

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.

当记性变差时，为什么提前计划会有帮助

为什么会有记忆困难？

变得有点健忘，是衰老的正常变化。没有什么需要担心的。然而，记忆力的变化如果干扰到正常生活，就可能意味着您患上了脑退化症（dementia）。这不是衰老的正常变化。您应该去看医生。

脑退化症影响脑部功能。它影响的不仅仅是记忆力。脑退化症并非精神疾病。有很多类型的脑退化症。它们中的大多数不是遗传得来的。您如果患上脑退化症，医生可能会给您开药。药物可减缓脑退化症的发展或减轻症状。

即使患上脑退化症，也要好好生活

您可以使用策略帮助您记住重要的事情。您可以做些事情来控制其它症状。健康饮食也很重要。要进行足够的运动。要保持参与社交活动。另外一件有用的事情是提前计划。这是因为脑退化症可能意味着：随着时间的推移，您可能无法自行影响您的事情做出决定。例如：您可能无法决定在哪里居住，或如何使用供护理之用的资金。

提前计划的好处

提前计划涉及思考、谈论以及有时候需要写下您希望未来发生的事情。提前计划令家人更好受，减轻他们的压力。这样做有助于确保他人知道并依循您的偏好，令您能够选择为您做决定的人。

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.

讨论的重要性

与家人及可能在未来为您做决定的其他任何人倾谈，让他们理解对您来说重要的事情有哪些。讨论：

- 有关未来护理、生活方式及保健的偏好
- 有关做决定的安排
- 您对未来的忧虑及希望。

这些信息可以帮助指导他们可能需要作出的决定。

记录您的偏好

您可以填好文件，便于家人处理。由于您需要有法律行为能力，所以最好尽早填妥所有文件。“有法律行为能力”指的是您能够理解您正在签署的文件的内容及其影响。澳大利亚各州及领地所使用的文件及条款各不相同。

财务问题

脑退化症使得理解数字及管理财务的能力下降。您有可能出错；或者其他人可能会企图利用您。您可以做几件简单的事情：

指定某人管理您的财务

许多人甚至在健康的时候，也有这样的安排，以防出现意外。这份法律文件可以：

- 在未来家人需要协助您的时候，帮助他们
- 提供应该如何作出决定的指导
- 限制可以作出哪些决定。例如：他们可以用钱付账单及开支，但不可以出售房屋。

管理您的财务

- 开设银行及日常消费的联合账户，例如电话及用电账户。
- 指定某人与 Centrelink 联系，处理您的养老金问题。

Advance Care Planning Australia

BE OPEN | BE READY | BE HEARD

- 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.'

- 复查财务安排以确保这些安排是最新的，并认识到未来的需求，例如：退休金、保险及生活安排。
- 复查或订立遗嘱，以说明您希望如何分配财产。
- 把重要的文件放在一个地方，确保家人可在哪里找到它们。

健康及个人事务

您如果无法为自己的状况或医疗护理作出决定，其他人将被要求做这些决定。这个人被称为“替代决策者”。

指定替代决策者

每个州及领地均有法律规定决策者的优先顺序。您如果没有指定，这些法律将规定谁会成为您的替代决策者。然而，如果您想要，也可以指定不同的人。这个人不一定是您的家人。这个人可以是您的密友或邻居。要与他们谈谈：什么事情对您来说比较重要。

预先护理指示

写下您的偏好，可给予他们更大的权力。这些偏好可写入预先护理指示。预先护理指示得到法律承认，可以包括有关您的未来护理、生活方式及医疗方面的偏好。把您的偏好记录下来，可帮助将来被要求做决定的人。如果存在争议，它可以帮助他们与医生或其他家庭成员讨论您的偏好。

'最主要的考虑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.

未来护理及生活安排

决定哪里是您年老时的安居之所，取决于许多事情。

- 是否有家人或其他人可以提供护理。
- 照顾者的能力和个人情况，以及他们的意愿。
- 可以获得的财务资源。

提前与家人谈论您的意愿。这样做有助于他们为未来做好准备。

如何获得更多信息或协助

如果您身边有人读得懂英文，请要求他们帮助您。请他们获取您需要的信息及文件。您当地的医生 /GP（全科医师）或华人社团可提供帮助。或者，您可以查询安排口译员协助您。

- 浏览网站：www.advancecareplanning.org.au，以获取您所在的州或领地的信息及文件（您也可获取普通话及广东话的录音信息）。
- 拜访会讲您的语言的律师或理财顾问，以讨论财务事宜。
- 拜访您的医生 /GP（全科医师），以获得协助。
- 也可以致电 1800 100 500，联系 National Dementia Helpline（全国脑退化症求助热线）。

或联系

- Advance Care Planning Advisory Service（预先护理计划咨询服务）：致电 1300 208 582。该项服务提供电话口译，请拨打 13 14 50。电话接通后，请告知对方您说什么语言。等待接通电话（最长 3 分钟）。然后，您可以要求口译员帮您拨打 1300 208 582。接通 Advance Care Planning Advisory Service。