

ELDER-FREINDLY PRACTICES - VIDEO TRANSCRIPT

I'm Paul Bourque, President and CEO of the Investment Funds Institute of Canada. IFIC is preparing materials to assist advisors and firms in managing effective and productive relationships with their aging clients. It's important to remember that aging clients have special requirements in order to protect their financial well-being. For example, they may need help in preparing decision-making documents for when they're less able to manage their financial investments or perhaps to recognize signs of elder abuse or diminished capacity. IFIC is partnering with CARP to develop videos in three very important areas-- elder abuse, consent and decision-making, and elder-friendly practices for your firm. We hope these resources, along with other resources that are available at IFIC.ca, can help you in managing these very important relationships. Thank you for watching.

My name is Laura Tamblyn Watts, and I'm the national director of Law Policy and Research at CARP. And today, we're partnering with IFIC to really bring to light some of the key issues affecting older people and how they relate to their financial services. In today's video, we're going to be talking about how to help your practice become more elder-friendly. There's a lot of important tips that you can use in your everyday practice, and you'll see those in some of the tips sheets that we have accompanying this video.

So imagine, if you will, Mrs. Jones is coming to your office. She's coming from across town. Your office is downtown. It's a long way for Mrs. Jones to come. Sometimes she'll be trying to find parking. Sometimes she'll be navigating stairs. And by the time she manages to reach your office, she's often exhausted. So what's important is, we have to think, how can we even make sure that the time that she comes to the office, she's not exhausted?

So some important tips for you, instead of just offering coffee and tea, make sure that you have a selection of juices and some easy to eat foods. Many older adults can suffer from blood sugar issues, and so just even having some orange juice on hand can make all the difference between settling her and making her quite upset or quite worried.

Ensure that the physical spaces of your offices are elder-friendly, as well. So by the time she does get to your office, can she get in the front door? Do you have stairs that she can't mount, or is there an easy way into your office space? Handrails are critically important. Make sure that even if you do have stairs, that she's able to get herself up the stairs if they have them.

Are your corridors wide enough? Can she bring in her assistive device, like her walker or her cane? If she's in a scooter, how are you going to support that? Is there a place for scooter parking? And if she's in a wheelchair, is wheelchair access easy or hard at your office?

Think again about the time of year. Winter is often very cold in Canada. And if it's snowy or wet, are the surfaces going to be slippery and are her assistive devices going to be something that is affected by the weather? So mats are very important.

Make sure that you don't have mats that bunch up. What we know is that older adults who suffer falls have an increased morbidity of about 18 months. That means a fall at your office can not only be a liability, it can be a life and death situation for her.

When she's in your office, is your waiting room comfortable? Very often, many older adults have a difficult time getting out of soft chairs. Have a selection of different chairs in your office, some wider, some narrower. Hard chairs are usually better. It allows people to leverage up. And ones with arms are especially useful.

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If you have a companion there to support the older person, is there enough space, not just for the person that you're serving, but for a few other people there, as well? When she comes into your office, is the interior office going to be conducive, or do you have cords places that people may trip, carpeting which is difficult, or are the hallways not going to be wide enough? Consider putting in some of those handrails in your corridors so that people who may have increased instability are able to hold themselves along the way.

These are often very easy things to do, but as you do an audit of your office space, it could really make an important difference. When she makes it into the actual space where you're going to have the consultation, do you have an umbrella stand or a place where she could put her cane? Canes are very commonly a difficult situation to accommodate for many older people. They don't know where to put them. They can fall down. They're awkward. So have an easy-to-use umbrella stand or a cane holder.

What we know is many older adults suffer from hearing impairment, many, many more than will admit it. There's a bunch of things that you can do to support making sure that you are clearly understood and heard, so that you can have the conversation that you need to have. The first is, if they have or use hearing aids, make sure that they have them in.

Quite often, older people will be traveling, and the outside noise from traffic or from transit can be too loud to allow them to comfortably be in with their hearing aids on. So they may have them, but they may be turned off. So do a quick check. Can they hear you OK?

Ask if they use any hearing devices, if you're comfortable doing that. If not, you may mention that it's important that everyone understand each other clearly and ask if there's anything that you can do, whether it's speaking up, or if you're talking too fast, slowing down. Make sure that you get a comfortable cadence and a comfortable volume with the person that you're talking to.

It's also really important to look directly in the eye of the older person if it's possible. What we know is, if a person has a hearing disability, sometimes if they look at you directly, they're more easily able to read lips or find verbal cues connected to facial cues. So if you're asking a question, you may look like this, and that could help to cue the person that you are asking them a question. So making that good, clear eye contact is really important wherever possible.

Another word about hearing aids, I don't know if the room that you're in has a loud air conditioner or heater. Even if you just be quiet for a moment, listen to the room you're in right now. Do you hear that hum? Sometimes even the lights can make that hum. What we know about many, many hearing aids, particularly hearing aids that are a little bit older, is the sound is being amplified across all spectrums, so the voice that you are using and the fan in the background can be at exactly the same level to the person who has the hearing aid.

So really try to make sure that you spend a little bit of time in your offices making sure that at least one room is a very quiet room. That may mean that you need to turn off some of the heating and cooling. It may mean that you need to check in to make sure that the sound doesn't bounce off too problematically, or you may even want to spend a little bit of money and get some sound dampening into one particular room.

A word about vision-- I don't know about you, but my vision has started to go a little bit, as well. Things I used to be able to read, I'm having a harder time reading these days. That's true for a lot of people. People over the age of 40

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often have a hard time reading close up. One of the things that we often do is put all of our letters in a very small font. A 12-point font is normal, and sometimes those terms and conditions are much, much smaller than that.

In order to make sure that people can really understand what you've written down, consider tomorrow changing your default fonts to 14-point. Just make it bigger. And if you're dealing with older people, I encourage you to consider putting less information on a written page and the font much bigger. It lets people have a better contrast.

A word about contrast-- black on white works very well, but white on black does not. Script in italics, which often look really lovely when it comes to logos or information, is so much harder to read than a plain, clear font. Consider just using something like Times New Roman or a Courier font or an Arial font when you do it. And also consider perhaps using a bold font, so that stronger contrast with the white page can really make a big difference.

Remember also that a lot of people, men especially, may have some form of color blindness, and they may not disclose it to you. So common forms of colorblindness will be red/green, but there's other kinds as well. So if you're going to be using color, make sure that you have a look at some of the color blindness guides and avoid some of these simple problems.

Don't use red. Don't use green where you can avoid it. And where you are using colors, make sure that if they were seen by somebody who had more of a black and white and gray vision, that they can be easily seen and understood. Again, high contrast is helpful. And light font on dark does not work very well for people.

When we're looking at materials, we've talked about the size of the font, but let's talk about making sure that the materials themselves are accessible. Often, we get these folded brochures. For people who have mobility challenges, unfolding brochures or flipping pages can be quite difficult. So that easy to open brochure for the person who's 25 may be a very challenging document to read for the person who's 85.

Does it have to be folded? Consider creating materials that are more placemat style. Or if you use PowerPoint, consider using PowerPoint in your everyday presentation in your office, not as a presentation tool, but just as an alternative way for people to be able to see information.

So I know that when I have folks into my offices, I usually have some written material in a large font in a clear bold. And then I'll put that same material on a wall. It doesn't need to be a fancy projector, and it doesn't need to be a fancy screen. Usually a blank wall will do well, particularly if you have a white board. Consider projecting that same document that you printed out so that some people in that room who have challenges reading closely have the option to see near or far.

And remember, if you have more than one person in that room, you may have a number of different people that you need to support. And so that means you may have two people, one of which needs distance support and one of which needs closeup support. So having those two options really makes it easier for everyone.

A wonderful elder-friendly practice is to have those things as takeaways. So to make sure that they leave with something that's easy to reference. Let's talk about what could be in those takeaways. We love words in the financial industry, in the legal industry. We love to write down so many words. But what we know is, most people are actually visual learners.

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So taking a cue from how we see infographics done, taking a cue from even our world in marketing, try to distill some of those big concepts and put them in some type of a flow chart or big block visuals. If you're talking about a particular person-- a daughter, a son, a financial planner, a lawyer, somebody who is in their world that they're wanting to leave money to-- consider getting a picture of them. Ask for a picture of them. They probably have them. And incorporate pictures of the people.

Or if there's assets, like the family cottage, or if they have other assets, like a home or particular treasures for them, consider getting pictures of those, as well. And so when they're looking at the material, they're actually seeing the people in their life, so it doesn't just say substitute decision-maker or other person or sibling. It has a picture of Mr. Singh, or Jan, or the family cottage. It helps people particularly who may have cognitive impairment to mentally cue who you mean. And that helps to support capacity.

Elder-friendly practices make things easy for everyone. So while we're talking about elder-friendly practices, we know that if we make it more inclusive for everybody, everyone will benefit. So quick tips around the office-- are your doors easy to open and close, or are they too heavy? Is the background too loud? Are there handrails in your corridors? Are your corridors big enough?

Do you have places for assistive devices? Do you have an office that's easily accessible, or would you consider going to them and to make sure that they're in the place where they feel the most comfortable? Just asking that question by saying, I know you're going to come down to my office, is it easier for me to come to you, can make all the difference, both in terms of your relationship, but it gives you a little bit of a sense of how that person is doing in their own home, as well.

Never forget, when we're thinking about elder-friendly practices, that it's very common to have a supporter there. They may be a power of attorney, a substitute decision-maker, or they might be somebody who's just trying to help. Consider whether your professional and ethical obligations mean that you need to meet with that person one-on-one.

It may be fine to invite that supporter in at a later point. And indeed, it may be very helpful to have that supporter there as an elder-friendly practice to help cue you. So when we're talking about the cottage, well, they may have more than one cottage. Which cottage? You remember, the cottage on this lake. Ah, yes. So that could be a helpful way of using a support person.

But what we know is that older adults are overwhelmingly abused by those closest to them, mostly family members. About 2/3 of all elder abuse cases, including financial elder abuse, is perpetrated by family members or those closest. So you need to make sure that that person is in a positive relationship with the person that they're with, and you must meet with them alone.

Thanks so much for joining us today. I hope these elder-friendly tips will be able to make your practice all the better. Thank you.