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MEMBER



Special needs require special lawyers.

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## QUESTIONS FOR AGING PARENTS

A recent *Real Simple* magazine article examines how adult children and their parents can have an open discussion about their concerns, and together face the challenges of aging. This discussion is often not an easy one to have; a 2001 AARP study revealed that three-quarters of adult children think about their parents' ability to live independently, but one-third of the children surveyed have avoided discussing the topic with their parents. The results for parents are similar; a little over two-thirds said they think about their ability to live independently, but more than one-third said they do not discuss the subject with their children. The article provided several conversation-starting questions that adult children can ask their parents.

Do you have enough health insurance? Your parents should have coverage through Medicare (both Part A and Part B, and a Part D prescription drug plan). You should discuss adding a Medigap insurance policy, which can cover co-payments, deductibles, costs, and services not included or only partially included under Medicare. Your parents may also want to consider purchasing long-term care insurance to help defray the cost of long-term care in their home or in a facility. You should work with an expert who is familiar with all of the options for these insurance plans.

Do you think your physician is well-informed about the issues common to older patients? Geriatric physicians are invaluable resources, but they can be hard to find. You should look for physicians who emphasize care for seniors. If your parents require services from multiple specialists, then hiring a geriatric care manager to help coordinate healthcare services can be a big help, especially if you do not live nearby. Think of the geriatric care manager as a general contractor who will investigate your parents' needs, scope out the project, and link the family with health and support resources.

Can we help you make your home more comfortable? Your family may want to discuss moving the master bedroom to the first floor of a multi-level home, or installing a stair climber. Simple changes such as removing throw rugs may help prevent falls, and if your parents get up during the night to use

the restroom, then you can install motion-triggered nightlights to light the path. You might want to discuss other housing options, such as ranch houses, condos, and assisted living facilities, so you can be prepared financially if and when the need arises.

Are you feeling secure about driving? This can often be the most contentious issue between parents and children. The parents want to maintain their independence, and the children are concerned about safety. Seniors who are still capable of driving can enroll in the two-day 55 Alive driver safety program sponsored by AARP. If it appears that your parents will have to stop driving in the foreseeable future, then you can help ease the transition by talking with the local Chamber of Commerce, community centers, churches, synagogues, and the local agency on aging, to see if any of them offer shuttle services. Taxi or car services will often set up standing appointments to drive so people can shop, or go to dinner or to the movies.

Do you have an estate plan in place? The key pieces of the plan are a general durable power of attorney to manage finances if a parent becomes ill, an advance medical directive to make medical decisions if needed, and a will or trust for the disposition of assets at death. The plan also includes a thorough financial review to ensure that asset allocations are appropriate, and that any necessary insurance is in place. Your parents should have lists of their important information (including funeral and burial preferences) in one place, and they should let you know where to find this information in case you need it. You should consult with an elder law attorney to ensure that your parents' plan is comprehensive and integrated.

If possible, parents and children should discuss these issues face-to-face. The atmosphere should be one of comfort and collaboration, not confrontation. Children should emphasize that their top priority is ensuring that their parents' wishes are honored and carried out. There is no need for children to parent their parents; rather they should become partners in helping their parents manage their lives. If possible, all family members should be on board; sometimes it may be necessary to involve a third-party facilitator, such as a therapist, trusted family lawyer, or a financial planner who is already working with the parents or children. Above all, be patient; most issues may not be resolved with the first conversation. The key is to start the ongoing dialogue.

The attorneys at Oast & Hook assist clients with their estate, financial, insurance, long-term care, and veterans' benefits planning needs.

### **Ask Allie**

O&H: Allie, in your last two columns you discussed some disaster planning steps. Please tell us what families with pets can do if disaster actually strikes.

Allie: Sure! The first rule to follow is to stay calm; I know this is easier said than done, but if you are nervous and upset, your pets will pick up on the tension. Cats may hide, or any pet may stop eating and

become sick. Bring in all of your pets from outside. If you are going to be leaving your home, then crate your pets and load your emergency supplies into your car along with your pets and family members. Turn off your electricity, gas and water to your home if necessary, lock your home and leave. It is important that your pets be clearly identified; preferably with both microchips and collars with up-to-date tags. If something happens and your pet and you are separated, “never attempt to go back into a closed disaster area to retrieve your pets yourself, as this puts you and first responders at risk,” says Kay Mayfield, the director of emergency services for Code 3 Associates, an organization that helps rescue pets in the aftermath of natural disasters. You should instead call your local animal shelter, veterinarian’s office, and any organization conducting disaster recovery to report your missing pet. You should include a good description of your pet, current photos, and the location where you last saw your pet. You should also visit any locations established for lost pets. Many pets lost during disasters have been reunited with their families. Disasters are stressful for everyone involved. If you prepare ahead by creating a disaster plan and following it, then your pets and you have the best chance of surviving a disaster unharmed. Sounds like a good idea. Time to check the Tropical Forecast on the Weather Channel and then take a nap. See you next week!

### **Announcements**

Oast & Hook will hold its quarterly Social Workers and Administrators Breakfast on Wednesday, August 18th at the Virginia Beach Central Library, 4100 Virginia Beach Boulevard, Virginia Beach, Virginia 23452. The topic is life care planning. Registration begins at 9:00 a.m., and the presentation begins at 9:30 a.m. Questions will be answered from 10:30 a.m. to 11:00 a.m. The breakfast is designed to be both a networking opportunity and also an educational opportunity for area professionals who work with seniors, the disabled, and their families. Seats are limited, so please register early for this breakfast by phoning Jennie Dell at 757-967-9704.

Oast & Hook attorney Letha McDowell will speak on the topic of elder law at the monthly meeting of the Norfolk Retired Employees Association from 10:30 a.m. to 11:00 a.m., Friday, August 27th at the Titustown Recreation Center located at 7545 Diven Street, Norfolk, Virginia 23505. For more information on this organization, please visit [www.norfolk.gov/retirees](http://www.norfolk.gov/retirees).

### **Distribution of This Newsletter**

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at [mail@oasthook.com](mailto:mail@oasthook.com), telephone us at 757-399-7506, or fax us at 757-397-1267.

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