

Sharing & Caring



Topics to Discuss with Your Aging Parents



Mid Island Family Caregiver's Network Society

Preface

Looking after a spouse, family member or friend who is ill or disabled occupies the time of an increasing number of Canadians. Caregiving, most often by family members, is the invisible back-up that allows our health care system to keep functioning as it continues to shift away from institutionalized care. Unfortunately our health and social services systems are woefully inadequate in even recognizing, let alone assisting, caregivers.

Tim Broadhead, President and CEO
The J.W. McConnell Family Foundation



*The Mid Island Family Caregivers Network Society (MIFCNS) is an all-volunteer, non-profit society, managing non-renewable funds dedicated to including the family caregiver in a network of support services developed by communities in the mid-Vancouver Island region. **MIFCNS links family members to important services for seniors.***

About this guide

The Mid Island Family Caregivers' Network Society (MIFCNS) has developed this guide for adult children who have aging parents living in the central Vancouver Island region. More sons and daughters than ever are becoming unpaid family caregivers, often finding themselves in caregiving roles with no preparation or prior planning.

Caregiving comes in a variety of intensities, depending on whether the need for care is due to decreased mobility with advancing age or to the complexities of illness or injury. We advise talking to and planning with your aging parents now about the practical considerations for their long-term well-being and your involvement in their care.

This booklet will guide you through the important topics that need to be discussed to help you plan for the present or future care needs of a loved one. You will also find a listing of programs and services for seniors in the Mid Vancouver Island Region.

Any questions not answered here can be forwarded to the on-line "Ask Our Expert" service found on the MIFCNS web site www.angelfire.com/80s/mifcns

For more information about MIFCNS and for copies of this publication or the **Caregiver's Survival Guide** contact:
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Conversation Approaches

Prepare yourself to be open, honest and not argumentative.

Be ready to listen and hear what is being said to you.

Have some knowledge of the topic you're talking about.

Direct

If your parent's personality is 'no-nonsense, get-to-the-point' openly express your concerns and ask questions for information you need to address specific situations that might arise.

Educational

For the relative who might need a delicate push, you might begin by sharing an experience of another caregiver's personal situation, and explain how it made you realize the importance of discussing issues now that will help you be of better assistance to your parent in the future.

Expert

For the relative who refuses to talk about personal issues or tends to accuse their children of trying to take control of their life, seek to make them the expert by asking for their advice about a particular issue; for example, "What type of long-term care plan should I look into?" or "Can you recommend someone to help me prepare my will?". This strategy is non-threatening and could lead to them sharing personal details, or at least letting you know where they stand on the subject.

RED FLAG CHECKLIST

How can you tell if your parent needs more care than is being provided? When you visit watch for these danger signs:

- The fridge is nearly empty or else it's full of mouldy food and/or your parent is losing weight.
- There are piles of unopened mail, unread newspapers and unpaid bills.
- You notice bruises that could be from a fall. Falls are a leading cause of death among the elderly.
- The house or apartment has not been cleaned in weeks.
- Your parent gives money away to every telemarketer or junk mail solicitor.
- Your parent becomes reclusive or fearful, indicating possible depression.
- Your parent shows serious signs of forgetfulness—not forgetting where the car keys are, but forgetting what the car keys are for.

If your parent can no longer perform the *Eight Intermediate Activities* of daily living: ✓ **Shopping** ✓ **Preparing Meals** ✓ **Keeping House** ✓ **Doing Laundry** ✓ **Using the Phone** ✓ **Using Transportation** ✓ **Taking Medication** ✓ **Handling Finances** -services such as grocery delivery, Meals on Wheels, a cleaning person and an automatic bill-payment plan can help prolong your parent's independence.

If your parent can no longer handle the *Six Basic Activities* of daily living: ✓ **Eating** ✓ **Dressing** ✓ **Grooming** ✓ **Getting in and out of bed** ✓ **Getting to the bathroom** ✓ **Continence** – daily help is essential.

Topics to discuss with your aging parents

As we age financial, legal, health care and long-term care issues affect families, not just individuals. Family caregiving is, by definition, unpaid and is provided by family or friends and ranges from occasional assistance with errands and household tasks to daily personal and/or nursing care.

Visits during holidays & special occasions may provide a good opportunity to express how much we care through a frank and open discussion with older relatives about their well-being. The following pages address some key areas of concern, suggested questions to ask, and ways in which families might initiate conversations about these often difficult to discuss topics with our aging parents.

Key Topics...

- 1. FINANCES:** What financial benefits are your parents entitled to?
- 2. LEGAL:** Find out if your parents' financial and legal documents are in order. Is there a living will?
- 3. HOUSING & CARE:** Does your aging parent need more care than he or she is receiving now? How can you tell?
- 4. HEALTH & END of LIFE CARE:** What do you need to know about any health conditions your parent may have or medications your parent is taking?
- 5. COMMUNITY SERVICES:** Are there community services to help your parents maintain their independence and health?

Conversation Checklist

1. Finances

There are many financial resources that your loved one might be already receiving or be eligible for. Old Age Security and Canada Pension Plan provide retirees a regular income. Long-time workers usually have pensions that are retirement compensation plans either fully managed by the employer, or involve employee contributions. Some people have “lost” a pension they earned, while others forget about a retirement account set up many years prior. Low-income and disabled individuals age 65 or older could also be eligible for monthly cash benefits through a Guaranteed Income Supplement (GIS) administered by Human Resources Development Canada (HRDC).

Ask...

- Have you considered who might handle your finances in the event that you are unable to?
- What type of retirement income do you receive?
- Are you collecting pension savings from all past jobs?
- Do you have RRSPs and/or RIFs?
- Do you need to apply for a Guaranteed Income Supplement or CPP Survivor’s Benefits?
- Who can access your important financial information in case of an emergency?
- Where do you keep important documents? Do you have a safety deposit box?
- Where do you do your banking?

For more information regarding CPP, GIS, Disability and Old Age Security contact HRDC 1-800-277-9914

For benefits and services available to veterans and their spouses contact Veterans Affairs Canada 1-866-522-2122

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Conversation Checklist

2. Legal

Wills and Power of Attorney may not be topics your parents want to discuss. However, these issues need to be addressed before it's too late to make sure that their assets are properly taken care of and that their medical treatment preferences are known. A Will directs how a person wants property to be distributed after death and appoints a trusted person to be the Executor; and an Enduring Power of Attorney provides written authorization for the person named to act on your loved one's behalf for financial or legal purposes. A Representation Agreement is a legal document that provides directions for health and personal care when someone is unable to speak for themselves.

Ask...

- Do you have a will? Who is the Executor?
- Do you have an enduring Power of Attorney? Who is your Power of Attorney?
- Who is your lawyer?
- Have you considered making a Representation Agreement and a Health Care Directive?
- Are important legal documents up to date?
- Where are these important documents kept?
- Are there legal matters you are concerned about?

For information on these and other topics see *Legal Services Society of BC's* publication; Benefits and Services for Seniors www.lss.bc.ca or call their provincial call centre

1-866-577-2525

For more information on Representation Agreements & BC's Adult Guardianship Laws visit *The Public Guardian & Trustee of BC* <http://www.trustee.bc.ca/adultgua.htm> or call

1-877-511-4111

or

Representation Agreement Resource Centre www.rarc.ca
(604) 408-7414

For information on creating a Health Care Directive see Dr. William Molloy's book; Let Me Decide. Available at <http://www.newgrangepress.com/>

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3. Housing & Care

Use the Red Flag Checklist on page 3. If your parent is comfortably taking care of the six basic activities but needs help with some of the eight intermediate activities of daily living, the Community Services section on page 13 will be the most relevant. If you see your parent struggling with the six basic activities of daily living because of an injury, chronic illness or disability, the [Seniors and Ongoing Care Program](#) of the Health Unit in your parent's community is your first contact to see what assistance is available to help your parent stay in their home.

If your parent is a veteran, or a widow of a veteran, assistance through the Department of Veterans Affairs (DVA) may be available. Beyond additional care in the home, you may be considering having your parent move into your home, a nursing home or other care facility. In this case, the MIFCNS [Caregiver's Survival Guide](#) will be an invaluable resource.

Ask...

- As your health changes, what do you foresee needing in order to safely stay in your home?
- Are you finding taking care of the house and yourself difficult?
- Are there house repairs or modifications that would help you remain in your home? (For example, installing bathtub railings or an emergency response system.)
- Do you need assistance with housekeeping, shopping or personal care activities?

Seniors, Community and Primary Care Programs

Nanaimo 755-6229

Parksville/Qualicum 951-9500

Duncan 709-3060

Port Alberni 720-0334

Caregiver's Survival Guide To order a copy, call 390-3363 or contact one of the Community Care programs listed above.

Affordable Housing for Seniors. Contact BC Housing for a complete listing of affordable housing developments in the Mid Island. www.bchousing.org.

604-433-2218

Canada Mortgage and Housing Corporation (Home Adaptations for Seniors' Independence & RRAP programs)

1-800-639-3938

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4. Health & End of Life Care

It's important that you know what medications your parent is using and some details about the health conditions that these medications are treating. Medication misuse is one of the most common reasons for admissions to emergency rooms for seniors. Also, it is important to know how a given health condition may affect your loved one's mobility, emotions, and cognition. Is good dental health, nutrition and appropriate exercise part of your loved one's daily routine? How about social needs? Something as simple as having someone to share a meal with can help your aging parent if they are living alone.

Ask...

- As your health changes, how do you want to plan for your long-term health care needs?
- Who are your doctors? How can they be contacted?
- Have you discussed your end-of-life care with your family doctor?
- Are you currently using any prescription medication?
- What over-the-counter medications do you take regularly? homeopathic medications?
- Where do you keep your BC Gold Care Card and other important health care documents?
- What is your deductible for PharmaCare? Who is your pharmacist?
- Do you have a Health Care Directive?

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• Information for Seniors: Your Guide to Programs and
• Benefits in BC (6th Edition)
• www.hlth.gov.bc.ca/seniors/index.html or call the Health
• Services Information Line 1-800-465-4911

• The Public Guardian & Trustee of BC “Making Health Care
• Decisions on Behalf of Someone Else”
• <http://www.trustee.bc.ca/adultgua.htm>

• Hospice Society (Nanaimo) (250) 758-8857
• Oceanside Hospice Society (Parksville/Qualicum)
• (250) 752-6227

• Alberni Valley Hospice Society (Port Alberni) (250)723-4478
• Cowichan Valley Hospice Society (Duncan)
• (250) 701-4242/ 1-866-701-4242

• BC Coalition to Eliminate Abuse of Seniors
• <http://www.bcceas.ca/> 1-866-437-1940

• Canadian Association of Retired Persons (CARP)
• www.50plus.com/carp.about/main.cfm

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5. Community Services

One of the most useful forms of help that adult children can provide for their parents is information about community resources that are available to enhance their independence. Home modification services and devices are available to help reduce the risk of accidents and make daily household activities more comfortable to perform. Emergency response systems not only summon emergency help quickly, but can also increase the feeling of security within the home. Transportation services may be available to assist older adults who need help getting to appointments with their doctor. There are many community resources to help older persons by providing information or a needed service.

Ask...

- If you become homebound, would you need home-delivered meals?
- Do you need assistance with housekeeping, shopping or personal care?
- Do you need transportation?
- What services are available in your community?
- Do you anticipate needing other living arrangements in the future?
- What are your feelings about moving into a long term care facility?

Nanaimo Lifeline Program	753-3566
Nanaimo Telephone Visiting Society	756-9455
Respite Care Unlimited	753-5432
Meals on Wheels Nanaimo	753-1300
Parksville/Qualicum	248-2093
Port Alberni	748-4671
Duncan/Cowichan	748-1945
Crisis Line - Nanaimo	754-4447
Duncan	748-4050
Parksville/Qualicum	248-3111
Port Alberni	723-4050
	1-800-588-8717
Senior Social Activation Program – Nanaimo	753-1283
Senior Peer Counselling - Nanaimo	754-3331
Duncan	748-2133
Peer Support Helpers Parksville/Qualicum	248-5551
Handy Dart (Transit) Nanaimo	390-3000
Port Alberni	724-1311
Para Transit Parksville/Qualicum	248-4557
Duncan/Cowichan	748-1230

Notes



Important phone numbers

Relatives:

Friends/Neighbours:

Clergy:

Family Physician(s):

Health Unit:

Local Pharmacies:

Vancouver Island Health Authority

CONTINUING HEALTH SERVICES

HOME & COMMUNITY CARE PROGRAMS

Nanaimo

1665 Grant Avenue
Nanaimo, BC V9S 5K7
Phone: (250) 755-6229

Parksville/Qualicum

Suite 103-180 McCarter St.
Box 1287
Parksville, BC V9P 2H3
Phone: (250) 951-9500

Ladysmith

224 High Street
Ladysmith, BC V9G 1A5
Phone: (250) 245-7399

Duncan

121 Ingram Street
Duncan, BC V9L 1N8
Phone: (250) 748-4671

Port Alberni

4259 6th Avenue
Port Alberni, BC V9Y 4N1
Phone: (250) 720-0334

Tofino/Ucluelet

261 Neill Street Box 190
Tofino, BC V0R 2Z0
Phone: (250) 725-3212

This booklet is intended only as a guide to help adult children and relatives begin needed dialogue with aging parents and family members. You may need to consult with a healthcare professional, lawyer, accountant or government agency as applicable.

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We apologize for any errors or omissions.

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