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We Will Take Care of Each Other

Brian Zdrowak

Do you know the later-life caregiving plans of your parents and grandparents? Many do not, and even those who think they do need to realize that those plans can change drastically and unexpectedly. My parents relocated my grandparents after my grandfather suffered a heart attack when he tried to pick up my grandmother, who had fallen in their home. The weeks following their move were tough, since it was up to me to put their house up for sale and clean out 50 years of memories.

As I look back, the decisions surrounding the later-life care my grandparents received took two divergent roads. My grandparents wished to stay in their home, while my parents pictured my grandparents in a skilled nursing facility. I had tried countless times to talk with my grandparents and come up with a plan that would allow them to stay in their home. Unfortunately, each time I broached the topic, my grandmother's response was, "We will take care of each other. We do not need any help."

I tried to help by quarterbacking a services team, sending housecleaners, nurses and car services to their home. Grandma turned them all away at the front door.

This past summer, when I first tried having a conversation with my parents regarding care in their later years, I felt like I was in the movie "Groundhog Day" when my mom's stoic answer was nearly the same as my grandmother's.

Luckily, just like in the movies, life can have surprising twists. The morning after a surprise birthday party for my mother, she started a discussion with the family about my parents' plans for the future. She proposed that they could move in with my brother and his family. Talk about a 180-degree turn from her original stance. This caught everyone by surprise, especially my sister-in-law who saw her comfort zone with my parents shrink from a 50-minute drive to a short walk downstairs.

For me, our first family meeting was a success. Although it was spontaneous, it opened the door to different feelings and viewpoints from family members that I know will lead to a better quality of life for my parents than their original plan. When you start the conversation with your parents, you and the rest of your family can find out their wishes and introduce new ideas. Having these family conversations cannot start too soon.

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Brian Zdrowak, CPA, CFP® is an investment advisor for Dopkins Wealth Management, LLC, an independent member of the BAM ALLIANCE.

Brian joined Dopkins in 2005. He provides financial solutions to individuals, trusts, small business owners and employee benefit plans. Prior to joining Dopkins, Brian worked for 17 years with a Fortune 500 national marketer and distributor of food service products.

Brian and his wife Debbie have three children. On the weekends, Brian and Debbie enjoy renovating their 1870 Orchard Park home. In the community, Brian is involved with the Advisory Board for the Orchard Park High School Academy of Finance and the Key Communicators Group for Orchard Park School District.

Brian holds a master's degree from Canisius College and a bachelor's degree from the State University of New York at Buffalo.

