

Common topics adult children may need to discuss with their aging parents

Consider the following suggestions on how to approach some common topics that you may need to discuss with your aging parents.

When health changes lifestyles

Your 70-year-old mother has just been diagnosed with a disease that may cause deterioration of eyesight. How do you begin a conversation with her about the possible ramifications on her life?

- Many seniors in this situation might begin the conversation with family themselves.
- If not, then it is good to think about her personal circumstances (e.g., transportation).
- There are rarely urgent deadlines that have to be met immediately – give yourself and your parent time to think about issues. Your mom would likely be receptive to a conversation that begins: “Let’s figure out a plan for how you can get around town if you no longer feel safe driving.”
- Is the problem simply that your mother is physically challenged by strenuous housework or is she deteriorating mentally?
- If the problem is physical – where activities such as vacuuming or bending are becoming issues – you may then begin the conversation with an offer such as: “Mom, I have some extra cash. What do you say we find someone to help you with the heavy stuff, like vacuuming? It will be my treat.” Seniors are often very willing to accept help around the house.

When a parent’s driving is potentially dangerous – to themselves and others

A neighbour of your 83-year-old dad has called to tell you he saw your father back his car into a light pole. What do you say?

- If the damage is visible, you could ask, “Hey Dad, what happened to the car?” Or you could bring up the phone call from his neighbour.
- This situation calls for more general observation. Take the opportunity to drive with your parent to gauge their capabilities – then gear your comments accordingly.
- If you’re concerned that your dad is unsafe on the roads, make his safety and that of others your focus. “Dad, I’m worried that you’re no longer safe on the roads and that others could be at risk as well.”

When daily chores seem to be a challenge

You find that your 77-year-old parent’s house is often in disarray when you visit. You believe it’s time for her to make a change in her living arrangement. What do you say?

- Observation and careful attention to the problem should be your first course of action.
- Approach your parent with a sense of working together to find a solution rather than telling them what to do.

When an aging parent is forgetful

You’ve just stopped by your parents’ house and for the second time in a month, noticed that your 70-year-old mother has forgotten the name of a close friend. Is it Alzheimer’s disease or dementia, a senior moment or just a passing phase? More importantly, how do you find out?

- 50% of adult children want to know more about a parent’s cognitive condition.
- Make sure you consider your mom’s history and personality so that you can determine if this is a change.
- Some people have always been bad with names, but if your mom is forgetting a close friend’s name and you notice signs of disorientation, you might say: “Gee Mom, perhaps you should see a doctor and get checked out. I’m sure it’s nothing, but it would really put my mind at ease if you’d let a doctor make sure your memory is O.K.” Such a conversation starter focuses on the positive not the negative.

When a parent is taking several medications

When visiting your 85-year-old dad, you see bottles of medication on the kitchen counter, on the bathroom counter and on his nightstand. You wonder how he is keeping all of his medications straight. What do you ask?

- It may be good to use humour and, in a situation like this, to assume that he is keeping them straight (innocent until proven guilty).
- Pointing to a bottle and asking, “How do you keep all these pills straight, Dad?” would be a good conversation starter.
- If the response includes the reasons you suspected above, then it sounds like things are under control.

- If, however, he's having a problem, talk to him about a pill organizer: "Dad, I've heard about organizers that can help you keep all your pills in one place and make it easier for you to keep them straight. Why don't I check into it for you."

Sibling communication

After finding many of the light bulbs burned out in your 86-year-old parents' house, you believe that they're beginning to need more assistance. As the oldest of five children in the family, how do you approach your siblings?

- Siblings can be a good reality check. You might say to a brother or sister, "I think that Mom and Dad may be having problems changing their light bulbs. Have you noticed anything?"
- It's important not to get involved in a group-think cycle where the siblings all start seeing problems and building grand disaster scenarios.
- Don't overreact - if a parent needs a little more help around the house that may not result in siblings picking out a nursing home and putting their parents' house on the market. Probably all the parents need is a little extra assistance.

When a parent may not be safe at home

Lately when you've been visiting your widowed 83-year-old mother, you notice bruises on her arms and legs. She said she's just clumsy, but you suspect she's been falling. You know she's too independent to ask for help. How do you find out?

- Bruising is a complicated issue. On one hand, bruising occurs more easily in older people; sometimes (especially with certain medications) bruising can occur without any injury, fall or impact of any kind.
- Depending on your relationship with your mom you may be able to believe her if she says that she's not falling - in this case she may just require some medication adjustments.
- At the other extreme - repeated bruising might indicate either

falling or some other form of physical trauma and intervention may be needed.

- Considering the entire context is important. Has the increase in bruising occurred at the same time as some other change in her life? For instance, noticing significant bruising soon after your mom started working with a new home health care assistant?
- Pay attention to the tone you use - you may start the conversation like this: "Mom, that's a nasty looking bruise! Where did you get that?" And then probe with another question if she gives a generic response such as "I'm just clumsy." For instance: "Sure Mom, this whole family is clumsy. But how did this happen?"

When there may be financial issues

Your parents have always been very independent and private about handling their finances. Lately you've seen that they've been cutting back on food and other necessary products. You're concerned that their staples are in short supply. How do you broach this subject?

- Money is near the top of the list of challenging subjects for adult children to broach with older adults - this is likely a situation where you need to "bite the bullet" and talk about it.
- Some reasonable conversation starters might be, "Boy, there's not much food around the place - what are you guys eating?" Paying attention to the tone you use could be the difference between saying this in an accusatory or a humorous fashion.
- If this is too informal, try a more straightforward approach: "Mom, I'm a bit concerned about whether you and Dad are eating enough."
- If the other evidence points to a financial issue, ask about that directly or simply make an offer such as: "I know you're pretty private about money, but you know that if you ever ran into problems I'd do what I could to help, right?"

BMO  **Wealth Management**

We're here to help.™

Source: Home Instead Senior Care®

Home Instead Senior Care® is a leading provider of in-home, care services for seniors, including companionship, meal preparation, light housekeeping and medication reminders. It has offices in 23 cities across Canada and is dedicated to seniors living with confidence and safety in their own home. Bank of Montreal.

BMO Wealth Management provides this publication for informational purposes only and it is not and should not be construed as professional advice to any individual. The information contained in this publication is based on material believed to be reliable at the time of publication, but BMO Wealth Management cannot guarantee the information is accurate or complete. Individuals should contact their BMO representative for professional advice regarding their personal circumstances and/or financial position. The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances.

BMO Wealth Management is a brand name that refers to Bank of Montreal and certain of its affiliates in providing wealth management products and services. Not all products and services are offered by all legal entities within BMO Wealth Management.

BMO Private Banking is part of BMO Wealth Management. Banking services are offered through Bank of Montreal. Investment management services are offered through BMO Private Investment Counsel Inc., an indirect subsidiary of Bank of Montreal. Estate, trust, planning and custodial services are offered through BMO Trust Company, a wholly owned subsidiary of Bank of Montreal.

BMO Nesbitt Burns Inc. provides comprehensive investment services and is a wholly owned subsidiary of Bank of Montreal. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. All insurance products and advice are offered through BMO Nesbitt Burns Financial Services Inc. by licensed life insurance agents, and, in Quebec, by financial security advisors.

BMO Nesbitt Burns Inc. is a Member-Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada.

® "BMO (M-bar Roundel symbol)" is a registered trade-mark of Bank of Montreal, used under licence. ® "Nesbitt Burns" is a registered trade-mark of BMO Nesbitt Burns Inc.

All rights are reserved. No part of this publication may be reproduced in any form, or referred to in any other publication, without the express written permission of BMO Wealth Management.



For more information, speak with your BMO financial professional.