

## Mother's Day — a good time for a heart-to-heart talk



How do your parents want to live after a health event? Have they made living wills? Where are they? It's not about taking control, it's about making sure their wishes are carried out. Ask where you could find them if needed. Get that living will or health care directive onto your phone, as that is what you will have with you in the emergency room at 2:00 in the morning and you can show the doctors. The lawyer's office will not be open.

**W**hile you're celebrating your mother this Mother's Day start thinking about having that "conversation" with her and perhaps your dad. And no, I don't mean that last very awkward convo they had with you about the birds and the bees!

This conversation is about how you as a family can work together to aid your parents when they start needing a little and then ever-increasing amounts of help with daily living.

Now just like that earlier conversation, no one wants to have this one either! First of all, no one wants to admit that they are going to get "old," much less a senior who needs care now and is in denial. There will be those parents, grandparents, other relatives who will refuse to have ANY conversation until something happens. At that point they will no longer be in control of their situation, a social worker at the hospital or other relative may have to make decisions for them.

So, none of these conversations will be the same. There is no script. The best way forward is to do some active listening. In this case you are listening to obtain information and to understand. What you are NOT doing is waiting to jump in with a rebuttal, or to judge their decisions (or lack thereof).

Your primary goal is to establish a dialogue that you can come back to as situations will change. That you want to help make sure their wishes are met, not to take control away from them. You will find that these conversations can be very very sensitive. Sharpen your listening skills if needed. Ellen Goodman, Pulitzer Prize winning journalist, started the Conversation Project after caring for her mother. You can find it online, it's a wonderful resource.

Pick your time to start your dialogue, when no one is in a rush, get a private place to chat, and maybe piggyback off a situation of someone else. For example: one of their friends may be downsizing to a one level living situation. You could start off with asking if that is something your Mom would like? Ask if she has any concerns about her life in retirement.

Talk to your siblings to see if they've had any conversations with the parents. What did they find out?

### Finances

Be careful as the first thing that can get your parent's back up is asking directly about money and wills. Ask instead if they have a plan for retirement and retirement income. If they work with a financial advisor, they may have already mapped this out. Is Mom worried about any debt they may currently carry?

If they have not made a will or living will or durable power of attorney, you can help them get that accomplished. Perhaps one of their friends can recommend a lawyer they would be comfortable with.

Continuing with financial details, is there a list of accounts they may have, with passwords if they use online banking. Are they getting threatening letters from companies about past due bills? You could offer to review and pay the bills, or write out the checks for them to sign.

Do they have long-term care and life insurance? If the main earning spouse passes, would the other partner be able to still live in their home?

Remember that everyone's situation is different and depending on the age and health level of your parents some of these questions may not be a fit yet.

### Health

Have you noticed changes in your parents? These are often very very difficult items for parents to discuss with children. Perhaps asking one spouse if they are concerned about the other and is there anything you could do to help. How are their driving skills? This can be a huge hot button issue. Are they going to the doctor? Has anyone reviewed the medications they are taking? Have you noticed any changes in personality? That could be a sign of encroaching dementia.

### End of life

I can think of no greater gift than to be able to ensure that your parents have a graceful transition, hopefully painless and surrounded by family. Have that conversation and get started on the path.

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