COC1 C1/ C0

The 40-70 Rule: Helping Adult Children Communicate with their Aging Parents

The **40-70 rule** is a guideline — if you're at least 40 or if your parents are at least 70, it's time to start a discussion about some of the more sensitive issues.

As parents age, adult children are often faced with having conversations about sensitive topics. These conversations can be potentially difficult, uncomfortable, and tense. Consider the following tips on how to approach some common topics.

Seven tips to help you communicate with your aging parents

- 1. Thoughtful observation. If you're at least 40 or your parents are in their 70's, it's time to start observing and gathering information carefully and thoughtfully. Refrain from reaching conclusions from a single observation and deciding on the best solution until you have gathered information with an open mind and talked with your parents.
- 2. Talk it out. Approach your parents with a conversation. Discuss what you've observed and ask your parents what they think is going on. If your parents acknowledge the situation, ask what they think would be good solutions. If your parents don't recognize a problem, use concrete examples to support your case.
- 3. Sooner is best. Talk sooner rather than later when a crisis has occurred. If you know your loved one has poor eyesight or has trouble driving at night, begin to address those issues before a problem arises.



To us, it's personal ...

Source: Home Instead Senior Care®

Home Instead Senior Care® is a leading provider of in-home, care services for seniors, including companionship, meal preparation, light housekeeping and medication reminders. It has offices in 23 cities across Canada and is dedicated to seniors living with confidence and safety in their own home.

- 4. Think about how you would want to be addressed in this situation. Remember you are talking to an adult, not a child. Patronizing speech will put older adults on the defensive and may convey a lack of respect for them. Put yourself in your parents' situation.
- 5. Maximize their independence. Always try to find solutions that provide the maximum amount of independence for the older person. For instance, if your loved ones need help at home, look for tools that can help them maintain their independence. Professional care-giving services can provide assistance in a number of areas including meal preparation, light housekeeping or medication reminders. Or find friends who can help.
- 6. Be aware of the whole situation. If you notice a change in your parent's behaviour or physical appearance or condition, this could possibly indicate a larger issue. For example, if your dad dies and soon afterward your mom's house seems to be in disarray, it's probably not because she suddenly became ill. It's much more likely to stem from a lack of social support and the loss of a life-long relationship. Make sure that your mom has friends and a social network around her.
- 7. Ask for help. Many of the issues of aging can be solved by providing parents with the support they need to continue to maintain their independence. Resources such as local senior centers can help provide those solutions.

For more information, speak with your BMO financial professional.

BMO Financial Group provides this content for general informational purposes only and does not intend for it to substitute professional advice regarding an individual's financial position or personal circumstances. The contents of this publication should not be relied upon as personal, investment, legal or tax planning advice. As always, please consult with your BMO representative to fully understand the personal, investment, legal or tax implications that may be applicable in your specific situation. The information contained herein is based on sources that BMO Financial Group believes are reliable, at the time of publication but is not guaranteed by BMO Financial Group and may be incomplete. The information contained herein is subject to change in the time following publication, without notice. BMO Financial Group makes no representation or warranty, express or implied, in respect thereof, takes no responsibility for errors or omissions which may be contained therein and accepts no liability whatsoever for any loss arising from any use of or reliance on the publication of its content. All rights reserved. No reproduction is permitted without written approval.



Making money make sense®