

## The Business of Aging

Helen Hinchliff

**“Donald needs to update his will,” I said to Jim Pasuta, the lawyer who had helped us with our powers of attorney.**

I felt proud of myself for being proactive in getting my husband’s affairs in order, but it seemed strange to Jim that I was the one making this particular phone call. I had to explain.

In the early 1980s, my late husband built his dream house in Fulford Harbour. He decided to own it jointly with his daughters so they could inherit it after he died. When Donald and I married in 1985, he was reluctant to change this arrangement, so he composed a new will leaving everything else to me.

By 1998, the property had become too much like work, so we bought a Ganges townhouse. Then, acting with powers of attorney from his daughters, both of whom were living abroad, Donald sold the house. Less than a year later, he experienced a massive stroke and, while he was in a nine-day coma, I took the opportunity to look at his will. To my horror, I realized that by selling his house and, not updating his will once again, he had disinherited his daughters.

“Can Donald account for and describe his property and other financial holdings?” Jim asked after I’d recounted this saga. I had to admit that the stroke had left him unable to say much of anything.

“Then he can’t update his will,” Jim replied.

We’d been so busy trying to downsize we hadn’t taken the time to consider the implications of an outdated will. In fact, we’d forgotten about it.

Donald’s stroke was severe. Nevertheless, I chose to bring him home contrary to professional advice. I bought a one-level house in Ganges and had it renovated for wheelchair accessibility. I also had aids installed to help me lift him. Then I sold the townhouse (he made a squiggle because he could no longer sign his name), and I set aside the proceeds for my stepdaughters. When the new house was ready, I asked his doctor if there was any reason why I couldn’t bring him home the following day.

“Well, there’s no *medical* reason . . .” he said, his voice trailing off. I didn’t bother to ask what reasons might make it a bad idea.

When it comes to the vicissitudes of aging, we need help! Fortunately, it’s available.

The Greenwoods Eldercare Society is sponsoring a panel on “The Business of Aging” to be held next Wednesday, Nov. 18, from 4:30 to 6 p.m. at the Lion’s Club at 103 Bonnet Ave. All are welcome and it’s free of charge.

The program has been designed to provide you with an opportunity to learn some basic facts, hear some sound advice, and also to ask any burning questions you may have. You can expect the following:

- Attorney Jim Pasuta will discuss the importance of and difference between Representation Agreements, Powers of Attorney, and advance directives;
- Brandy-Lee Borley, Greenwoods Family Liaison, will provide information on the adult day care and community bathing programs and about Braehaven, the assisted living facility operated by the Greenwoods Eldercare Society;
- Accountant Sarah Carty will discuss the role of income in fees charged for these services, tax implications when a spouse is in care, as well as retirement and estate planning; and
- Catherine Bennett, Meals on Wheels coordinator, will tell you about meals that can be brought to your home.

Also coming are a community care nurse to discuss the process by which one is assessed for eligibility for these programs and/or for assisted living and long term care; a social worker will address solutions for some of the problems that come with aging in place in challenging environments; and a physician will address how the doctor’s role changes once you or a loved one has been placed in long term care.

Over the years, I’ve learned I’m not the only one who could benefit from more information about aging successfully. More than a few husbands have died in recent years with bank accounts or even the family car registered in their names only; there have been caregivers so stressed out by the demands of providing 24-hour care that they’ve had strokes or heart attacks. Others have simply given up, dropping their loved ones off at Emergency, saying, “I can’t do it anymore.”

Salt Spring has a burgeoning population of seniors and there is a huge, increasing need for an eldercare plan that ensures we have the support we need as we grow older. Let’s know what services are available now and learn how to take whatever steps we can to make the best of them.