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Having Those Hard Conversations During the Holidays

By Richard M. Morgan & Loraine M. DiSalvo

The holidays are a time when families gather together in celebration. Traditions are carried out and new ones are made. Stories are shared, memories created and relationships strengthened. However, these occasions may also reveal that time has passed and things have changed - and not for the better. The health, financial situation, and overall well-being of loved ones, particularly those who are aging, may be different than it was this time last year. This means the holidays may be an opportune time to have some hard conversations.

While you are together as a family, take some time to have important conversations about the future. These conversations aren't always easy, but they're much easier to have while everyone is healthy and alive than when they are seriously ill or deceased.

Here are a few tips on managing these family discussions:

1. **Timing is everything:** While they may seem like natural times to talk, holiday dinners or other family celebrations are probably not the best time to have conversations about [estate planning](#), [elder care](#), [guardianship](#), advanced directives, and the like. Choose a time when there aren't distractions so everyone can give the conversation their undivided attention. And, don't spring the conversation on the family as a surprise. Let people know the conversation will be happening.
2. **Be open with your feelings and observations:** You might have noticed that your parent's house is messier than normal or the food in the refrigerator has gone bad. Perhaps Mom's personal appearance is different or Dad's hygiene is lacking. You might see that bills have piled up, unopened. Let your loved one know what you observe and let them know you care.
3. **Be an advocate:** Explicitly tell your loved ones that you want to do whatever you can to ensure that they maintain their way of life and make the right decisions.
4. **Listen:** You can often help your loved ones find solutions to their concerns and desires by simply being quiet and listening to them. Make a list of what they want and what they're worried about to help create a plan.
5. **Create a plan:** If the intent of the conversation is to come away with a plan, it will make the discussion a little less emotional and more proactive. A plan creates shared expectations about what will happen next. An important part of the plan is to have consensus about what will happen if a loved one can no longer make decisions for himself or herself. However, the family's decisions and your loved one's wishes should not be the end of the conversation. Instead, your loved one should work with an estate planning attorney to ensure that appropriate legal documents are in place, to help ensure that the desired plan will actually be carried out in the event of your loved one's death or disability.



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These are some weighty topics, so your discussion during the holidays should just be considered a starting point. Or, if you've had these conversations before, commit to continuing them regularly. Estate planning is not a one-time event, but an ongoing process.

We hope your holidays are wonderful and that you enjoy quality time with your loved ones. If we can help answer any questions that come up during your conversations, if we can help Mom or Dad consider options that may help them provide for their long-term care, or if we can help create, review, or update necessary estate planning documents, please call us at (678) 720-0750 or e-mail us at info@morgandisalvo.com to schedule an appointment for a consultation.