

- Be considerate – if the elder has misplaced his glasses, ask the elder if you may assist in locating his glasses for him and then offer to help him put them on.

For the Elder Having a Bad Day

- Remember that elders are human beings, too--they do have bad days.
- Don't just simply walk away when an elder you are approaching abruptly announces, "Go away!" or "Don't bother me." Offer assistance.
- Notice the situation when an elder is having a bad day. This can be a call for help. Also, notice the medical condition of the elder and get help if it is needed.
- Stay close by—do not use touch in this situation unless you are absolutely sure the elder will respond positively by using touch.
- Offer the elder your acknowledgement, "I'm sorry that you are having a bad day." This can shift the elder into a positive attitude.
- Gently inquire – If you are comfortable with the situation, you can ask, "Would you like to talk about it?" Then wait a few moments for them to reply.
- Just listen--if he does want to talk about the upset. Do not offer to fix the problem. Simply listen.
- Offer this sentiment if he does not want to discuss it, "Have a nice day and I'll be back to check on you in a little while." This will give him the chance to reconsider his feelings, and attitude.
- Give the elder the freedom to choose—by doing so, you let them know that you care, and give the elder the option to be in control.

For the Elder Using a Wheelchair

- The best communication with elders in a wheelchair--it is especially important to kneel down, crouch down, or rest your knees on the floor to be at their level to have the optimum communication.
- Do not look down at the elder—this creates an unnecessary hierarchy or power position.
- Create a warm, cozy atmosphere--lessen the distance between yourself and the elder to a close comfortable one that encourages conversation. This provides the benefit of allowing the elder to be able to hear you and see you better, too.

- The best distance—only 12 to 15 inches away from the elder you are talking with him or her; do not stand up above the elder and tower over them - the distance can be up to 3 to 4 feet away when you are looking down at the elder.
- When approaching an elder in a wheelchair - be sure to approach from either the left or right side, not the front (this creates obstacles in hearing and seeing you clearly). Avoid approaching the elder from behind--it could startle them.

Other Tips

Smile – the simplest form of communication is a smile. You wear it everyday and it communicates with anyone—even people that you don't know or simply pass by. Exchange smiles with your elder client, then see and feel how it changes the energy for your relationship. A smile is warm and inviting – it can't help but be returned to you.

Use simple conversation.

Ask the elder to repeat their financial/banking needs, if you do not understand.

If you don't like what you are hearing, just shake your head “yes.” Let your elderly client express what it is they need to say. You will have your turn.

Always show respect for the elder or elderly client. They possess incredible experience and wisdom beyond your years.

Don't criticize for being slow. For some this is a normal part of the aging process.

Keep your sense of humor. Everyone needs a daily dose of humor. We each have our own unique funny bone—something that causes you to burst into laughter may be only mildly amusing to another person. When you are able to see the lighter side, you can encourage your elder client that things are okay just the way they are. Laugh and have fun!

Be a difference maker for your elder clients. Discover new ways to relate to them and you will be amazed!

Build new relationships with your elder customer.

Stretch yourself beyond your current communication skills.

If you know a particular **elder client is alone**, spend extra time with this person. They will notice that you care.

No matter what their situations, **share your kindness, joy and friendship** with elders. Giving will come back to you one hundred-fold.

The **simplest things mean the most to them**—share yourself. Your kindness and generosity will enhance and improve the elder client's quality of life, mental and physical well being.

Applying the How To's to Financial Services

Relating to Your Elderly Clients with Hearing Impairment

Many people perceive the elder that is hearing impaired as someone to avoid. Being unable to communicate normally because of hearing impairment can cause isolation and loneliness. The elder may be seen as uncooperative, unfriendly, and avoidable. The hearing impaired person may withdraw from situations because they are frustrated, embarrassed and angry.

With your help, the elder's day at your business or financial institution can make all the difference in the world. Your familiar face and smile of acceptance can turn the elder's world into one that is happy and live able. The employee who knows their customers *and* their "abilities" will go far!

Be patient, face the elder directly, make good eye contact, lean in and speak slowly in a calm but amply loud voice. Simply get in close range of the elder's good ear and begin a conversation!

Other tips include:

- ◆ Positioning yourself near a good light so that the elder can see your facial expressions and gestures clearly. Be willing to repeat your conversation if necessary;
- ◆ Don't assume that the elder understands your questions, instead ask, "Do you have any questions?" and then wait for his or her response.

For tellers - move to another location that is more private and then it is ok to speak louder—but do not yell.

- ◆ Face the elder directly.
- ◆ Take the client to an office with a door. Close off the office and take care of client's banking needs from this location. Allow the customer to sit in this office while you go back to the teller line to do their transactions.

For Financial Services Professionals sitting at a desk – you may try the following:

- ◆ Go to the client's side of the desk and sit close for the discussion. The elder will be able to hear you much better.
- ◆ Move to an office with a door and close it for privacy to discuss transactions and personal business with your client.
 - ◆ Be sure to sit on the client's "good ear" side. Ask client, "Can you hear me better when I sit on your right side?" (Or, should I go to your left or opposite side?)
 - ◆ The elder will tell you which side is better for them, usually without you asking a question that is not appropriate.

Applying Listening Skills and Reading Body Language

Listening is a wonderful customer relations skill! Paying attention to the elder client's needs, wins the hearts of new customers! When an employee steps over the employee/customer boundary, the elder customer may drop his armor or resistance. As an employee, ask permission to "sit" next to your customer on his side of the desk, which may comfort the elder and ease an uncomfortable situation.

Additional TIPS to remember include:

- ◆ When seated next to the elder customer, be sure to place your financial information, brochures, or paperwork in front of the elder—this allows the elder to feel more in control and you to be close to the elder.
- ◆ When using touch—"the tiniest gesture" is important—for example, simply and gently touching the shoulder of the client exudes incredible warmth.
- ◆ Take the time to thank and acknowledge the elder at the end of your conversation.
- ◆ Remember to listen—it will go a long way with elders, especially new elder clients.