

Never too early to discuss end-of-life issues with parents

By Anita Creamer, Sacramento Bee

When Roberta Battle and her 10 siblings gathered in Washington, D.C., twice each year for their parents' birthdays, her mother, Helen Harper White, always initiated a family business meeting. The agenda included her and her husband's wills, their health care wishes, their financial situation – the entire spectrum of issues that experts call end-of-life planning.

When White died in 2009 at age 92, the family was prepared.

“With that background, I should be better prepared than I am myself,” said Battle, 67, a retired consultant who is president of Sacramento's Older Women's League. “I haven't even done my own health care directive. I've just told my daughter things.”

For many families, it's the most uncomfortable conversation they'll ever have: How do their elders see their final years? What kind of life can they afford? How far do they want doctors to intervene in their last hours?

For millions of baby boomers and their parents, this conversation is the elephant in the room. And in today's volatile political and financial landscape, experts say, frank discussions between the generations about money, health care and other end-of-life issues are all the more crucial.

Even when older people have carefully planned for their retirement years, today's plummeting home values and rocky financial market can lead to concerns that they'll outlive

their resources – especially with the future of Social Security and Medicare in question.

Experts also note a more basic truth: You can't honor your parents' wishes if you don't know them.

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