

## **TYING UP LOOSE ENDS**

### **Preparing for the End of Life**

**by**

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I don't remember who said it, but I've never forgotten it. "Having your affairs in order is one of the most precious gifts you can give to those who survive you." I find this reassuring. While I might not have much control over the final months or days of my life, I do have control over how I prepare for the end. Such things as letting my family know how to close out my accounts, my wishes about the kind of memorial service I want, where I want to be buried, and who inherits what.

I've been working on this for several years, and having reached the age of 84, I feel reasonably comfortable about what I have done to plan ahead. Although I am in good health and don't anticipate leaving anytime soon, I don't want to be caught off guard should anything happen tomorrow.

The experts tell us that the most important decision is to make a will. I've had one for many years and have revised it several times. In fact, as a result of the recent articles that have come out of the Dignity Project, I have been reminded that I hadn't seen my lawyer in over ten years and have made an appointment for an update. If you die without a will, your heirs may be left with frustrating legal problems to untangle, plus the possibility that your treasured possessions may not be passed on to those you would have wanted. Even if you are relatively young, they advise you to make a will because you most likely have

more of an estate than you realize. Keep in mind that beneficiaries, as stated in documents such as a life insurance policy, 401(k) and IRA, take precedence over a will.

Anyone can draw up a will, but it is best to work with a lawyer to make sure you have all of your bases covered. Once you have a will, choose someone you trust who is willing to be your executor, now known as a personal representative. Also appoint someone of have Durable Power of Attorney to make legal and financial decisions in case you become incapacitated. One of my sons has agreed to take on these two tasks.

I have read that 70% of people in this country die without having made a will. Don't be one of them.

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It is also important to have a Living Will and Health Care Proxy. A Living Will expresses an individual's wishes regarding end-of-life care. However, it is not legally binding in Massachusetts.

A Health Care Proxy is a document by which an individual can assign someone else, referred to as an Agent, to make health care decisions if the individual is unable to. My daughter has agreed to fill this role.

There are numerous websites where you can find helpful information, including Chapter 201D of the Massachusetts Laws, which provides the legal basis.

Even more important than these documents is discussing these matters with one's family and caretakers. Much anguish can be avoided if the issues are openly talked about. Make sure to include those who live far away; they are often the least informed and feel the least involved.

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Several years ago I started a file with information about the end of life. I've included a list of people and agencies, together with phone numbers plus email and postal addresses, to be contacted. In addition to my lawyer, minister and my life insurance agent, I have included the bank, Social Security office, credit card companies, pension funds, investment firms, and college alumni office.

If you make a similar list available, you can save your personal representative hours of time and frustration.

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Also in my file are my preferences for a memorial service and instructions for my burial. I have already had several discussions with family members. The service will be in the church where I have been a member for many years. I recognize that my family will ultimately plan a service to their liking, so I have made only a few suggestions. However, one definite request is that instead of a eulogy, I want stories to be shared by family and friends.

I have left instructions to arrange with a local funeral home to have my body cremated. (I'm still considering the possibility of donating my body to a medical school.) I see no reason to spend a lot of money to put my breathless body in the ground. Burial of my ashes will take place in a family plot at a country cemetery in Ohio. My parents and oldest brother are there already. Several years ago my other older brother, his wife and I had grave markers installed, together with our names and birth dates. Sadly, this brother died recently and his ashes will be arriving at the cemetery sometime soon. When the time comes for me, all my family has to do is make a phone call to have my departure date added.

There are some missing pages in my file. Most have to do with how to divide up such things as the family photographs, household furniture, and my antique Chinese vases. Also, I have yet to write a letter to each of my three children to be read after I am gone. As you can see, I still have a few loose ends to tie up.

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Finally, I encourage you to write your own obituary. I have done mine and found it quite an interesting project. I was motivated in large part by a need to insure accuracy. Once I got started I enjoyed taking a look back. I have revised and updated it several times.

This dying business can be full of uncertainties. But one thing I'm sure of. We're all in this together. So let's help each other out as best we can.

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