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MEMBER



Special needs require special lawyers.

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TAKING CARE OF THE FAMILY BUSINESS AT THE HOLIDAYS

The holidays might not seem like an ideal time for adult children to discuss serious issues with aging parents. A recent Wall Street Journal article suggests that December is actually the perfect time to discuss such issues, particularly because multiple generations typically are in one place for the holidays. The holidays provide a chance to initiate conversations about important issues. The following topics provide good starting points for discussion.

Financial concerns. The recent massive stock market declines and losses in the bond market are serious concerns for retirees relying on their savings. Certified financial planners, including Oast & Hook's Andrew Hook, recommend that even retirees who prepared a financial plan earlier this year should review and update their plan in light of the market conditions. In some cases, the retirees may have to tighten their belts; families should discuss monthly budgets and identify areas where cuts can be made. Adult children might be able to help out temporarily. On a happier note, grandparents can use holiday visits to discuss establishing 529 college savings for grandchildren, perhaps in lieu of a holiday present.

Health issues. Oast & Hook routinely receives calls from adult children during the holidays. Because the children don't see their parents on a regular basis, when the children visit during the holidays, the children notice that their parents are not doing as well as they were during the last visit. Children can observe whether the parents can walk as well as they did before – are they shuffling or unsteady? Are the parents having problems remembering names? If the parents are supposed to be taking medications, then the children can observe whether the parents are taking their medications as required. Another related issue is determining whether the parents can still take care of their house and function by themselves. Children should observe whether the parents are dressed appropriately, are interested in their personal hygiene, are opening their mail and paying their bills, have food in

the refrigerator, and whether the house is clean. Dust and cobwebs might indicate that the parents can't use the vacuum cleaner anymore, or that they have vision problems and cannot see the dust. If a parent is having problems walking, then children should look around the house to ensure that there are no safety hazards. This may result in installing grab bars and brighter lighting, and removing throw rugs. If parents are still driving, then children can ride along with the parents on an errand to see how well the parents are handling the car. Children can compare notes, especially when some children see the parents more frequently than others. Parents can also provide the children with updated contact information for their healthcare providers and information on their medications.

Legal issues. Parents do not need to disclose the contents of their wills or trusts, but should remind children where to find their estate planning documents. If the original documents are kept at an attorney's office, the children should have the contact information for the attorney. Families should review advance medical directives and powers of attorney, especially if the parents have made changes.

The holidays can provide the best opportunity for children to gently ask their parents if they have their affairs in order. Previous issues of the Oast & Hook News outline other issues and the approaches that children can use to break the ice for these serious conversations.

The elder law attorneys at Oast & Hook can assist clients with their estate, financial, insurance, long-term care and government benefits planning needs.

Ask Allie

O&H: Allie, do you have some pet safety tips for the holidays?

Allie: Yes, *Healthy Living in Hampton Roads* recently listed some good tips. Although our readers will be receiving this issue during the holidays, it's not too late to take some precautions. Keep your pets calm; spend some time with your pets to help them cope with holiday stress. You may need a special place you can use as a refuge for your pet to escape holiday crowds. Watch the treats (pets are sensitive to sudden changes in their diets), and keep holiday sweets out of your pet's reach, especially chocolate. Know your plants and keep troublesome plants, such as mistletoe and poinsettias, out of reach. Use only unbreakable decorations at the bottom of your Christmas tree, and secure your tree in a wide-based, heavy stand to prevent it from falling. Never decorate your tree with string-like items, especially tinsel. Cats love to play with these items, which can get lodged in their digestive systems. If you have a live tree, wrap the base so your pets can't drink the water. You should also ask the tree vendor if the tree has been sprayed with chemicals; these chemicals may be toxic to your pets. Finally, give some thought to New Year's Eve. Pets can be frightened by firecrackers and other noisy merriment, so you should have a plan to keep them from being frightened by the noise. I'm glad I will be safe inside on New Year's Eve.

Here is this week's letter to Santa: "Dear Santa: I see how my people buy and sell things on the Internet. I would like to sell our dog. Can you help me? Your friend, Kit Kat."



Please feel free to e-mail your pet and animal-related questions to Allie at: allie@oasthook.com.

Announcement

The Hampton-Newport News Community Services Board and the Alzheimer's Association have joined forces to provide training and education to increase the skills and abilities of staff who work directly with seniors. The classes will be held in the conference room at the Hampton-Newport News Community Services Board at 300 Medical Drive, Hampton, Virginia. Registration begins at 8:30 a.m. and the classes will run from 9:00 a.m. to 1:00 p.m. The first class is entitled "Basics of Dementia Care" and will be held on December 16th. The second class is entitled "Making Connections and Enhancing Mealtime" and will be held on January 14th, and the last class is entitled "Understanding Wandering and Reducing Falls" and will be held on February 17th. These classes are free for professional caregivers, nurses and social workers in Hampton and Newport News. Pre-registration is required. To register, please either call Renee Davenport at 757-788-0005 or e-mail her at reneed@hnncsb.org.

Speakers

If you are interested in having an elder law attorney from Oast & Hook speak at an event, then please call Jennifer Lantz at 757-399-7506.

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, telephone us at 757-399-7506, or fax us at 757-397-1267.

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