

Attorney Timothy P. Crawford, CPA, CELA*, CAP**
wanted to share this information with you.

COMMUNICATING WITH YOUR CHILDREN

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First, you must make the threshold decision: Do you trust your children? Have they done the right thing with their lives, their spouses and with you? You may not agree with how they spend their money, or they might not raise your grandchildren the way you would, but be honest with yourself: Are they happy? Do they genuinely care about you and respect what you tried to do with your life?

If the answer is yes, then we move on to how you can communicate your concerns about losing control of your assets and your health. If the answer is no, you may need to look to others to help you. You have always been there for your children, now it's time for your children to be there for you. The legal and medical system that will affect you should you become seriously ill can be devastating if you are not prepared. Your children can be an enormous help to you in getting yourself prepared. There is no better ally than a loyal and loving child in helping you maintain your independence. Children want to help. They are afraid to offend. They are frightened by what they see happening. They don't know what to do. They are scared to death that they are going to lose you and not be able to say to themselves that they were there to help. Your job now is to enlist their support as you make your plans.

Play out a series of scenarios concerning your health in the future and consider what expenses you will need to pay for your long term care costs in the future.

Even if health issues are not a problem now, discuss where you want to spend the rest of your life and what money will be needed to make your hopes come true.

Once you have established a working relationship with your children, seek professional help. Financial help. Legal help. Make sure your children are included in the process.

If you desire additional information in this regard or have any further questions, please discuss this matter with Attorney Timothy P. Crawford.

CHILDREN COMMUNICATING WITH PARENTS REGARDING LONG-TERM CARE NEEDS

Most adult children will make enormous financial sacrifices to assist their mother and father in their hour of need. So, to some extent, your security may also be at stake when you bring up these discussions and try to get your parents to make wise decisions now to protect themselves in the future.

More importantly, you want the best for your parents. You have some idea of the risks they face. What should you do?

For most of us, our parents were generally right in how they raised us and how they handled their money. Although you may not have agreed with them and may not choose to raise your own kids as you were raised, you have probably reached the stage in your life where you respect your parents for what they tried to do.

Now you want to help them prepare for their later years and you don't know how to start. You want to discuss finances with them but the subject seems difficult to bring up. To make matters worse, they show little interest in hearing your opinions on what they should be doing about their future.

You are not going to change your parents! They sometimes drive you to distraction, they don't listen, they won't accept your advice with anything; but that doesn't mean you should give up. Don't confuse change, with cooperation. Their stubbornness and your frustration may keep you apart. Just remember, you and your parents have the same goal: their well-being.

SOME SUGGESTIONS FOR CHILDREN TO USE TO OPEN LINES OF COMMUNICATION WITH THEIR PARENTS

Step One: The way you state your concern is very important. Use "I" messages. For instance, "Mom, I worry that if there is a serious medical problem some day we have not made any plans for handling it."

Let control stay with the parent: “If you’re not able to manage on your own at some point, we would like to be able to assist. We need to know how you would like us to help you. Could we sit down and discuss finances so we can figure out how we should plan for the future?” Notice the emphasis is on your concern (“I worry”), while allowing Mom to keep control (“how YOU would like us to help you”).

If you meet with resistance, don’t be discouraged. Wait awhile and bring up the subject again when the opportunity presents itself. Perhaps the most difficult thing is to apply subtle pressure over a period of time to convince them that steps must be taken to protect their assets. Keep raising the subject but don’t nag. This stuff is hard for everyone to deal with.

Step Two: Respect and try to understand what they’re going through emotionally and physically as the aging process takes its toll. Don’t lose your sense of humor.

Keep a light touch. Be loving. Listen to their ideas with interest and respect.

Step Three: Seek professional help. Financial help. Legal help. A Board Certified Elder Law Attorney familiar with Medicaid planning is invaluable at this time.

Remember, this is an adjustment period for all concerned. Coping with new problems can be difficult and frustrating. However, once you recognize that you have a problem, you can seek help.

If you are already dealing with a serious health condition, there are support groups for virtually any problem. Even if you usually don’t consider yourself a “joiner,” this is the time to reach out for help. People who struggle in isolation with overwhelming burdens run the risk of becoming ill themselves from the strain. Just having the opportunity to vent your frustrations in a safe and supportive atmosphere can be liberating.

Women particularly are prone to feeling that they must handle every problem themselves, sacrificing until they are stretched to the breaking point. Under stressful conditions, it’s easy to lose one’s perspective and sense of balance. A support group can be invaluable in providing tried and true advice and referrals from people who have been in the same boat.

Coping with the inexorable challenges of aging can leave us feeling helpless. The way to regain a feeling of being in control is by doing something. Get on the phone and network. Call anyone you know who has dealt with a similar problem. Keep asking questions until you get the information and help you need.

The above includes some helpful hints on how to open up the lines of communication between parent and child. This can be a very stressful time for parent and child. The Title 19 Transfer Planning process can cause stress, but handled properly, it need not be a stressful situation. It does need a substantial amount of trust between parent and child. I would strongly suggest a great dose of patience for both the parents and children when planning and implementing this solution.

**“Those Who Plan Ahead Win.
Those Who Don’t Plan Ahead Lose.”**

This article is not intended as legal advice. It is basic information. I would recommend that you call Attorney Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Timothy P. Crawford can be reached toll-free at 1-888-634-6675. When you call in, please mention the fact that you have read this article.

*Attorney Timothy P. Crawford is a Board Certified Elder Law Attorney(CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

**Timothy P. Crawford was invited to join the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. The Council of Advanced Practitioners (CAP) is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated the top in the nation by Martindale Hubbell. A Service that provides an independent rating of the quality of attorneys.

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