**Estate planning health!**

When you think about the circle of life and what makes things at the end of that life circle healthier, you might want to consider promising your family and friends that you’ve prepared and planned for it. Over the last nine months I have unexpectedly become involved with two end-of-life events that have opened my eyes to a new understanding of dying, estates and estate planning. I contemplated last week whether this qualifies as a ‘health’ topic and decided that it does.

End-of-life and estate planning isn’t for your health, it’s for the health, well-being and mental sanity of your loved ones.

The first of my two recent experiences included observing family members go through the discoveries and learning curves of dealing with end-of-life, medical issues, funeral planning, social security, finances, insurance, bank security box access, passwords, signatures and the hardest of them all cleaning out of old closets and keepsakes.

In the second experience I am the personal representative of the estate; legally, physically, emotionally and financially. I can say without hesitation that it takes a toll on health and we should never discount that effect on those left to care for your end-of-life health and estate.

Having morphed into the only caretaker of a long-time senior friend, I now respect and understand how important it is to prepare for the end. Let’s be honest, dying is one of the few absolutes in this world. What’s the old saying? You are born, things change, and you die. Or is it; you live, you die, and you pay taxes? You get the point.

So, preparing for the end and for the continued health of those who will see to you and your estate after is extremely important. Whether you have a close family with many individuals who can and will take care of business or whether you are alone, with no one or only a single friend or family member. It’s important that you face the truth that you will die. What do you want to happen when it does?

Advanced health care directives. Very important! It’s a document that states how you want to be treated and taken care of when you can’t make those decisions for yourself. This can and often includes another person who you’d give permission to make decisions for you. A person who knows you well, loves you and can fulfill your wishes, no matter how difficult they are.

It will also include all the yes’s and no’s regarding artificial life support, what kinds of continued life treatments do you want, do you want to be resuscitated or have you signed a ‘Do Not Resuscitate” (DNR)? An advanced directive is extremely helpful for those who are struggling with losing you and all the emotions tied up in that fact alone. Please talk to your people and open that discussion so that everyone knows what you want and how you want it done.

End-of-life housing, care and finances. It shouldn’t be a secret. If you have it all figured out or if you’ve got nothing figured out, let your family and/or caretaker know. It became apparent with the friend I cared for that she didn’t have the financial means nor the want/interest in going to a care facility. On one hand it made it easy for me to make some decisions for her, on the other hand it was very limiting as to what could be done. The positive for me, was that I knew what she wanted and was aware of what was to come.

Estate planning, funeral and obituary. No secrets here either. Talk to your loved ones and tell them what you want. Tell them where the important stuff is and what to do with it. Give them the keys to your life, including passwords. Sign all the necessary paperwork so that the executor/personal representative is in control of the family/friend/estate and not the government.

Lastly, get rid of your stuff. There is no reason to keep receipts and plastic containers from the depression era, there is no reason to have old, broke down things that aren’t even functional in todays world. Don’t make your loved ones have to throw it all away! Please, for their health and their sanity. Prepare, communicate and be ready.