



DOLLARS AND SENSE

It can be inconvenient to be unable to help your parents with their finances, awkward not to know their professional advisors, and potentially disastrous not to be able to direct their medical care. It's also downright insulting when your own parents won't share these matters with you. Don't they trust their own children?

.....

You trust your parents but do they trust you?

By Pat M. Irwin, BA, CSA

In our parents' generation, it is considered bad manners to discuss money, and health matters are rarely shared with anyone but the family doctor. The familiar "stiff upper lip" forbids complaining or asking for help, and not adding to the stress of adult children with busy and stressful lives. As such, parents may feel they should shield their families from worry.

But there may be another reason; one that requires some painful self-examination. Have you ever given your parents cause to mistrust you, either in their affairs or in your own business dealings? Is this valid or just their perception? Wishing to avoid a confrontation, they may prefer to choose others to assist them. Even if you ask them directly, you may never really know the reason why they are withholding information. Their resistance may not be caused by stubbornness, or it may be due to mistrust and fear—and that's no way for your parents to spend their final years.

To restore or gain your parents' trust, you must first establish

credibility, consistency and commitment. Here's how to proceed.

Listen and learn

How well do you know your parents at this stage of their life? Do you know their daily routine? Their major medical issues? The medications they take? Their friends and support system?



Do you know their doctor, banker, lawyer and financial advisor? Could you manage their affairs and care decisions if they were incapacitated?

Get busy and accompany your parents to appointments and meetings—not as a self-appointed authority but as a partner in looking after their well-being. Research their health challenges and options for housing and care so that you speak from knowledge.

And think twice before automatically dispensing advice. Empathize and try to understand your dad's despair at giving up the car keys, and your mom's aversion to accepting household help. Really listen to their hopes, fears and concerns without being dismissive; what seems minor to you can seem frightening to them. Do your research and work together to develop plans and solutions that you can implement at a comfortable pace.

Also, clean up your own act! Are you chronically in debt? Is your personal life in chaos? Are you able to take on responsibility? Demonstrate to your family, and to yourself, that you are worthy of the task.

Seek and accept professional opinions

As adult children, we want to tell experts, “I know my parent far better than you do!” But do you really know who your parent is now—medically, cognitively, realistically? Have you faced the fact that your parent has aged—and so have you—and that other opinions are necessary to their well-being?

Remember, your parents lived a long time without your advice, so it may take them time to accept it now.

It’s extremely hard to hear difficult news from a doctor, who may look as young as a teenager, and to help your parents face their limitations. Seek out and encourage complementary services in the community such as physiotherapy, day programs and seniors’ activities and be open to the experiences they offer.

Demonstrate your commitment

Prove to your parents that you’re in for the long haul, not just as a “hit-and-run” problem solver. It may help to engage a partner, maybe a sibling or trusted family advisor, to work with you for a while while you demonstrate your commitment and performance. Consider meeting with the existing powers of attorney to thank them for their assistance and offer your support. You may find that they’re doing a great job, and that a smaller role is the best option for you. If so, still commit to doing your best at that task.

Request their trust

By now, you have become a partner in your parent’s lives, helped implement some improvements and learned about the challenges they face. Do you respect the choices they have made and under-

stand what motivates their future? Have you acquired the knowledge to be credible, act consistently, and make a genuine commitment? Then by all means, request their trust and ask their permission to become more involved.

Having your parent’s respect is not a right; it’s a privilege that must be earned. Remember, your parents lived a long time without your advice, so it may take them time to accept it now. Keep on demonstrating the credibility, consistency and commitment that we all deserve. You may just become a better person in the process! ●

Pat M. Irwin, BA, CSA, is President of ElderCare Canada. Visit www.eldercarecanada.ca.

“I’ve got all the money I’ll ever need if I die by four o’clock this afternoon.”

Henry Youngman