

## Senior Advice: It's your will; do it your way

by *Doug\_Mayberry*

**Q:** We have two wonderful young grandchildren by our son and daughter-in-law. Our natural daughter has just married a divorced gentleman who has full custody of his 2-year-old daughter. My wife and I signed our living trust three years ago.

As we were not anticipating a stepdaughter, we did not address this issue. We are considering amending our trust to include her in our estate gifts. How should we handle this?

**A:** Assuming you are both in good health there is no need to make an immediate decision. Take time to consider options and evaluate how your daughter's marriage is progressing. Does your new son-in-law have assets, which will go to his daughter? Does your daughter have plans for children? If your daughter divorces should provision for your step-granddaughter be eliminated? Do you plan to discuss your options with your natural children?

There is no right or wrong answer. Your assets are yours to gift and whatever you believe the right thing to do is your decision. Take some time. Talk with your lawyer. Make a list of his options. Let your new family relationships develop.

After you make your decisions let your natural son and daughter know why and how you have changed your trust. This communication information will help avoid any disagreements between your children later.

**Q:** Our mother has been diagnosed with dementia, and she is nearing the point when she will be unable to take care of herself. As the oldest sibling I have been "elected" to coordinate the search for a home, determine which will be the best for mom. As a family we have visited two assisted-living facilities and are having differences of opinion. This is a very difficult emotional time for all of us.

What is the best way to evaluate assisted-living facilities?

**A:** Choosing for her is tough. The types of senior housing and price affordability vary widely. The "best" resemble luxury hotels, the "worst" tend to make the family feel she should be in more attractive surroundings.

Because of our parental love and guilt, it is difficult to balance the appearance of a facility with the needs for parents. Some recent senior' studies indicate better care can be had when there are fewer patients and more

hands-on supervision available.

Evaluate what you believe your mother needs most. Important questions include how convenient will her location be to encourage visitation, does the owner/manager lead you to believe you will be able to address your mother's concerns, if any, and he will be responsive, do you believe the staff is caring and are happy in their work, can you visit any time you wish, what fee increases can you expect, what expenses are included in her contractual obligations.

Your challenge is to judge the supervisors and staff that would be assigned to actually care for your mother on a daily basis. I recently visited a facility owned by a couple who live adjacent to their facility, frequently sleep in the patients' building, provide personal transportation to their doctor and have a hairdresser in regularly.

The owners treat their patients as family. They include visits by their loving dog Cindy; personally supervise the patient meals; the staff includes several family members who help maintain the cleanliness and gardening, plus they give the patients hugs and hold their hands.

It is not a luxurious facility, but in each room each patient has his or her own furnishings, photos and memorabilia. I personally vote for this type of facility.

Moving a family member is a traumatic undertaking. Your decision becomes a highly emotional one, but search for what you believe will be the most happy, comfortable and loving environment you can find.

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