

Ageing Matters

“That” Conversation

By Laila Pera, CSA

As our loved ones age, we realize that there comes a time that we need to have that dreaded conversation about when they will need care, their estate and how they want their affairs handled.

When my own father passed suddenly, we were lucky to have parents with a very simple estate but because of his own brother passing just before him, we still had matters of probate, etc. After we settled his estate, we were determined to make sure our surviving mother's affairs were all put in order. We arranged power of attorney and took some other measures with her land title, will and are looking into doing a Representation Agreement, so that we could all have peace of mind. We also discussed how she wanted to be taken care of when she reached the time of needing care. Although it was difficult, we all appreciated an open dialogue so that everyone could weigh in with an opinion and not have to face this when also dealing with failing health and/or grief.

Also, our family has had first hand experience with my brothers needing kidney transplants. We are all so grateful to those that had the foresight to make their wishes known and their families that bravely donated their organs so that others may lead a much longer and healthier life. You can take measures now to register as an organ donor so that your family is sure that they are following your wishes. The BC Transplant Society has an excellent website where you can register to become an organ donor. This site also provides a wealth of information about how a donor is assessed and how the organs are harvested. <http://www.transplant.bc.ca>

Another relatively new kind of insurance has come about that can help people plan for their own care once they reach that stage. Long term care insurance provides more choices about the quality and amount of care you receive and more choices about where you are cared for and by whom. It also provides funds when people have serious illnesses such as my brother's transplants. Many young and self employed people use this insurance to provide themselves with an income stream during and sickness and in the case of accident. If anyone is interested in more information about this, please contact me as I know a fellow CSA that is a professional in this line and provides compassionate and concise information.

As for the financial and legal, there are many wonderful professionals in our community that really do have our best interests at heart. Ask some trusted friends and neighbours who they use, check with your local Chamber of Commerce and ask other professionals who they recommend. Don't hesitate to ask many questions – make sure you understand every detail. If they don't appear to have the time to tell you, move onto the next. You are the client and you deserve clear and concise advice and service. Remember, there are no stupid questions – only stupid answers.

The bottom line is to make the time and effort to have the conversation. It doesn't have to be a big, dramatic family meeting. A good way to do it is to just ask some questions and keep it light. Once the door is opened, you will most likely be pleasantly surprised to find that your loved one has been pondering these same questions and that will be glad to have the discussion.