

TOP TIPS FOR TALKING WITH ELDERLY PARENTS

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- Largest local law firm in Holland
- Located at 321 Settlers Road, Holland
- 17 attorneys experienced in all areas of the law
- Business transactions, family law, succession planning, estate planning, litigation, Medicaid planning, contracts, real estate, ordinance prosecution

OVERVIEW

1

Analysis & Results of Avoiding Critical Conversations

2

Tips on Having the Conversation

3

Discussion Points

ANALYSIS

KNOW YOUR AUDIENCE

Picture this discussion with your children one day

Open

- Open about the challenges of aging
- Straightforward approach
- Willing to listen & engage
- Welcomes input & feedback
- Defers to what the family thinks is best

Private

- Difficult to discuss challenges of aging
- Private
- Self-conscious
- Offended you don't trust them to handle on their own

Maintaining Independence & Dignity

COMMON RESPONSES

It's all taken care of.

I already did a trust.

I don't want to go to a nursing home.

I have a will.

Pull the plug.

There is nothing for you to worry about.

You know what I want.

RESULTS OF AVOIDING CRITICAL CONVERSATIONS

Conservatorship



Guardianship



End of Life Decisions



Probate



Family Disputes



Honoring Wishes



TIPS ON HAVING THE CONVERSATION

APPROACH

- 40/70 Rule
- Test the water
 - Direct & indirect
- Identify attendees
- Transparency
- Set a date, time, & location
- Ground rules
- Goals
- Agenda

I see see the steps were a problem this morning. Is it getting more difficult to go down to the basement?

How's the car? Still going to breakfast every week with your friends?

Remember by friend John that became a doctor? He was telling me that his whole family is getting a health care powers of attorney.

GROUND RULES & GOALS

- Control & dignity of parent
- Parent's goals & desires
- Ask about experiences
- Move slowly & carefully
- Avoid pressure
- Don't dictate solutions
- Problem solve together
- Listen
- Maintain relationships



DISCUSSION POINTS



MEDICAL



**FINAL
WISHES**



HOUSING



**PERSONAL
BELONGINGS**



FINANCIAL



**POST-DEATH
DISTRIBUTION**



Every topic starts with the question:

What do you want?

MEDICAL

- Health Care Power of Attorney
 - Life Support
- Do Not Resuscitate
- Medical alert options in the home
- Medicare
- Supplemental insurance
- Long-term care insurance



HOUSING



- Supports to continue independent living
 - Transportation
 - Quality of life
 - Social connections
- Independent living communities
- Family care (in your home/in their home)
- In-home care by others
- Assisted living communities
- Skilled nursing facilities
- Facility contracts for future care

FINANCIAL



- Do you have a General Durable Power of Attorney?
- Income sources and amounts
- Asset types
- Where is your financial paperwork
- Access to in-home safe/safety deposit box
- Location of accounts
- Tax returns
- Paying for care
 - Long-term care insurance
 - Want funds protected for family if need continuous care
- Family loans vs gifts
- Financial exploitation and scams

FINAL WISHES



- Organ donation
- Services
- Pre-paid options
- Burial plots
- Wishes for cremains

PERSONAL BELONGINGS

- Specific bequests
- Family heirlooms
- Process for remaining items wanted and not wanted by family
- Pets
- Family photos/identification of persons



POST-DEATH DISTRIBUTION

- Key contacts
 - Attorney
 - Financial advisors
 - Accountant
 - Insurance agent
- Will
 - Doesn't avoid probate
- Trust
- Charitable goals



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THANK YOU!

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