once crisis strikes. Stuart Furman notes, *“I can’t emphasize more how much information needs to be readily at hand and packed in your eldercare suitcase.”*

## NECESSARY DOCUMENTS FOR ELDERCARE READINESS

### FINANCIAL INFORMATION YOU NEED

- List of all bank accounts
- Pension documents, 401(k) information, and annuity contracts
- Tax returns
- Savings bonds, stock certificates or brokerage accounts
- Partnership and corporate operating agreements
- Deeds to all properties
- Vehicle title
- Documentation of loans and debts, including all credit accounts
- Trust documents and durable financial power-of-attorney (financial proxy)

### HEALTHCARE DOCUMENTS YOU NEED

- Health care proxy (durable health power-of-attorney)
- Authorization to release health-care information
- Living will (healthcare directive)
- Personal medical history
- Insurance card (Medicare, Medicaid, Independent)
- Long-term care insurance policy
- Lists of current medication and health conditions

### END-OF-LIFE AND ESTATE PLANNING DOCUMENTS YOU NEED

- Will and trust
- Life-insurance policies
- End of life instructions letter (for wishes not covered in a will, for example wishes regarding one’s memorial)
- Organ donor card or information



## ASSESSING COGNITIVE ABILITY

A Place for Mom Advisor and Clinical Professor of Psychiatry and Behavioral Sciences, Wes Ashford, MD, PhD, provides insight into how to make visits home a prime time to evaluate senior loved ones' cognitive abilities, do screening and discuss options for the future.

### RECOGNIZING THE SIGNS OF COGNITIVE IMPAIRMENT

Dr. Ashford offers these indicators that your loved one may be suffering from cognitive impairment:

1. Difficulty doing the more familiar things in their life.
2. Difficulty remembering things that happened in the last day.
3. Sudden behavioral changes. Depression, quietness, agitation or acting out.
4. Having trouble keeping a conversation.
  - Asking the same questions repeatedly, without remembering the answer
  - Not referring to people by names
  - Vagueness and lack of details in the conversation

### TEST AND OBSERVE

A test called MemTrax is an online memory test and fun game that helps measure memory, which can be useful for families to determine if their loved one is suffering from a cognitive problem. While mild forgetfulness affects most people as they age, serious memory problems affect people's ability to conduct everyday activities.

Dr. Ashford also recommends observing their activities of daily living:

- Walking and getting around
- Dressing
- Bathing
- Using the toilet
- Grooming
- Feeding

### ACTIVITIES TO ENGAGE YOUR AGING PARENTS

Dr. Ashford stresses that, regardless of cognitive decline, the two most important things to continue doing as we get older are:

1. Exercise
2. Cognitive Engagement

In other words, 'walking and talking.' Keep your parents physically active by walking with them, and engage with them in conversation. These are the simple keys to emotional and physical health.

*"Help your loved one prepare for their future, proactively. Be helpful and supportive, and let them participate in decision-making, if possible. If needed, get educated. I highly recommend 'The 36-Hour Day,' by Nancy L. Mace. The Alzheimer's Association also has great information, and provides local support groups. And it's never a bad idea to seek an expert's help, whether that's a family doctor, geriatrician, psychologist or elder care attorney." - Dr. Wes Ashford*