The Right Time to Have "The Talk"

By Gary L. Calligas

Some thirty years ago my father told me, his only child, that he wanted to teach me about his personal and business affairs in case something happened to him. I protested that we had many years before we needed to have this conversation. After all, he was a healthy, active 67 year old. He insisted saying that only our Lord knows the time and place for our passing. Over the course of several months we met. I still treasure the time we had together as he discussed legal and financial matters, as well as relating story after story of his life and of our family's history.

Less than five years later, my father passed away suddenly from a massive heart attack. Following the funeral, my mother, still in shock, came to me in distress. She had lost her best friend, the love of her life, who had always looked after her. She stated she didn't know how to pay household bills, balance a checkbook, or anything about the business. As I reassured her I was thankful that my dad had the foresight to tackle such a difficult task while he was still healthy and without the stress of a serious illness or impending major surgery hanging over our heads.

Many seniors are reluctant to discuss health, legal, financial and end-of-life issues with their adult children. Sadly, it is estimated that although most Americans want to discuss these important issues, only thirty percent actually have the conversation with their loved ones. Some are afraid to face aging in general or fear that any discussion would result in a reversal of the family dynamic and a loss of independence. But the best way to prevent a future family disaster and to ensure that your wishes are observed is to make a plan before health or aging issues force the situation.

Begin by seeing an attorney to update your will and other legal documents. Prepare written or electronic records with lists of important phone numbers (physician, attorney, insurance agent, pharmacy, banker, CPA, etc.), medications, vital medical information, legal and medical documents, bank and stock accounts, birth certificate, social security information, insurance policies, monthly expenses, mortgage or rental documents, information about assets and debts, tax return info, etc. Place the data in a secure location. Call a family meeting to share the location and to discuss the documents and your wishes if the time comes when you are no longer able to make such decisions yourself. Record the conversation if you are afraid of a possible misunderstanding about your desires in the future.

Although it can be difficult task for adult children to initiate “the talk”, they often regret that they did not broach the subject while their parents were physically and/or mentally able to provide vital information. Siblings should schedule a meeting following a family gathering or holiday and invite others who may also be responsible for their aging parents in the future to be present. Approach the discussion casually and with respect towards your parents if they appear reluctant. Express your concern that you and your siblings will be unable to help in case of an emergency and that you will be lost if you are unable to locate vital information. Assure them that you are not trying to take over their lives, but are merely trying to avoid any unnecessary stress in the future. Perhaps relate the experience of a relative or friend as an example of your need for such information.
If your parents are still healthy, assure them that your request is for information only in the event of a future crisis. If your parents are exhibiting early signs of dementia or other serious health issue, begin by assisting them with important tasks like paying bills, gradually taking over the responsibility. Remember to keep a detailed accounting of all your dealings, especially those involving finances, to avoid problems and suspicions in the future.

Above all, don't delay in having “the talk” until you are faced with a crisis or change in circumstance. Having the talk is a valuable and necessary conversation that will help you and your siblings care for your aging parents and reduce your stress during a critical time.

Gary L. Calligas is the publisher of **The Best of Times**, a free monthly magazine for mature adults in Northwest Louisiana, and is the host of **The Best of Times Radio Hour** which airs at 9:05 am every Saturday on NEWS RADIO 710 KEEL. For more information, please visit [www.thebestoftimesnews.com](http://www.thebestoftimesnews.com) or email gary.calligas@gmail.com.