

## Having “The Talk” For Elder Life Planning

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There comes a time in each of our lives when we know the last portion of our lives is coming. In the best of all possible worlds one might share this awareness openly share with one’s family but we don’t live in the best of all worlds. We live in this world where things happen over which no one has control and when sad things happen to beloved family members it is most useful to be able to talk about them. However, in this world sensitive thoughts, feelings, and ideas about death, disability and money are sadly avoided but **remember, no one gets out of life alive.**

We tend to live longer and in better health today. Instead of the sudden onset of a rapid deterioration we now witness a gradual decline in our health and our bodies. We can kid ourselves because we are relatively healthy yet, still, none of us can avoid our end. It might seem like a paradox but while we are in decent health, well and able to understand the issues at hand is actually a good time to have what we call, “The Talk.”

Every family is a collective of personalities and forms a unique “fingerprint” of agendas, secrets, views, and desires. The interactive dynamic of that familial “fingerprint” is always alive and, therefore, must be considered when “The Talk” occurs. “The Talk,” that difficult conversation, is essential on two levels.

One level is emotional. This is actually the more difficult level because it acknowledges the sad inevitable and begins the process of “closing shop.” It’s hard for everyone, yet its acknowledgement opens the door for conversation on the other important level, the pragmatic level. Acknowledgment of an end makes it possible to consider and develop concrete plans for death, distribution of inheritances, family expectations.

In terms of considering “The Talk,” picture a shelf lined with all sorts of books: adventure books, mystery books, business books, travel books, technical books, and of course, self-help books – and at each end of that shelf is a bookend.

Imagine that the shelf represents your life. The books are the story of your life. The bookends are the two essential conversations that most of us never have in our lives. The first conversation is that famous, anxiously anticipated, conversation about the birds and the bees. It probably never happened during most of our growing years. Unless you were beyond lucky, your parents were unable to create the years-long conversation that kids need in order to have open and unfearful understandings about their own biology.

That conversation rarely happens because most parents find it too scary, too uncomfortable, too difficult. One result of that parental timidity is that inadvertently they teach their children to avoid emotionally difficult conversations. The consequence of that lesson in avoidance is that when the “TheTalk,” the conversation at the far end of the bookshelf comes into sight, people, now grown into adults, do what they were “taught” to

do by their parents' inability to directly engage difficult emotional situations. They avoid "The Talk" as well.

Usually, when one can be honest with oneself "The Talk" begins as a quiet scary inner thought. Eventually though, it proceeds to a conversation with those people closest to us and in time moves on to become a more public conversation about the ending of our lives.

Most of us fight the ending. We don't want it, fear it, fight it. Yet it's there. We know it's there. Our aging bodies remind us it's there. It doesn't go away. So what do we do?

Some of us engage the inevitable while many of us pretend not to notice. The facts nonetheless are inescapable. Just as the birds and the bees are part of life, the ending, the last act, is also part of life. Tough as it might be, life is better lived when one is able to embrace what's there.

For many of us knowing about our ending there now, which doesn't mean we're dying right now. Not at all. Actually, life is more fully lived when one is able to pay attention to the total range of emotion and that includes the feelings embedded in thinking about the dawning end of our life.

The dynamic of life is circular. It has a beginning and an end. Willie Nelson's wonderful rendition of September Song says so poignantly "when the days dwindle down to a precious few,...September,...November." Who can hear those haunting words,

nostalgically sung, and not feel sad.

The dynamic ending of life dynamic is similar to the dynamic of a child's ending a single day. The child is eager at the day's start. He or she plays hard, has fun, and is reluctant, at day's end to put toys away and get ready for bed. As children "close shop," so to speak, they settle down with their parents' help of course and enter a "go to sleep" mode. With parents' help they finally close their eyes and wait for sleep to come over the. It's a familiar but difficult process. Some kids take to it easily. Other fight like mad, scared at the idea of letting go.

The "last act" drama in the circle of life is the adult version of that earlier childhood letting go. Adults, like children, respond to it differently. A reasonable question here is, "What makes it easier for some to let go and what makes it so hard for the others?"

Our assertion that there is a similarity between inviting the onset of sleep and preparing for the onset of dying and ultimate death is not unreasonable. It's common among many cultures. There's even an ancient recitation that is said immediately upon return to morning wakefulness. In essence, it says; "I am thankful for the return of my soul as I awake from sleep this morning." Since preparation for sleep and preparation for death are, at their core, similar it's useful to investigate the question of what enables some kids to fall asleep with relative ease, while others struggle?

Most parents understand that their child's going to sleep requires a soothing, settling, calming parental presence that helps them ease their transition from awake and active to tired and eventual surrender to the process of falling asleep. Holding on to wakefulness feels certain and in control, falling asleep on the other hand, is a surrender to powerlessness. It is uncertain and scary. Children have bedtime rituals to help with their fear. Each element of the ritual must be enacted with precision. Everything in their ritual is geared toward "changing gears," settling down. The ritual provides certainty and order within the uncertain and scary process of going to sleep.

The comfortable acceptance of one's death, like the child's comfortable acceptance of going to sleep at day's end, requires surrender. It requires giving up control over one's life. For the adult, this surrender usually means giving up the secret inner idea that "I am someone special. The usual rules of life don't apply to me." It requires letting go of the quiet, but present, childhood fantasy of being invincible like a superhero. It requires recognizing that in fact, "I am impermanent. I won't last forever. I will have to say goodbye to everyone I love and value. How can it be possible that I will have an end?" The reality of our impermanence is referred to as our transience. It has been said that the relatively comfortable acceptance of one's dying is probably the most difficult, yet most important, psychological accomplishment of a person's life.

The ability to surrender this way is built upon the gradual acceptance, over time, of life's disappointments and uncertainties. Life's difficulties slowly let us know that we actually aren't the master of all things. They slowly let us know that we don't have the control over

elements of life we once believed we did control. They let us know that life truly is uncertain, except for one thing. We all have an end.

Fortunate children have parents who help them slide gently into sleep. Adults don't have that experience at their end, but fortunate adults do have those early calming parental experiences embedded within their memories. Those memories become a foundation for dealing with life's later uncertainties, and with the eventual surrender of being alive.

Those who were not so fortunate are like the child going who tries to go to sleep alone. Their task is daunting.

A fortunate adult might try to talk about what they feel with someone of equal emotional courage whom is able to tolerate listening to, and thinking about, such difficult things. When an adult is unable to deal comfortably with these difficult emotions they usually, without realizing it, enter a protective state of pretending.

Remember the radio program, "Let's Pretend?" It was sponsored by Cream of Wheat. That program capitalized on pretending, a central element of childhood. Pretending is a huge part of being a kid. Childhood pretending is fun. It transports us from the boring, ordinary "whatever" of life in-the-moment to fun-filled life in fantastic places.

Sadly, as adults we lose our ability to play "let's pretend," except for when we go to the theater. There we join actors for 90 minutes as they pretend to be people other than whom they actually are not. When the play and the actors are really good we suspend

grown-up disbelief and allow the actors to transport us into their make-believe world. We forget they are people with lives of their own and happily join them in their pretense.

Pretending, though, doesn't completely go away for grown-ups. In adulthood pretending takes on another function. Adults pretend when we need to look past unpleasant realities. We tend to avoid realities we know are present, but which we would rather not acknowledge. Sometimes the consequences of adult pretending are minimal, like when we're inconvenienced by a stop light and slide through, pretending it'll be OK—only to be nabbed later by a red light camera. At tax time when we cheat and pretend we won't get caught the consequences could be more serious.

Adult pretending creates a spectrum of consequences. Sometimes, as above, the consequences are not so bad. Sometimes though, adult pretending can be disastrous. We often see horrific consequence of pretending in the nightly news when we see bright people pretend their outrageously dangerous behavior carries no consequences. They are able to pretend that their misbehavior is OK, even though in a quiet corner of their mind they know better. This adult form of pretending counters their good judgment. It enables them to plunge blindly into satisfying the need that pushes them forward and eventually gets them in trouble.

We all pretend as adults. We pretend when we “ignore” essential, yet unpleasant, tasks. “Ignoring” is an adult form of pretending. Of course, ignoring isn't possible. It requires a huge emotional effort to not see what is there to be seen. Putting off unpleasant tasks is

called procrastination, but a more precise understanding of “putting off” is that actually we are pretending. A ubiquitous example of is when we put off upsetting tasks, like the one that remind us we’re not forever and that, instead, we diminish with age.

Many of us “procrastinate” and “ignore” these tasks. Really though, we’re pretending that we don’t see what we actually know is there. The greatest psychological accomplishment for any person, as we said before, is the development of an ability not to pretend that there is no end. With the courage to see what’s there to be seen we become able to create a will, or a trust and other “last act” documents that are part of a plan that is needed to protect those we dearly love. It will be easier for everyone when the family has “The Talk,” that gives everyone an opportunity to express their feelings and concerns.

Having said all this, let’s talk now about the realities of aging. Let’s talk about exploring the possible scenarios of Elder Life Planning with the inner circle of family members that can occur in a safe and confidential environment. The focus of “The Talk” is the family’s articulation issues connected to aging. Who knows what issues will affect you in your elder years, or how they will impact your family members: your spouse, your partner, your children, and your siblings?

Disability, death, and money are matters no one likes to talk about but time is essential. The time to talk is now, while everyone is mentally and physically capable. Don’t wait until a crisis impacts your judgment and abilities. It’s critical for you to be proactive rather than reactive. Talk about the challenges of aging and share your feelings about that with

your children, your trustee, and your executor. These issues are sensitive and might require a professional to help guide you through the conversation.

Here is a list of important subjects that are part of the “last act conversation” we suggest you have with your family. They include, BUT ARE NOT LIMITED TO:

1. Do you have health care and property powers of attorney?
2. If so, who are the decision-makers and are they aware of their responsibilities?
3. Have you communicated your decisions to others?
4. Do you have thoughts about do-not-resuscitate orders? If so, what are they?
5. Who will decide whether or not to “pull-the-plug?”
6. Do you have a prepaid funeral plan? Do you have life insurance and long term health care insurance? Who knows about these items?
7. Have you decided how to dispose of your earthly remains? How will your memory be maintained?
8. Who will be helpful in case you need assistance?
9. What if nursing care is needed?
10. Who will take responsibility for helping or sharing with the help?
11. Do you have a will? Who are your beneficiaries? Who is your executor?
12. Do you have a successor executor?
13. Do you have a trust? Who is your trustee and your successor trustee?
14. Do these people know they are named?

15. Do they know what they all need to do and the extent of their responsibilities?  
Have you shared your thoughts about how you would like your estate and trust to be administered?
16. Do trusted people know where your assets are and how property titles are held?  
Is there a family business that needs consideration?
17. Have you made plans for all of your computer passwords, digital media presence, and getting your “digital affairs” in order?
18. Ultimately, where is everything? How are things to be handled? What are your wishes and what are theirs and how will these coincide to meet each of your goals?

A family meeting that considers all these matters actually is an act of love. This list we provide can be your guide. It will help you prepare essential documents. Now, in a time of calm, is the time to do this rather than when the inevitable crisis is upon you.

If your family feels overwhelmed by these anticipatory recommendations, this process, as we've suggested, can be aided by a skilled, experienced lawyer/mediator who can function as a “neutral” family facilitator. To insure that the professionals you engage, if you choose to do that, agrees to guide you, and not troll for legal referrals, they should not accept any requests for legal representation by any of the participants in the conversation.

Regarding "The Talk," any family member can initiate it. You can name the time and place of the meeting. An invitation should be extended to everyone whom you believe is an important part of your life and now of your dying. Do this before you go to your estate lawyer to have your final documents drawn up. It will be a tremendous help for you.

The following questions will help guide you and your family:

1. Where is everything?
2. What will need to be done?
3. Who are the players?
4. What are they willing to do to help?
5. What are everyone's thoughts and how can they work together to accomplish the common goals?
6. How can the risk of disagreement, misunderstanding, stress, and financial issues be reduced?

These planning meetings could also include those who you select as your executor and trustee (if applicable). You want everyone involved in your ending process to understand the process so that they can make the administration of events understandable. It will ease the process and make it as smooth as possible.

Creating a will, and forming an estate plan, are tasks that put us in contact with our frailty.

Once we deal with our mortality the life we have can get better. Try it and see. Here are some poignant thoughts of some famous people.

Nobel prize winner for literature in 1921, **Anatole France** (1844-1924) said: *It is the ability to deceive oneself that shows the greatest talent.*

**Benjamin Franklin** said: *All would live long, but none would get old.*

More contemporarily, there is the **Loretta Lynn** song that says: *Everybody wants to go to heaven, but no one wants to die*

With these thoughts in mind, please have “The Talk.”

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