

The holiday season may be a good time for important family conversations



Matt Del Vecchio
Seniors and Aging

We have had some incredible guests on my weekly radio show, *Life Unrehearsed* (Sunday's at 4 pm on CJAD800). A few really stood out when it came to communicating important topics with loved ones on sensitive topics. Dr. Amy D'Aprix, a life transition expert; Bill Kovalchuk, founder and president of Claret Asset Management; Anastasia Kyva, a notary; and Kenny Bodanis, a parenting specialist, were particularly helpful.

There was a common theme amongst all of them — be proactive when it comes to the more important conversations you need to have with your family and loved ones. The holiday season may be a good time to consider such conversations if done in the right context and approached with respect. Adult children may have different points of view concerning topics related to their parent's life transitions. As a result, parents must clearly communicate their wants and desires to all their children to avoid the guesswork and assumptions.

What types of conversations are most essential particularly when we're dealing with ageing parents? Here's a list of some of the more important questions that should be discussed as we transition into the different phases of the ageing process:



PHOTO: THINKSTOCK / GOLDENKB

Deal with the inevitable while you are of sound mind and try not to put it off. Your family and your loved ones will thank you for it.

Estate planning

- Is my will up to date?
- Should I consider getting a power of attorney? (Answer: yes!!!).
- Should I also consider a mandate of protection? (Answer: highly recommended).
- Does a loved one know the contact information for your key advisors (financial advisor, notary, lawyer, accountant, trusted friend, liquidator / executor) should you become incapacitated?
- Should I get a pre-arranged funeral?

Financial planning

- Have I expressed my financial goals with my financial advisor and any other confidants?
- Am I confident there will be enough money to meet my desired lifestyle?
- Should I consider an early inheritance for my children so they can pursue a formal ed-



PHOTO: THINKSTOCK / IMAGE SOURCE WHITE

ucation; make a down payment on a house; help them start a business, or whichever cause you think will benefit them.

- Living accommodations and levels of care
- Is home ownership becoming too much of a burden?
- If so, would I prefer to downsize into a town house, condominium or a retirement home with amenities and services?
- Have I expressed the ideal living environment should I require higher levels of care? (i.e. from the comfort of my home or a move into a senior community that offers higher level of care while reducing the burden on my caregivers and children).
- Are there particular family members (spouse, children) that will take on the role of primary caregivers and are they aware of this?

Legacy and bucket list

- What type of legacy do I want to leave for

my family, friends and loved ones?

- Am I taking action NOW to make that happen?
- Have I communicated my bucket list to loved ones and am I taking initiatives to make them a reality? (Hint: put the list in writing, prioritize them and update it yearly).

These are just a few of the important questions that should be answered. The next challenge is how to begin the conversation. We tend to procrastinate when it comes to these sensitive topics. However, one needs to look at the repercussions if you put it off and don't have these conversations.

Conversation starters could be: "I had a friend whose mother...." or "I was talking to my kids about (insert topic here). Mom and dad, what do you think about...?" Or "Mom, dad, I heard your good friend just (insert topic). Is that what you would have done?"

Deal with the inevitable while you are of sound mind and try not to put it off. Your family and your loved ones will thank you for it.

Matt Del Vecchio is a Certified Professional Consultant on Aging (CPCA). He is the founder and president of Lianas, a company specializing in retirement residence search and senior transition support, and co-host of the Life Unrehearsed radio show on CJAD 800 every Sunday at 4 p.m. Matt also writes a regular blog at TheSuburban.com and can be reached at mdelvecchio@lianasservices.com

A20 • THE WEST ISLAND SUBURBAN, WEDNESDAY, DECEMBER 13, 2017

THE PERFECT GIFT!



CELEBRATE CANADA – CELEBRATE MONTREAL
CAN150 + MTL375

464 Pages of Photos, History, Sports, Events & so much more.

BOTH FOR ONE LOW PRICE!!!!

Available NOW at The Suburban, \$15.00 plus tax *(\$32⁵⁰ by mail)

CALL 514.484.1107 TO ORDER

7575 Trans Canada Highway (Suite 105)

The Suburban

QUEBEC'S LARGEST ENGLISH WEEKLY NEWSPAPER

CREATE YOUR OWN FUTURE

Learn how children develop and what their educational needs are at each stage of their lives!

➔ **EARLY CHILDHOOD EDUCATION**
– JEE.13 (ACS) (English)

🕒 Earn your Attestation of Collegial Studies in just a few months

📅 Flexible schedules and start dates throughout the year

👥 Smaller class sizes for a student-focused environment

👤 Practicum placements included

✅ Accredited by the MEES. CDI College Business, Technology, Health Care (Permit 749747)

Schedules and program availability may vary by campus. Financial assistance may be available to qualified applicants.

1 888 654-4185
childhood.cdicollege.ca



MONTREAL 416 de Maisonneuve West Blvd, #700, Montreal, QC, H3A 1L2
QUÉBEC 905 Honoré-Mercier Ave, #20, Quebec, QC, G1R 5M6
LAVAL 3 Place Laval, #400, Laval, QC, H7N 1A2

LONGUEUIL 1111 St-Charles St, #120, Longueuil, QC, J4K 5G4
POINTE-CLAIRE 1000 St-Jean Blvd, #500, Pointe-Claire, QC, H9R 5P1
ANJOU 7400 des Galeries d'Anjou Blvd, #130, Montreal, QC, H1M 3M2

