

Guidance for Elder Life Planning - Don't Wait For a Crisis

Let's talk now about the realities of aging – exploring the possible scenarios of Elder Life with inner circle family members in a safe and confidential environment. How does one lead family discussion about aging issues? We all inevitably face these issues. Have you and your family members discussed those topics? Have you organized papers, finances and the thoughts you should share with your family members?

Who knows about the important issues that will affect you in your elder years, or how they will impact your family members? What about your spouse, partner, children, or siblings? Do your children have concerns about your health and your property? How can they help or hinder?

Disability, death, and money are subjects no one likes to talk about. Don't delay discussing these issues with your family. Talk now while everyone is mentally and physically capable. Don't wait until a crisis affects your rational judgment. Waiting until a crisis occurs puts terrible stress on your family. Crisis pressure interferes with realistic thinking and planning.

Important subjects to share with your family include, BUT ARE NOT LIMITED TO:

1. Do you have health care and property powers of attorney?
2. If so, who are the decision-makers and are they aware of the responsibility?
3. Have you communicated your decisions to others?
4. Do you have thoughts about do-not-resuscitate orders? If so, what are they?
5. Who will decide whether or not to pull-the-plug?
6. Do you have a prepaid funeral plan? Do you have life insurance and long term care insurance
7. Have you decided how to dispose of your earthly remains? How will your memory be maintained?
8. Who will be helpful in case you need assistance?
9. What if nursing care is needed?
10. Who will take responsibility for helping or sharing with the help?
11. Do you have a will? Who are your beneficiaries? Who is your executor?

12. Do you have a successor executor?
13. Do you have a trust? Who is your trustee and your successor trustee?
14. Do these people know they are named?
15. Do they know what they will need to do and the extent of their responsibilities?
16. Do trusted people know where your assets are and how property titles are held?
17. Have you made plans for all of your computer passwords, digital media presence, and getting your "digital affairs" in order?
18. Ultimately, where is everything? How are things to be handled? What are your wishes and what are theirs and how will these coincide to meet each of your goals?

These are a few of the important issues for a family with an elderly member or members. In a NON-CRISIS way, while they have health and energy, is the time to discuss and address these questions.

A professional may be an option to meet and help guide your family group discussion. A professional will examine issues, keep your family group focused and produce a memorandum memorializing the agreement of everyone present. That can be your guide for preparing documents now, to properly handle the inevitable crisis when it occurs. This family meeting is ultimately an act of love.

When this process is facilitated by a skilled experienced lawyer or other professional, , He/she should function as a "neutral" and not use this meeting for marketing of, or securing other professional services. And, if a lawyer, he should agree ahead of time to not provide legal representation to any of the participants.

Family meetings should be initiated by a family member who creates a list of persons to be invited, and sends them invitations. Any family member can start this process and name the time and place for the meeting. Invitations are sent with response cards included, so you will know who plans to be present and who will not. In tech savvy families, there are services like evite that can serve this function, but a nice printed invitation can add a personal touch.