

Planning for the Inevitable

To be reconciled with the inevitable with good grace is wisdom.

Rabindranath Tagore

A lifelong friend suddenly took ill, was diagnosed with a virulent form of cancer and told that he had six weeks to live. Two weeks before he died he handed a slip of paper to his sister and brother-in-law saying, "Here are the work, home and cell numbers of the undertaker. All you have to do when I die is phone him. Everything has been arranged and paid for."

His considerate example relieved his family of many burdens at a time when they were grief stricken.

Knowing that death is inevitable, how prepared are you? Isn't it time that you discussed this with your children? You must have preferences. For example, do you want to be buried or cremated? Where would you like to be buried or where do you want your ashes scattered?

If you are one of those who are not church-going believers, you may not want some impersonal minister, who never knew you, to mutter inanities in a place you had never been to. Perhaps you would prefer a small service, conducted by a friend or a child, to be held in your, or their, home.

If you would prefer a church service you may want to prepare detailed instructions on the type of coffin, the type of service, the prayers, the hymns, the music or any other readings you would like. Would you want mourners to send flowers or make a donation to a charity of your choice? Whom do you want contacted when you die? What about your pets? Have you thought of writing your own obituary as a final message to your friends and family?

If you take ill, do you want to be kept alive on machines or is this not an option for you? Another friend, when diagnosed with terminal cancer said, "You are not doing any chemo or radiation. If I have pain or nausea, treat those, that's all."

Would you prefer a care-giver to tend to you so that you can stay on and die in your own home or would you prefer to move to an institution? Many people would prefer to stay in their own homes, even when they need assistance. Home care-givers are an option.

After all, it is not as though you are planning for the unexpected. Death, like taxes, is inevitable. You can relieve your family of many burdens by thorough forward-planning.

It is very important not to plan this on your own but to do so with your children. Keep the conversation light and try to make it a pleasant experience. Do not lay down the law at the initial meeting but discuss your ideas and ask for their input. Perhaps a holiday gathering may be a good opportunity to commence the discussions. You could introduce it by sharing an experience like the one in the opening paragraph of this article.

It is not easy to give up your independence but what if failing eyesight makes driving impossible? Or there is a significant security risk in the area where you live? What would you like the children to do if your mind control goes due to something like Alzheimer's? You could reach a stage where you may not always recognize a problem; ask your children to be on the lookout for any deterioration in you and to discuss this frankly and openly with you.

When you die, your spouse will need extra social support to cope with the loss of a life-long partner. What would you like the children to do to help?

Make sure that your children, or a trusted friend or relative, know where to find the details of your accounts, investments, shares and policies as well as your important documents like birth and marriage certificates. Make sure that they also know where your Will is lodged. A word of advice, never alter it without advising those who should know.

Make a list of the services that must be cancelled on your death.

Find out how your children may respond if you start dating after the death of your spouse.

Consider making your own funeral arrangements, and paying for them in advance, to lighten the burden on your family.

To ensure that your family and your doctors know your wishes, write down who you'd like to

- make health care decisions for you when you can no longer make them.
- what kind of medical treatment you want and don't want and
- how you want people to treat you.

In addition, you may consider establishing a general power of attorney and a living will to ensure that your wishes are carried out if you are unable to do so.

Finally, address the inevitable with humour, love, and compassion towards your children but with a firmness that says this must be done.