



**Toledo  
Community  
Foundation**

*Inspiring and Connecting Thoughtful Giving*

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Since 1973, **Toledo Community Foundation** has provided individuals, families and businesses interested in the well-being of our community with an *efficient, effective, low-cost, professionally managed* mechanism to achieve their charitable goals.

For philanthropists wishing to maximize the impact and life of their charitable gifts, the Foundation provides *resources for thoughtful giving*. Using its expertise and personalized services, **Toledo Community Foundation** helps donors transform their philanthropic impulse to measurable community impact. Beyond the gifting of assets, the Foundation helps donors identify issues of importance to them and *inspires engagement* with community organizations addressing these issues, thereby maximizing the impact of charitable gifts and creating a greater sense of fulfillment.

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**Managing Difficult Discussions**

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Like the time-honored talk about the birds and the bees, estate planning is a conversation all kids should have with their parents - for the whole family's peace of mind. "If you don't have some sort of estate plan set up, the state (laws) will do it for you. And that can be a mess," says Albert E. Vacek Jr., a board-certified estate-planning attorney in Houston. "That could be dragging through the courts system, and it's an expensive process."

With estate planning, the necessary legal documents are organized to ensure that property - money, real estate, etc. - is passed on according to your wishes. Vacek says estate planning can use either a living trust or a will to accomplish those goals. Planning may also include medical care during declining years as well as funeral arrangements.

These can be touchy subjects for anyone. But addressing them before they are needed beats the emotional and/or financial toll that's sure to come if no plan is in place.

For elderly parents, estate planning means baring their assets, their health, in essence their very lives to their adult children. Family traditions and simple pride factor in to how difficult it is to reveal such personal information to anyone, let alone one's children.

"We all had to get together and explain to him that we cared and we wanted to do the right thing but he had to help us," Michele Bussone says of the conversation she and her siblings had with their father, Mike Bussone, now 93. "When he's looking at his four kids, it's hard to be stubborn."

Vacek says the best way to bring up estate planning with your parents is to make it clear to them this is about avoiding any unnecessary burdens on the next of kin - especially that surviving spouse who'd like not to deal with paperwork while grieving.

Of course that means having this conversation before that parent's death, but also before a catastrophic health scare makes it difficult.

Case in point: Mike Bussone was still chopping ice off the roof of his lakeside home in Marquette, Mich., well into his 80s. That changed in 1995 when he broke his hip.

Fortunately he wasn't on the roof when the accident happened, but he still had to drag himself into his home to call an ambulance. Mike lived alone after his wife died in 1990.

It didn't take an accountant like Michele to do the math: It was time for the talk - with the whole family. Michele and her sister, Barbara Allen, live in San Antonio. The eldest brother, Michael, lives in Las Vegas. Their other brother, Stephen, lives in Portland, Maine.

The siblings discussed what they could do for their father and then met with him in Michigan to offer their loving services.

Son Michael was set up as executor of the estate with power of attorney. Barbara is an ex-banker, so she handles the finances. And Michele does the taxes.

Michele says it was a slow, painful process, but her father eventually warmed up to his children making decisions. He also warmed up to San Antonio's winters and moved in with Michele five years ago. That's when she turned to San Antonio elder law attorney Carol Bertsch to put those plans to paper.

Bertsch suggests families bring up estate planning with their parents at their parents' home and limit the topics to those that need to be covered. For instance, talk about driving concerns at one time, living conditions at another.

If a senior parent brings up these topics and more, just go with it. But if your parents get agitated bringing up more topics, let them know you don't need to cover everything at once.

"It's a play-by-ear kind of situation," Bertsch says.

When it comes to your parents' financial and health information, Bertsch says to always ask, not tell your parents to share it. Even then, stress that you want them involved in the process.

"You definitely don't want folks to think you're trying to take over their lives," Bertsch says.

Bertsch recommends families turn to attorneys for estate planning, though she notes there are other options for varying incomes, such as Catholic Charities of the Archdiocese of San Antonio and the Community Justice Program with the San Antonio Bar Association.

Vacek, who also gives free estate-planning workshops, says some attorneys will give you the first hour free for consultation.

Michele Bussone said she is glad she and her siblings talked with their father when they did. And the way she sees it, estate planning is as much about what it gives elder parents as what it gives the rest of the family.

"Every family has got to pick its time and maybe a spokesperson ... but you've got to do it," she says. "And I think it's only fair to our parents. They raised us. The least we can do is take care of issues for them as they're older - the issues that they can't take care of."

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