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Planning ahead

★ Why it's a good idea to make end-of-life plans now

by ROSEMARY PAHL

Through an experience with a close friend, I witnessed the painful results of what can happen when someone hasn't prepared for the end of their life. It should have been a time for sharing meaningful memories. Instead, unresolved administrative details caused confusion and, worse, disagreements among family members about everything from business and medical care decisions to the eventual funeral plans.

As a result, the painful process of winding up the estate took longer and was more expensive than necessary. I vowed to prevent the same thing happening to my family and began organizing our affairs.

One of the greatest legacies you can leave your loved ones is to ensure they have the information they need if you are unable to speak for yourself due to illness, injury or death. This allows your family to focus on grieving and celebrating your life or on supporting your recovery rather than being consumed by stressful searches for information or family con-

flicts in regard to decisions. As a bonus, preplanning results in conversations that can create a more meaningful process for the whole family.

Most of us don't know where to start and are hesitant to bring up the topic. Here are a few steps to help guide the process.

Have a will, and more

Although having a will is accepted as extremely important, almost half of Americans over age 55 do not have one. Worse, even fewer have a health care directive or power of attorney.

A good rule of thumb is that a revision of your will is required after any major life event, such as the birth of a child, death of a spouse or child, marriage, divorce, major financial changes or at least every five years.

If you become incompetent, a power of attorney (written authorization to represent or act on another's behalf in private affairs, business or other legal matters) is required in order to have your affairs managed appropriately.

A health care directive expresses your preferences for medical care if you are unable to make decisions for yourself. Your wishes about organ donation should also be documented.

Having this paperwork completed provides guidance to your family and physicians, while ensuring you get the medical care you need and want.

Tip: *Most lawyers offer a package price for all three documents, or you can do it yourself using a reputable online will kit.*

Organize your documentation

Imagine that I asked you to produce your birth certificate; marriage certificate; a list of all your investments, bank accounts and insurance policies; a key to

your safe deposit box; and a list of your passwords. Now imagine having to find all that information if you had no idea where to look.

Failure to leave a list of your passwords can have cascading effects, from loss of access to family photos if they were on the phone of the deceased, to social media accounts continuing for years past a person's death, to bank accounts and insurance policies going unclaimed.

Tip: *Collecting the information and leaving clear directions takes time, but once it is completed, keeping it up to date annually is easy.*

How do you want to be remembered?

One of the more difficult areas to deal with is how you want to be remembered. If writing your own life story, obituary or funeral plan is too difficult to contemplate, you can assist your family by leaving information such as family history, résumés, awards, favorite causes, funeral ideas, favorite flowers, music and other preferences that they can use to make funeral decisions and write an obituary.

Tip: *Most funeral providers have excellent complimentary preplanning resource materials available upon request.*

As well, a growing number of alternative funeral providers throughout North America provide basic services at a much-reduced cost or specialize in "green" funerals. Search for "inexpensive funerals" or other keyword phrases to look for providers in your area.

Planning ahead is difficult; however, the immediate rewards can be deeper understanding, closer family relationships and a sense of accomplishment. Longer term, being prepared brings comfort during stressful times because your family knows they are honoring your wishes.

If I were to die suddenly, I have peace of mind that my affairs are in order. Do you? ■

FREE RESOURCES ONLINE

theconversationproject.org

Expert advice on how to start and have the difficult conversations; includes free kits, also in Spanish.

organdonor.gov

U.S. government site that provides the information you need to make a decision that fits your wishes.

estateworkbook.com

Insights and tips on topics such as passwords, photos, pet care, wills, social media, aging well, writing your autobiography, funeral planning and having the conversations.

COSTCO CONNECTION

Costco members can find life and health insurance options under "Services." Also, Quicken WillMaker & Trust 2020 (Item #1349319) and FormalWill (Item #1368654) are available on Costco.com.