



Barb Kirby

YOUR PERSONAL TEAM FOR LATER LIFE

Don't go it Alone!

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As we become more aware of the passage of time, we begin to wonder who will be there for us when we aren't able to do things for ourselves as easily.

Who will be the best person to help us make decisions or even speak up on our behalf? Will we need more than one person?

We often think our families will take care of us and be our "team," but it's important to think seriously about the family dynamics and values and how they will impact us. Do the family members get along well and respect each other?

Who should initiate the conversation with Mom and Dad about their later-life planning?

Whether it is the family members or the parents themselves, that conversation needs to take place and future roles decided.

Sometimes it is better for you and for your family relationships to look outside for the help you may need later in life. Or perhaps you don't have family.

There are social services, volunteers, and private-pay services

Don't be afraid to ask for help.

available to help you with almost everything, as your personal team, but creating a team is challenging when extra care is needed and appropriate plans have not been made in advance. That planning is very important to ensure continuing quality of life with dignity and grace.

Many tasks are involved in elder care.

- Who is best suited to manage the financials, such as investments?
- Will the banking responsibilities be shared with the health-and-daily-needs person?
- Who is best suited to manage health care such as attending doctor appointments and managing medications, compression stockings, and hearing aids?
- Will that same person help with personal care needs that might include everything from bathing to food, clothing, and hair appointments?
- What about home-upkeep and repairs, including electronics?

A professional elder-care planner can help you understand what you

might be up against within the health care and housing systems and can do a simple overview of your financial, charitable, legal, and end-of-life arrangements so you are aware of the resources available and the advocates who will work in your best interests.

The elder-care planner can act as the monitor who works with the rest of your team of professionals such as BC Notaries, doctors, lawyers, accountants, financial advisors, caregivers, companions, and so on.

The elder-care planner can be your health care representative or the monitor who will speak up on your behalf to take care of your health and social needs and ensure you are well treated, respected, and receiving the quality of life you deserve.

With proper planning, the later years can be a very rewarding time for parents and adult children. Without forethought, those years can be a slippery slope to a life wrought with financial, emotional, or physical abuse or neglect.

Be sure to make your plans.

Don't be afraid to ask for help. ▲

Barbara Kirby is a private Elder Care Planner, Advocate, and Navigator in BC.
barb@seniorsadvocate.ca
www.seniorsadvocate.ca