TIME FOR 'THE TALK'? Discussing life issues at the holiday table

It came out of nowhere.

In August 2015, Kim Salisbury, of Big Flats, got the call no adult child wants to hear: Her father had a stroke.

Salisbury is the aging services coordinator at Chemung County Department of Aging and Long Term Care. She's helped people through crises like these for more than 25 years. She has every resource at her fingertips, knows all the information.

It was still overwhelming.

Suddenly her mother was thrust into the role of full-time caregiver for her father. Salisbury and her two younger brothers — all of whom live at least an hour away from the parents' home in Rochester — worked the weekend shift, calling home health agencies and doctors, installing grab bars in the house, and accompanying their parents to doctor's appointments.

"It's very hard to all of a sudden see the role reversal," she said.

Even with all of the logistics in place, the emotional toll of an adult child becoming a caregiver is taxing.

But agencies across the Southern Tier say the best way to lighten the load is to have frank conversations with loved ones, and the upcoming holiday may be a good time to do it.

"I think this is the best time of year to have a conversation with everyone in your household about advance directive," Salisbury said.

Last minute planning

As family members gather together from different towns, states, even countries this Thanksgiving, Dave Stoyell, coordinator of the Tompkins County Caregivers Research Center, predicts their office will see a burst of calls come in the days that follow, because they often do.

"People visit family they haven't seen in a long time at the holidays," he said. "They came home and they're surprised to see the decline, so they're calling us exploring things."

The United States Census Bureau recorded the global population reaching seven billion in 2012, at which time 8 percent (562 million) were 65 and over. In 2015, three years later, the older population rose by 55
And according to a national survey administered in 2013 by The Conversation Project, while 90 percent of people in the United States say talking with their loved ones about end-of-life care is important, only 27 percent have actually done so.

"It’s always in the back of your mind as an adult child," Salisbury said. "It’s human nature to wait until we’re in a crisis mode."

But when it comes to health care, waiting for a crisis to occur can produce legal, financial and emotional hurdles.

**Legal burdens**

Article 81 of the New York Mental Hygiene Law dictates the parameters of attaining guardianship over another person. Without a living will, power of attorney and health care proxy in place, a prospective guardian must provide "clear and convincing evidence" in court against their loved one to prove they're unable to handle their own affairs.

That can amount to thousands of dollars in legal costs and an invasion of the loved one's privacy.

"It’s expensive, it’s time consuming and it can become a real burden on the family," said Marcie Finlay, a partner at Blumkin & Finlay, LLP in Ithaca.

A living will indicates a person's desires regarding medical treatment for when they are no longer able to express informed consent. A health care proxy appoints the person desired to make health care decisions on the charge's behalf. Authority to act for another person in specified or all legal or financial matters is delineated by power of attorney.

All three can be completed simply.

Marty Kane, a special counsel at Hinman, Howard & Kattell, LLP in Binghamton who practices elder law, said typical turnaround is a couple weeks, and could be as quick as a day in an emergency.

But if family doesn't live nearby, these issues can easily slip through the cracks and by the time Thanksgiving rolls around, children and loved ones are blindsided.

"A lot of times they don't want the kids to know what they're dealing with," Kane said. "It exacerbates around Thanksgiving. It's really hard when you're away."
In fact, a week before the Thanksgiving holiday, Kane's office was already fielding calls.

**Armed with information**

But perhaps the best time to discuss these issues, lay out plans and make your choices clear is while they're still theoretical.

"Just getting in the loop," Stoyell said, "even if they don't need it right now. Parents themselves can do a great service to bring up these things when they're still healthy."

Particularly when considering the type of care desired.

"People want to stay home as long as they can," Stoyell said.

In Tompkins County, there are about 1,000 caregivers who receive a digital newsletter each month from the Caregivers Research Center. Another 200 receive a hard copy in their mailbox.

"Caregivers not only need support, but they need education," Salisbury said.

Several organizations offer support groups, caregiver counseling, transportation resources, meal deliveries and in-home care.

According to the Broome County Office for Aging, "helping a senior stay in their home and stay independent can be challenging and a lot of work." The organization provides information and workshops to support the practical as well as emotional demands of caregiving.

Sometimes nursing homes, which provide 24-hour care and supervision at a facility outside of the hospital, are the best option. According to the New York State Department of Health, the estimated average nursing home rate in Central New York is $304 per day or $111,024 per year.

Profiles on nursing homes in New York are available at the Department of Health website to get a sense of the options available. There will also be discussions with doctors and the hospital discharge planning staff to consider, as well as a medical assessment.

"It's important the earlier you start asking questions and arming yourself with information, so when that day comes it might make it a little bit easier," Salisbury said.

*In the case of hospice, timing is crucial.*
Caryn Hughes, CEO of Upstate New York Hospice Alliance, said many referrals of late have come in when a person is in their last week.

"We are all struggling with how late we get referrals," she said. "We can do a lot more good when we have 30 to 60 days with the family. We just want to help as many people as we can."

**Early start, easier long run**

With so many options and decisions to be made, a lot of time, money and heartache can be saved by starting the process early.

"The reason you want to do this is to make it easier on your family," Kane said. "But also, you can take control of this and make your own decisions."

Salisbury suggested having frank, honest conversations with loved ones, posing scenarios and asking what they'd like the course of action to be. But be mindful, she advised.

"They're still your parent. They're not children," she said.

For parents, The Conversation Project suggests emphasizing the importance of this difficult conversation, even if it's still theoretical.

Every family is different, no two situations are ever the same.

But they all start with a conversation.

Maybe Thanksgiving, after sharing a meal and expressing gratitude for the loved ones around the table, is the right time to have it.

In Stories to Share, reporter Katie Sullivan spends time with the Southern Tier's most fascinating people. She's looking for stories that will make you laugh, cry or be inspired. Know of someone who should be featured? Email her at ksullivan@pressconnects.com, and follow her on Twitter @ByKatieSullivan.

**TALKING TIPS**

Thinking of having a family meeting over Thanksgiving dinner? Here are some tips for broaching the subject from Broome County Office for Aging Information & Assistance Representative/Caregiver Specialist Judy Bobinski:
For more information, contact Broome County Office for Aging Caregiver Services Program at 607-778-2411.

**IF YOU GO**

Several resource centers offer seminars on caregiving, aging and navigating difficult life decisions. Here are a few upcoming events.

**What: How to Have a Family Meeting**

**Where:** Broome West Senior Center, 2801 Wayne Street, Endwell.

**When:** 10:30 a.m.-noon Dec. 8

**Registration:** 607-778-2411

**What: A Conversation on the Ins and Outs, Ups and Downs of Caregiving**

**Where:** Broome County Public Library, Decker Room, 185 Court St., Binghamton

**When:** 3-4:30 p.m. Nov. 17

**Registration:** 607-778-2411

**What: Caregiver Discussion Group: A Place to Learn — A Place to Give and Get Support**

**Where:** Human Resource Center, 425 Pennsylvania Ave., Elmira

**When:** 2-4 p.m. Dec. 8

**Registration:** 607-737-5520

**What: Caregiver Support Group**

**Where:** Family and Children’s Service, 127 W. Martin Luther King Jr./State St., Ithaca

**When:** 6:30-8 p.m. Dec. 20

**Registration:** 607-273-7494

**What: Legal and Financial Concerns for Caregivers**
Where: Office for the Aging, 214 W. Martin Luther King Jr./State St., Ithaca

When: noon-1:30 p.m. Dec. 1

Registration: 607-274-5492