

# *Sharing & Caring*



## **Topics to Discuss with Your Aging Parents**

**Third Edition**



**Mid Island Family Caregiver's Network Society**

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## 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

*My mother is 83 years of age. I am 55 and just retired. She is in the early stages of dementia and as a family we need to make plans. Thank you for sharing this info with us.*

St. John's, Newfoundland

*I am a senior, 94 years young and feel the need to discuss this with my family. Unfortunately my family is scattered...I would [like to] send each one a copy and then a gathering of the Clan could be arranged in the near future.*

Victoria, British Columbia



*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.***

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## About the 3<sup>rd</sup> edition

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

Care giving 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 as we go to print in March, 2010

Any questions not answered here can be forwarded to the on-line "Ask a Question" service found on the MIFCNS web site [www.islandcaregiver.org](http://www.islandcaregiver.org)

For more information about MIFCNS and for copies of this publication or the pocket guide: ***Tips for Caregivers***

- write to us:

MIFCNS  
c/o 7516C Lantzville Road,  
Lantzville, BC V0R 2H0

- or call our board chair, Marjorie, at 250-390-3363
- or e-mail [mifcns@islandcaregiver.org](mailto:mifcns@islandcaregiver.org)

# ***Conversation Approaches***

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**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.

*"My father is 85 years old and had a triple bypass this year and he still believes he is going to live forever! I would like to get a copy of your book...so we can at least start talking sensibly about things to come."*

Windsor, Ontario

# RED FLAG CHECKLIST

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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**

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**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***

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## **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 and Social Development Canada (HRSDC). In B.C. check with the Provincial Government for seniors’ supplement.

### **Ask...**

- Have you considered who might handle your finances in the event that you are unable to? Do you use a financial planner?
- What type of retirement income do you receive?
- Are you collecting pension savings from all past jobs?
- Do you have RRSPs, RIFs and/or TSFAs?
- 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?
- Where do you do your banking?
- Do you have a safety deposit box?

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For more information regarding CPP, GIS, Disability and Old  
Age Security contact Service Canada

1-800-622-6232

For benefits and services available to veterans and their  
spouses contact Veterans Affairs Canada

1-866-522-2122

*Victoria District office serves all of Vancouver Island*

1-866-522-2122

## **Notes**

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*I wish my wife and I had such guidance available when we had to make decisions for our parents during the late 1980s! We would certainly welcome your two publications to assist us in our planning for our own eventual care in order to give our children a clear understanding of our anticipated needs, location and disposition of assets and...our personal philosophical feelings regarding critical [health] decisions.*

Port Hardy, British Columbia

# ***Conversation Checklist***

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## **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 during their lifetime. In BC a Representation Agreement is a legal document. It allows one to appoint a trusted individual to make legal, health or personal care decisions on one's behalf. An Advance Directive is a documentation of one's choices regarding the type of medical interventions we may or may not want in the event we are unable to speak for ourselves when chronically ill or experiencing a medical emergency.

### **Ask...**

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

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For information on these and other topics see *Legal Services Society of BC's* publication; Benefits and Services for Seniors [www.lss.bc.ca](http://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

Nidus Personal Planning Resources Centre and Registry

[www.nidus.ca](http://www.nidus.ca)

(604) 408-7414

To request an Advance Directive forms contact the *Vancouver Island Health Authority (VIHA)*:

VIHA Seniors, End-of-Life Care & Spirituality

c/o Aberdeen Hospital

1450 Hillside Avenue Victoria BC V8T 2B7

250-370-5733 or <http://www.viha.ca>

## Notes

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*I received the booklet "Sharing and Caring" the day before my appointment with my lawyer...It helped me with some questions I wanted to ask her and it made it so much easier. Continue your good work and I wish you all the best.*

Morell, Prince Edward Island

## **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 Home and Community Care Program of the VIHA General Enquiries line, 250-739-5749 – Nanaimo, 1-877-734-4101 – outside Nanaimo calling area, 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 Tips for Caregivers booklet 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?

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**Home and Community Care**

Courtenay 250-338-5453  
Nanaimo 250-755-6229  
Parksville/Qualicum 250-951-9500  
Duncan 250-748-4671  
Port Alberni 250-720-0334  
Ladysmith 250-245-7399

**Tips for Caregivers** To order a copy, call 250-390-3363 or 250-248-9747, email [mifcns@islandcaregivers.org](mailto:mifcns@islandcaregivers.org) or visit [www.islandcaregivers.org](http://www.islandcaregivers.org)

**Affordable Housing for Seniors**. Contact BC Housing for a complete listing of affordable housing developments in the Mid Island. [www.bchousing.org](http://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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**Notes**

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*My wife broke her hip in January 2004 and is still struggling to recover. As a result, I am the "caregiver"...our two children do not reside in Regina so they are, naturally, concerned.*

Regina, Saskatchewan

### **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 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 (9<sup>th</sup> Edition)

www.gov.bc.ca/seniors

or call the **BC Senior's 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>

604-660-4444

Service BC toll free

1-800-663-7867

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

Courtenay/Comox

250-339-5533

B.C. Centre for Elder Advocacy and Support

<http://www.bcceas.ca/>

1-866-437-1940

Canadian Association of Retired Persons (CARP)

[www.50plus.com/carp.about/main.cfm](http://www.50plus.com/carp.about/main.cfm)

Chronic Disease Management Program

1-866-902-3767

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## **Notes**

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*66 and haven't yet had "the chat" with my kids!*

Cranbrook, British Columbia

### **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?

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Nanaimo Lifeline Program	250-753-3566
Nanaimo Telephone Visiting Society	250-756-9455
Respite Care Unlimited	1-800-865-2221
Caregiver Support Groups	250-468-5687
Meals on Wheels Nanaimo	250-753-1300
Parksville/Qualicum	250-248-2093
Port Alberni	250-730-0390
Duncan/Cowichan	250-748-4671
<i>Contact VIHA offices (see back cover) for listing of private home-delivered meal companies</i>	
Crisis Line - Nanaimo	250-754-4447
Duncan	250-748-4050
Parksville/Qualicum	250-248-3111
Port Alberni	250-723-4050
	1-800-588-8717
Excellent website – Seniors 101	<a href="http://www.seniors101.ca">www.seniors101.ca</a>
<u>Senior Peer Counselling</u>	
Courtenay/Comox	250-334-9917 Nanaimo 250-754-3331
Duncan/Cowichan	250-748-2133 Victoria 250-382-4331
Sidney/Saanich	250-656-1015 Saltspring Isl. 250-537-4607
Handy Dart (Transit) Nanaimo	250-390-3000
Port Alberni	250-724-1311
Parksville/Qualicum	250-248-4557
Duncan/Cowichan	250-748-1230
Wheels for Wellness Society (serving all Van. Isl.)	
<i>for out-of-town medical appointments</i>	250-338-0196
Pacific Companion Services (serving all Van. Isl.)	
<i>assisted transportation and companion service</i>	250-702-7025
	1-877-617-0400



## Important phone numbers

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Relatives:

Friends/Neighbours:

Clergy:

Family Physician(s):

Health Unit:

Local Pharmacies:

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**Vancouver Island Health Authority**

**HOME & COMMUNITY CARE PROGRAMS**

**Nanaimo**

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

**Parksville/Qualicum**

Suite103-180 McCarter St.  
Box 1287  
Parksville, BC V9P 2H3  
Phone: 250-951-9500

**Ladysmith**

224 High Street  
Ladysmith, BC V9G 1A5  
Phone: 250-739-5779

**Duncan**

121 Ingram Street  
Duncan, BC V9L 1N8  
Phone: 250-737-2004

**Port Alberni**

4259 6<sup>th</sup> Avenue  
Port Alberni, BC V9Y 4N1  
Phone: 250-731-1313

**Courtenay**

941A England Avenue  
Courtenay, BC V9N 2N7  
Phone: 250-331-8522

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For the convenience of our West Coast clients  
contact MIFCNS Director:

Angie Blake at 250-724-1997

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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.

The Mid Island Family Caregivers' Network Society (MIFCNS) expressly disclaims all representations and warranties concerning the accuracy, completeness, efficacy, or appropriateness of information contained in this booklet.

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