

Why planning ahead can help if memory is becoming more difficult

Why do people have memory difficulties?

Becoming a little forgetful is a normal part of ageing. This is nothing to worry about. However, if changes in memory interfere with normal activities, it could mean you have dementia. This is not a normal part of ageing. You should see your doctor.

Dementia affects the functioning of the brain and can affect more than memory. It is not a mental illness. There are many types of dementia and most of them are not inherited. If you do have dementia your doctor may prescribe medication. Medication may slow down the progress of dementia or reduce symptoms.

Living well with dementia

There are strategies you can use to help you remember important things. There are things you can do to manage other symptoms. It is also important to eat well. Get plenty of exercise. Stay involved in social activities. Another good thing to do is to plan ahead. This is because dementia can mean that over time you may not be able to make decisions. For example, you may not be able to decide where you will live or how you would like your money to be spent caring for you.

Benefits of planning ahead

Planning ahead involves thinking about, talking about and sometimes writing down what you want to happen in the future. Planning ahead makes it easier and less stressful for family members. It can help to ensure your preferences are known and followed. It allows you to choose who can make decisions for you.

當記性變差時，為什麼提前計劃會有幫助

為什麼會有記憶困難？

變得有點健忘，是衰老的正常變化。沒有什麼需要擔心的。然而，記憶力的變化如果干擾到正常生活，就可能意味著您患上了腦退化症（dementia）。這不是衰老的正常變化。您應該去看醫生。

腦退化症影響腦部功能。它影響的不僅僅是記憶力。腦退化症並非精神疾病。腦退化症有多種類型，大部分不屬遺傳。您如果患上腦退化症，醫生可能會給您開藥。藥物可減緩腦退化症的發展或減輕症狀。

即使患上腦退化症，也要好好生活

您可以使用策略來幫助您記住重要的事情。您可以做些事情來控制其他症狀。健康飲食也很重要。要進行足夠的運動。要繼續參與社交活動。另外一件有益的事情是提前計劃。這是因為腦退化症可能意味著，隨著時間的推移，您可能無法自行為影響您的事情作出決定。例如：您可能無法決定在哪裡居住，或如何使用供護理之用的資金。

提前計劃的好處

提前計劃涉及思考、談論以及有時候需要寫下您希望未來發生的事情。提前計劃令家人更好受，減輕他們的壓力。這樣做有助於確保他人知道並依循您的偏好，令您能夠選擇為您做決定的人。

Importance of discussions

Talk with your family and anyone else who may make decisions for you in the future, so they know what is important to you. Talk about:

- preferences for future care, lifestyle and health
- how you go about making decisions
- your concerns and hopes for the future.

This information can help guide them in the decisions they may need to make.

Documenting your preferences

You can complete documents that will make it easier for your family. It is best to complete any documents early as you need to be legally competent. Being competent means you are able to understand the document you are signing and the implications of it. The documents and the terms used vary in each Australian state and territory.

Money matters

With dementia the ability to understand numbers and manage money can become more difficult. Mistakes can be made or others may try to take advantage of you. There are a number of simple things you can do:

Nominate a person to manage your finances

Many people have this arrangement in place even when they are well, in case there is an accident. The legal document can:

- help family if they need to assist you in the future
- provide guidance in how decisions should be made
- limit what decisions can be made. For example, they can use money to pay bills and expenses but they can't sell the house.

Organise your financial affairs

- Have joint accounts for banks and utilities, such as phone and electricity.
- Nominate someone to deal with Centrelink in relation to your pension.

討論的重要性

與家人及可能在未來為您做決定的其他任何人傾談，這樣他們才能了解什麼事情對您來說是重要的。討論：

- 有關未來護理、生活方式及保健的偏好
- 有關做決定的安排
- 您對未來的憂慮及希望。

這些資訊可以幫助指導他們可能需要作出的決定。

記錄您的偏好

您可以填好文件，便於家人處理。由於您需要具備法律行為能力，所以最好儘早填妥所有文件。“具備法律行為能力”指的是您能夠理解您正在簽署的文件的內容及其影響。澳大利亞各州及領地所使用的文件及條款各不相同。

財務問題

腦退化症使得理解數字及管理財務的能力下降。您有可能出錯；或者其他人可能會企圖利用您。您可以做幾件簡單的事情：

指定某人管理您的財務

許多人甚至在健康的時候，也有這樣的安排，以防出現意外。這份法律文件可以：

- 在未來家人需要協助您的時候，幫助他們
- 提供應該如何作出決定的指導
- 限制可以作出哪些決定。例如：他們可以用錢支付賬單及開支，但不能賣房。

管理您的財務

- 開設銀行及日常消費的聯合帳戶，例如電話及用電帳戶。
- 指定某人與 Centrelink 聯繫，處理您的養老金問題。

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- Review financial arrangements to ensure they are up-to-date and recognise future needs, e.g. superannuation, insurance, living arrangements.
- Review or make a Will, to set out how you want your belongings to be distributed.
- Keep important documents in one place and ensure family know where to find them.

Health and personal matters

If you are unable to make a decision in relation to your care or medical care, someone else will be asked to make those decisions. This person is called a 'substitute decision-maker'.

Appointing a substitute decision-maker

There are laws in each state and territory setting out a priority order of decision-makers. If you have not appointed someone, these laws will determine who would be your substitute decision-maker. However, you can appoint a different person if you want to. This does not have to be a family member, it could be a close friend or neighbour. It is important to speak with them about what is important to you.

Advance Care Directives

Writing down your preferences gives them greater authority. These preferences can be written in an Advance Care Directive. Advance Care Directives are legally recognised. They can include information about your future care, lifestyle and healthcare preferences. Recording your preferences can help those who will be asked to make decisions. It will help them to discuss your preferences with doctors or with other family members if there is conflict.

'The most important consideration is to have someone you trust.'

- 審查財務安排以確保這些是最新的安排，並認識到未來的需求，例如：退休金、保險及生活安排。
- 審查或訂立遺囑，以說明您希望如何分配財產。
- 把重要的文件放在一個地方，確保家人可在哪里找到它們。

健康及個人事務

您如果無法為自己的護理或醫護做決定，其他人將被要求做這些決定。這個人被稱為“替代決策者”。

委任替代決策者

每個州及領地均有法律規定決策者的優先順序。您如果沒有委任人選，這些法律將規定誰會成為您的替代決策者。然而，如果您想要，也可以指定不同的人。這個人不一定是您的家人，他們可以是您的密友或鄰居。務必要與他們談談：什麼事情對您來說比較重要。

預先護理指示

寫下您的偏好，可給予他們更大的權力。這些偏好可寫入預先護理指示。預先護理指示得到法律承認，可以包括有關您的未來護理、生活方式及醫療方面的偏好。把您的偏好記錄下來，可幫助將來被要求做決定的人。如果存在爭議，它可以幫助他們與醫生或其他家庭成員討論您的偏好。

‘最主要的考慮是要找到您信任的人。’

Future care and living arrangements

Deciding where you will live as you get older depends on many things.

- The availability of a family member or someone able to provide care.
- The abilities and personal circumstances of the carer and their wishes.
- The financial resources available.

Talk with family members in advance about what you would like. This can help them to be prepared for the future.

For more information and assistance

If you have someone who can read English, ask them to help you. Ask them to access the information and any documents you need. Your local doctor/GP or Chinese association may be able to help. Or ask about arranging an interpreter to assist you.

- Access information and documents for your state or territory at www.advancecareplanning.org.au (Audio-recordings of information spoken in Cantonese and Mandarin are also available).
- Visit a solicitor or financial advisor who speaks your language to discuss financial matters.
- Visit your doctor/GP for assistance.
- Alternatively, call the National Dementia Helpline on 1800 100 500.

or

- Advance Care Planning Advisory Service: Phone 1300 208 582. A telephone interpreter is available for this service by calling 13 14 50. State the language you speak. Wait on the phone (for up to 3 minutes). You can then ask the interpreter to call the Advance Care Planning Advisory Service on 1300 208 582.

未來護理及生活安排

決定哪里是您年老時的安居之所，取決於許多事情。

- 是否有家人或其他人可以提供護理。
- 照顧者的能力和個人情況，以及他們的意願。
- 可以獲得的財務資源。

提前與家人談論您的意願。這樣做有助於他們為未來做好準備。

如需更多資訊及協助

如果您身邊有人能夠讀懂英文，請要求他們幫助您。請他們獲取您需要的資訊及文件。您當地的醫生/GP（全科醫師）或華人社團可提供幫助。或者，您可以查詢安排口譯員協助您。

- 瀏覽網站：www.advancecareplanning.org.au，以獲取您所在的州或領地的資訊及文件（某些資訊有中文版）。
- 拜訪會講您的語言的律師或理財顧問，以討論財務事宜。
- 拜訪您的醫生/GP（全科醫師），以獲得協助。
- 也可以致電 1800 100 500，聯絡 National Dementia Helpline（全國腦退化症求助熱線）。

或聯絡

- Advance Care Planning Advisory Service（預先護理計劃諮詢服務）：致電 1300 208 582。該項服務提供電話口譯，請撥打 13 14 50。電話接通後，請告知對方您說什麼語言。等待接通電話（最長 3 分鐘）。然後，您可以要求口譯員幫您撥打 1300 208 582，接通 Advance Care Planning Advisory Service。