

### Transcript Details

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### *The Other Talk: A Guide to Talking with Your Adult Children About the Rest of Your Life*

Dr. Maurice Pickard:

It is not too late to give a gift to your baby boomer children. I'm your host, Doctor Maurice Pickard, and you're listening to Book Club on Reach MD, and with me today is Tim Prosch, the author of a book called, *The Other Talk: A Guide to Talking With Your Adult Children About the Rest of Your Life*. Tim is the President of a marketing firm called Contact Points, and has taught at Northwestern's Kellogg School of Marketing. Tim, thank you very much for joining us.

Tim Prosch:

Doctor Pickard, it's great to be here.

Dr. Maurice Pickard:

To begin with, why this title?

Tim Prosch:

Maybe the best way to answer that is to step back for a minute and let me tell you why I wrote the book because then I think the title might make some sense. For the last ten years, I've been doing literally hundreds of interviews with baby boomers about the current relationships with their family and also their plans for the future. Of course, every story is different because every family is different, but what I kept hearing was kind of a variation of one theme, and that was I'll never put my kids through what just happened to me with my parents. I imagine most of your listeners and you understand what that means, what I then discovered though was, and this is based on an AARP study that was done recently, 75 percent of people never, ever talk to their families about their thoughts about the years ahead, and then right about then, the \_\_\_\_ (1.22) broke. I don't know if you remember that.

Dr. Maurice Pickard:

I do.

Tim Prosch:

With this awful story of this poor woman who was yanked back and forth between her parents and her husband because nobody in her family had bothered to sit down as a group and talk about what \_\_\_\_ (1.36) wanted. So it struck me as there had to be a better way, and the last bit of my research was to go look at the bookshelves at Barnes & Noble and virtual shelves on Amazon, and I realized that there's really no book aimed at the adult parent. There's hundreds of books out there aimed at the adult children about how to take care of your drooling, incompetent parent, but nothing aimed at the parent. So I thought maybe there's a better way as to say to the parent, take initiative, take responsibility to sit your kids down and actually have this conversation, and the context that I thought would make it easy was that first talk. I don't know if you remember it with your child.

Dr. Maurice Pickard:

I do.

Tim Prosch:

... about sex, and you have to take responsibility and initiative for an uncomfortable conversation, but you owed it to your kids to do it so I said you owe your kids another talk, the other talk, that is you owe it to them to sit down and talk about all the issues, not just the dying part, but all the issues that are going to come to bear on your entire family from now until the end. So that's how I came up with the name.

Dr. Maurice Pickard:

Really, to reframe it in a way, the parent has to have the talk with themselves first.

Tim Prosch:

Right.

Dr. Maurice Pickard:

That's what I thought was so interesting about your book, that is was a framework for me, and I have adult children, and then maybe, and I even said to you after reading the book and you were nice enough to send it to me, that I'm going to buy three more copies. I have three adult children. Our audience is mainly physicians, and so how do you envision them using this tool in their practice?

Tim Prosch:

This is something I learned after we launched the book in the beginning of the year. I've heard this from individual families. I've also heard it from industries that deal with baby boomers like financial planners and \_\_\_\_\_ (3.24) law attorneys, hospice practitioners and what they tell me seems to really work well. I would expect that I have really heard this from medical practitioners, it's what I call the Third Party Transaction, and what I mean by that is, Maurice if you said to me, Tim, you're the dad, I'm the son, if you say to me, "Tim, we need to have this conversation." What often happens is the barriers go up, the confrontation begins, and we never have the conversation, but if you say, and it sounds to me like you're doing this with your own family, "Tim, why don't you have a look at this book, and when you're done, let's you and I together talk about the issues that are in the book." That seems to drastically reduce the potential for a confrontation, and it begins to establish a collaboration, which is really the point of the book is to get families together talking about some of the hard issues.

Dr. Maurice Pickard:

I can only substantiate what you said earlier on. I'm an internist and a bioethicist and at Community Hospital, how often I heard, "Don't let this happen to me," when they referred to the long struggle, the long dying process of their parents, and yet, like you say, they having gone through this, didn't place this in a personal level. If you don't have this talk, what is likely to happen? What are the repercussions of not doing this?

Tim Prosch:

Well, let me give you a quick story. Two friends of mine, Sarah and Kate, Sarah and Kate, their parents, never ever wanted to confront the issues, never talked to their daughters about any of these issues, and the parents both got very sick and within 18 months, they both passed away. The repercussion for Sarah and Kate was that Sarah, although she was out of town, being the oldest ended up taking responsibility for their health care. As things got worse and worse with their parents, she ended up taking off more and more time from her job. Fortunately, she was a star there, and they cut her some slack, but only for a while, eventually let go and she hasn't had a job in the last two years. Her sister, Kate, took on the financial responsibilities, discovered that her parents, I discovered the same thing with my own family, that her parents had saved not very much money, and so she ended up putting her house up for a home equity loan. As we all know, the real estate market tanked, her house went underwater, and she ended up losing her house, eventually her husband to divorce. I tell you that sad story because I'm sure her parents never intended that to happen, but the consequences of ignoring this until it's too late can be very dire.

Dr. Maurice Pickard:

If you're just tuning in, you're listening to Book Club Reach MD. I'm your host, Doctor Maurice Pickard and joining me today is Tim Prosch, the author of a book endorsed and published by AARP, The Other Talk: A Guide to Talking with Your Adult Children About the Rest of Your Life. Having had this talk, do you ever revisit it?

Tim Prosch:

Well, you should. I say this, and I definitely encourage my readers to say this not as a one-time shot, but as an annual event. Things change, plus your condition changes. Your financial situation changes. Maybe you agreed that one kid would take care of the money, and the other kid would take care of the medical issues. What happens if one of the kids ends up moving to Europe on a job? The point is your life changes, and so does your family's life change. So you need to come back and revisit it, and you may even find that you or your kids maybe have changed your mind about something, maybe you decided I don't want to do hospice, for example. Well, then as you maybe explore that option more deeply, you change your mind, but if you don't sit down and have the conversation next year and say, that's where I'm coming at, they'll never know.

Dr. Maurice Pickard:

I used to, in dealing with this as I do now, used to encourage people to think about D, and D was that there is a death in the family, a divorce, a decline in health, a new diagnosis, distance with a child moving away, disagreement among children and possibly even early dementia. That was kind of my little D to kind of encourage people to keep coming back in this over and over again. You know you use children, is your book any different if you have a spouse involved? In other words, one of the married people dies, and now a spouse is

involved. Is this book of use to them?

Tim Prosch:

There are a couple of things I would like to point out. One is that just as the other talk is designed to educate and empower your children, you and your spouse owe it to each other to educate and empower them for the things that each of you do. For example, in my family, I do the bills. My wife takes care of other issues, social issues and the cooking function. If it comes to the point where either I can't because of dementia or I'm gone, I need to train her. I need to tell her how, what my strategies have been, where things sit so she can take over, either A take over the bill paying function or B bring somebody in, but we need to have that conversation now while I'm still semi-lucid as opposed to waiting until I am in a situation where I can no longer communicate.

Dr. Maurice Pickard:

I deal almost on a weekly basis in which people have done all, what you would say, the right things. They've done all the documents. They've had this talk and then went two wheels over the cliff, so to speak, there is conflict. A son comes in from out of town who hasn't seen his parents for a long time, and now wants to take a different course in the management of say the parent who is now no longer able to make decisions medically. How do you avoid this because we see it over and over again?

Tim Prosch:

Well that's the basic premise of the other talk because what I'm really trying to get people to do is while the parents can still be in control of the conversation, they need to sit the kids down physically. If you have to do it on a conference call, I guess that's okay, it's better than nothing but literally sit down and say, let's build our responses to various trigger points. For example, one trigger point is I can no longer drive. Well, I love to drive, and it's going to be really hard for me to get up the kids, but what I've done, we've actually put this in writing in my family. I signed it, my doctor has signed that if I reach a point when I go for my annual physical where my motor skills are reduced, my mental skills are reduced, my eyesight's not what it should be, that I voluntarily will give up my keys. We've talked about that up front so we don't have a son coming in from New York to say, "Okay, I'm going to take over," because that's not the collaboration that I'm looking for when you have the talk.

You want to have a partnership. You want to have everybody on the same page on how you're going to approach things. Sure, emergencies will arise and you can't plan for everything, but you can at least get your thought process and your decision making process aligned as a group.

Dr. Maurice Pickard:

I certainly could make a long list of patients whose children called me and said, "Please tell Dad he can't drive. He's taken off half the garage," or some other thing like that. I used to say to them, "That isn't my role. I will certainly talk to them about it," but again, if he had planned as you have planned about driving in particular, this might not now be a crisis in the family.

Tim Prosch:

Right, exactly and then I hear this from doctors and nurses and financial planners, they all say, but the kids come to me to intervene. Well, what I'm trying to say is that's not going to work. The parent has to feel like they're part of the decision, and one thing I say is whenever I talk to groups or do interviews is what you want to do is set up a situation where the parent is not losing control, they're sharing control. If they feel like they're sharing control with their kids and vice versa by the way, then it's going to work, but if the parent feels like their losing control, they're going to fight it, and if kids feel like everything has been dumped in their lap, they're going to resent it, but if you can, as a group, find a way to talk about these issues, and come to agreement on at least the thought process and say, "Okay, we're going to share control on this. It's not my taking it away from you, Dad. It's not Dad dumping all this stuff in my lap and say, 'Okay, you're in charge of everything now,'" which is what happened to me, by the way. It was terrible. We made mistakes. I wish I'd known more. By the time that happened to me, both my parents were unable to communicate because of the disease.

Dr. Maurice Pickard:

Much of your book has to do with financial planning, and doctors usually are not involved in this aspect of their patient care, but certainly, I have seen patients make financial decisions on the spur of the moment under a period of stress, selling a house a week after the loss of a loved one, moving in with a child who lives in a small town far from home where they don't have their usual support system. Can you see a role for doctors in this financial part of the care of their patients?

Tim Prosch:

Yeah, I can and I understand why doctors might be a little leery in getting involved in "financial planning," but I do think that they could play a very important role. I talked about this a month ago. Helping with trigger points, I've already talked about the car keys. Another issue is living at home or living with your kids or living in a retirement community. Those are decisions that you should begin to talk about now, and your doctor can help you with that. In some cases, retirement community is the great way to go, and the doctor can maybe help you with when should you make that call. I don't expect the doctor to tell you, "Okay, it's time to move in a retirement

community." That's not their role, but they can begin to give you information about that.

Another possibility for doctors is you remember a few years ago, Sarah Palin came up with the very unfortunate term of "death panels," and she did, I think. A great disservice to our country because as you and I'm sure your listeners now, the program she was describing was, I thought a brilliant program and that it would pay doctors to sit down and spend time with their patients and their families to talk about their options. The reason I think it's brilliant is because as you may know, 25 percent of Medicare dollars are spent on five percent of the people in their last year. Often the reason for that is nobody's ready to discuss what the options are, doctors are trained to cure. If nobody tells them, "Well, wait a minute, we don't want to go down that path," then tests are done and procedures are done because nobody's taking the time to discuss it.

I think, unfortunately, Sarah has kind of poisoned the well with that term, but what I say, one benefit of this book is to kind of come up from the other way and it can either come from the doctor or it can come from the family to say, "It's time for us to have the other talk about the end of life."

Dr. Maurice Pickard:

So many problems could have been avoided or can be avoided by the art of conversation, not the least in the last part of our lives. Let's all begin today to have these important conversations. So, Tim, thank you very much for joining us today.

Tim Prosch:

Doctor Pickard, I enjoyed the time together. Thank you.

Dr. Maurice Pickard:

This is Dr Maurice Pickard, and if you've missed any of this discussion, please visit [Reachmd.com/bookclub](https://Reachmd.com/bookclub) to download the podcast and many others in this series. Thank you for listening.