



## Helping Your Aging Parents

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If you've reached middle age and you're lucky enough to still have living parents, then you will face the issue of helping them as they age.

This help can be as simple as driving them to doctors' appointments that are outside their regular driving area, or as serious as placing them into a care facility.

Here are my suggestions of things you can do to help your aging parents:

1. Make sure necessary legal documents are in place. A financial power of attorney that gives you or someone else the power to pay bills and take care of other financial matters is critical. If you need this power but don't have it, a guardian must be named for your parent, and that is an expensive and time-consuming court procedure. Health care documents (a power of attorney and living will) should also be done. If your parent wants to distribute his or her assets in a manner different than the laws of the state provide, then a will or trust should be done. These documents also make post-death administration easier, even if assets will be distributed equally to the children.
2. Go with your parent to meet the people who hold or manage your parent's assets, such as the local banker, financial planner, etc. A face-to-face meeting now can make later dealings with that person much easier.

3. Determine whether your parent needs assistance with meals or medication. Sometimes a parent needs help but doesn't want to ask. Check the pantry and refrigerator when you're at your parent's home. You might be amazed at what's there (or not there). Just like we check our garage floors for fluid leaks that warn us of engine problems, a check of your parent's house can warn you of trouble there.
4. Try to get all siblings involved. Often the work falls on one, which can create bad feelings. Even if you live out of town, there are things with which you can help. For example, you could encourage your parent to spend a week or two with you; this would give your parent a change of scenery and your sibling who is doing the day-to-day care a needed break.
5. Keep a watch out for predators. There are people who are very skilled at taking money from the elderly, whether posing as a friend, companion, household helper, etc.

Most importantly, communicate with your parent. Even the most independent person will likely eventually reach the point where he or she appreciates some help.

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