

5 TOPICS TO DISCUSS WITH YOUR ELDERLY PARENTS

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As a child, I don't like to think about my parents potentially needing to be cared for in a nursing home or myself or my siblings needing to make an end of life decision for them. But the reality is that this is a likely possibility. I want to address some topics to discuss when you are having the conversation with mom and dad. I have said it before and I think it is worth saying it again here. Autonomy is so important to seniors. This is often the last piece of themselves that they have to give and want to hold on to that...and I do not fault them. So, in approaching these choices, emphasize that you are doing it because it is important for you that their wishes are followed. You want to make the decisions in the future for them based on what they want and not based on last minute decisions where often times too many family members have a say in.

- 1. Do they wish to be buried or cremated? Often times, your local Funeral Home provides preplanning options that may not cost your parents anything. This would be a way for them to specify their burial or cremation preferences, readings at the mass as well as many other funeral arrangements that typically have to be made by the family.
- 2. What are their views on artificial nutrition and hydration? Their wishes can be carried out via a Living Will that specifically indicates their wishes and how they would like to be cared for in their last days. Without this someone else will be making these decisions and they may not necessarily be the same as theirs.
- 3. Do they wish to pass away at home? This may not always be possible, but if there is an opportunity to allow them to be cared for at home during their final days, their wish can be carried out.

- 4. If there is a possibility that they may have too many resources to qualify for Medicaid, this is a good opportunity to talk about their assets and speak to a qualified Charlotte, North Carolina attorney to handle this. If you start to plan early, then they can protect assets for their family and not spend it on their medical care.
- 5. How do they want their estate to be divided? All the above are tough to discuss, but in my opinion this one might be the #1 most difficult on the list. Why? Because they may be thinking that you are concerned only with their "things" and counting the days until they die. The reason I put it #5 on the list is if you have discussed 1 through 4 above then they already know that you are concerned about them and only them. By the time you get to discuss their assets then you have already proven yourself as selfless and caring.

If you are ready to speak to your parents, it might not be a bad idea to contact a Charlotte, North Carolina estate planning attorney who can guide you and assist you and your family.