

# Talking it Out

Discussing the sensitive topic of your parents' finances and well-being feels weird at first. Here are ways to overcome the awkwardness.

BY TERI CETTINA PHOTO CORBIS



After their mom died, Mary Lacey Gibson and her four siblings wondered whether their dad, Joe Lacey, then in his 80s, would be too lonely in his apartment.

They winced whenever he drove his car through busy San Francisco traffic. They hoped he was taking care of his ailing heart as well as his financial health. Would his pension be enough for him to live on? Could he afford nursing home care if he needed it? Which of the kids would manage Joe's personal affairs if he couldn't?

None of them jumped at the chance to ask these questions. Joe was a proud, independent man who showed no signs of slowing down. And even though they were all adults, they were still his kids.

"Growing up, our model for talking about money—or any sensitive topics—went like this:

'Dad, how much money do you make?' 'None of your business,'" recalls Mary, a financial planner in San Juan Bautista, California. "It was typical of his generation. We didn't expect the conversation to be any different today."

**ASK TOUGH QUESTIONS.** Talking about touchy subjects with parents can be tricky—for adult children and parents alike. Although what is considered "touchy" varies, it's usually any subject that represents control and independence to older people, such as driving or managing money.

Still, working through these issues is a good, loving thing to do, says Lawrence Davidow, an attorney in Islandia, New York, and president of the National Academy of Elder Law Attorneys (NAELA). "You can help decide practical things, like what happens when they can no longer pay their bills, what kind of

## CAN WE TALK?

Here's how to break the ice, whether you're talking to a taciturn teen, a surly spouse, or anyone else who may be touchy about certain subjects:

### 1. Take it slow

Attacking the issue directly may put the other person on the defensive. Start with neutral topics first.

### 2. Share feelings

Discussing a sore subject of your own, especially one you've worked through, shows you understand.

### 3. Say "I want to help"

Remind them that you love and care about them. Your sincerity will help you even in the toughest conversations.

long-term care they can afford, and how Medicare and Medicaid come into the picture." Davidow suggests talking about these questions as soon as you can—before a crisis hits.

Fortunately, there are many positive non-confrontational ways to start talking to your parents about these subjects. And "start" is a key concept, say the experts, because such discussions can take place over several years. Unless your family is faced with a crisis, this will be a process, not a single sit-down.

More than anything else, Davidow suggests keeping your parents' personalities and your own comfort level with sensitive issues at the forefront. Does your mom resist such talks out of fear that

However you choose to phrase your conversation, the message to deliver to your parent is: I want you to be in control for as long as possible.

you'll take over? If so, approach the topic slowly and gently, he says. Is your dad a no-nonsense fellow who likes to get things out on the table? A more direct approach may work with him. And if you're overwhelmed by the idea of helping with your parents' affairs, it's perfectly OK to seek the help of a family counselor or financial or legal professional.

Although every family's talk will be different, here are some ways to help it go smoothly.

**MAKE IT PERSONAL** "Often, the best way to open a discussion is to focus on personal issues," says Martin Shenkman, an attorney in Teaneck, New Jersey. "Do your parents have a living will? Do they have specific personal wishes? Religious or other preferences? Opening the conversation this way is less offensive to their sense of control, especially in financial matters."

**OFFER QUESTIONS, NOT ULTIMATUMS** In her work, Linda Aufderhaar, a Fairfax, Virginia-based geriatric care manager, helps adult children and their parents

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with everything from managing doctor appointments to researching living facilities. "A good way to approach your parents is to say, 'I'd like to help if you want me to. I just need to know what role you'd like me to take.'"

She suggests beginning with gentle questions such as: Have you thought about how you'd like to have your finances handled if you become ill? Is there anything I can do to help you live at home longer and more easily? "The message you want to deliver is: I want you to be in control for as long as possible," says Aufderhaar.

**USE THE 'I HAVE A FRIEND' APPROACH** If your parents are private about their affairs, Aufderhaar suggests mentioning "someone you know" in a similar situation. In a money discussion, you might offer that this friend consulted a financial planner to make sure he had enough money saved for his future. From there, you could offer to help your parents consult a professional or someone else they'll be more comfortable talking to, such as a

pastor or counselor. A third party can often help figure out what kind of help they might need without the emotion that can bubble up between family members.

**TAKE IT SLOWLY** Mary Gibson first talked with her dad about his driving, but instead of insisting that he give up his car, Mary created a simple comparison of the high cost of car ownership in San Francisco and the value of public transportation. This won over her dad, and Joe Lacey surrendered his car keys.

A few months later, Joe called his daughter with a simple question about his life insurance. She knew he was cracking open a private door in his life to her. She helped him with that specific task, but she didn't push beyond it. A little later on, they talked about his taxes.

"Each time, it was like a burden being taken off him. He had been worrying about these issues but didn't know what to do," she says. "I made a point to never pressure him. He was still in charge. My siblings and I were just there to help if he needed it."

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