



Dying to Understand



ESSENTIAL THINGS TO DO BEFORE YOU DIE

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Introduction

There are some things that must be done in life. Leaving them unattended is not necessarily a crime but for some things, it could be pretty close. Getting dressed, feeding the pets, paying bills and doing taxes are all part of everyday things that we need to do. If they are left unattended (imagine not getting dressed), there will be consequences and some won't be pleasant.

Unfortunately, when it comes to dying there are certain things that we must attend to. If you speak to people in the industry they will tell you tale after tale about a misfortune that occurred because people were not prepared for the events that occur after death. Untold sadness, frustration and borderline criminal anger can follow if certain items are not addressed before death.

Here is a list of essential things to do before you die.

1. Draw up a will.

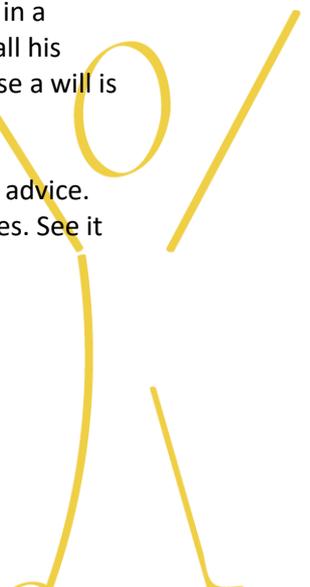
“Where the dead are the vultures will gather.”

You can be sure that if you have *any* assets, some people will be interested in your demise. This is particularly so if you have great wealth. As cynical as this sounds, it is often the sad truth, particularly if a will has not been drafted.

A will should give clear and direct instruction about the distribution of your assets after you've died and no longer able to make any comment. Ambiguous statements are open to interpretation and this makes fertile ground for misunderstanding, conflict and general unhappiness in some way or other. It is fertile soil for lawyers who have to unravel the ambiguities at great cost. Preparation saves time and money.

Circumstances in life change and a will must reflect these changes. A friend recently died with an out-dated will. The will failed to recognise that he had separated from his wife and that the assets had already been fairly shared. Because his will reflected his views in a previous era when things were different, his estranged wife has the legal right to all his remaining assets. The fairness of this can be debated, but it doesn't matter because a will is binding.

Don't leave everyone guessing; make sure your will is updated regularly. Get legal advice. Pay that extra dollar for sound advice and get a quality product without ambiguities. See it as an investment in your legacy.



2. Seek financial advice about estate planning

One of the interested parties lurking around after you die is the taxman. Death taxes are a fantastic source of funding for any government. After all, you won't be there to object!

Estate planning allows for legal strategies to minimise the effects of tax. It may mean distributing some of your assets earlier or making use of a family trust. Each circumstance is unique, so find out what is best for you by speaking to your accountant or financial advisor.

Don't leave the tax department with an unfair portion of your hard-earned money?

3. Consider an advanced directive

An advanced directive is an essential document that provides clear instructions on how you want to be cared for when you are no longer able to make the decision for yourself.

It details whether you want to (or do not want to) be resuscitated and placed on a ventilator if you suffered a massive stroke, for example. It gives your carers clear instructions about how to manage your health if you cannot.

Medical care is committed to saving life even when it is futile. Against all hope and at enormous cost, any medical establishment will continue to try to save life until courts decide whether that life should discontinue. An advanced directive helps make the decision clearer—even on the best day it is not always black and white, your comments will be invaluable.

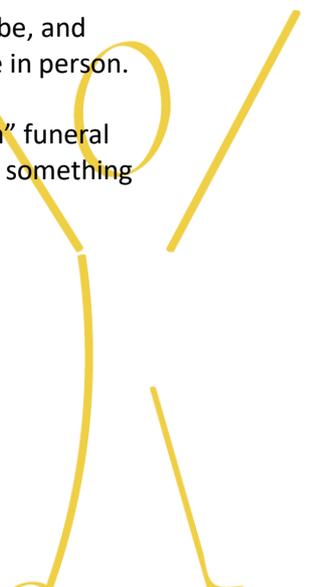
Discuss advanced directives with your carers and doctors.

4. Funeral planning

Who wants to have a miserable funeral? Make your funeral one with a difference. You can decide who you'd like to do the Eulogy. You can choose if you'd like to be buried and where, or if you'd prefer to be cremated, detailing where you'd like your ashes spread.

Funerals no longer have to be an anguished outpour of grief. They are allowed to be, and should be, a celebration of life. Be the life of the party even if you cannot be there in person.

Discuss the modern, brighter options with a funeral director. Think about a "green" funeral or ones in a brightly coloured casket. Funerals have changed so much, why not do something new and/or different!



5. Find a palliative care service

In the setting of a progressive incurable illness, finding a good palliative care team early is important. Many people confuse palliative care with terminal care. While it does eventually involve terminal care, palliative care begins much earlier and can prove to be extremely helpful.

In the weeks and months leading up to death, more resources are required in daily care. Getting the right team on board and knowing the team and what they have to offer reduces much of the distress associated with dying. Good palliative care affirms life, allowing each individual to live life to its best until life is no longer possible.

In my experience, I've found palliative care teams and hospices have some of the most compassionate people around. Make use of their specialised skills when it is needed and make sure you find a doctor you are comfortable with and can trust.

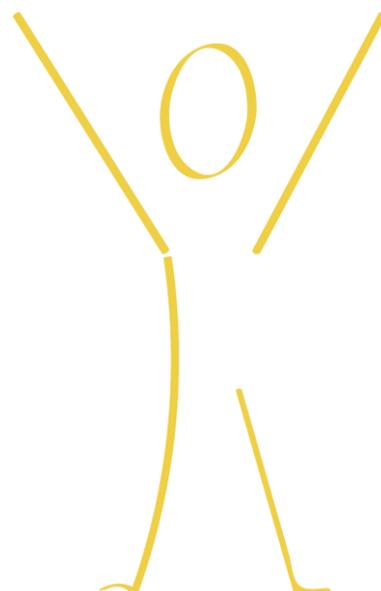
6. Write

Don't go without leaving some final words. Your life is a treasure of experiences and ideas, memories and sage words of advice. You have lived life and experienced a lot, so take time to record it. Find a journal, preferably one that inspires you, and write down the things that matter.

It may seem trivial at first, but the history of where you were born, what the town looked like, who you were with at school and the experiences you had will be a precious memory for someone. Your family and friends; children, grandchildren and/or great-grandchildren, will be able to identify with these events when you come up in conversation. The more you write, the more they can enjoy your life -even when you are gone.

Write a letter to those you care about. Explaining why they matter to you. They will treasure the personal touch particularly if it is left for them after you have died.

If you're not a writer, why not film it!



7. Do a professional photo shoot.

With the widespread use of digital cameras on almost every device, there is no lack of photos. Unfortunately, these are not necessarily the greatest artistic creations. They are good for everyday, but we all need a special day.

Attending a professional photo shoot may sound like hard work, an unwanted expense and perhaps a little awkward, but the end product will be worth it. Spoil yourself and your family by doing this fun, memory creating activity regularly.

Professional photos don't need to be studio photos, or those boring photos seen on the wall in houses. They can be informal photos or action photos. The essence is the quality of the photo, capturing that moment in your life where you are at ease and happy; the way you want to be seen and remembered.

8. Say a prayer and seek God

Perhaps you have never said a prayer in your life and are not sure where to begin. Begin by imagining that there is a God that cares to listen and tell him what's on your heart. Be honest, say what you will and then follow your heart.

Prayer is a two-way conversation and if you start I expect that God will answer. It may be in an unexpected way, it may be at an unexpected time, but he will answer. He always does when prayer comes from the heart.

If you do pray regularly and have never heard back from God, change the way you pray. Forget the religion, the things you have been taught and just be honest, speak from your heart.

Here is an example of a simple prayer.

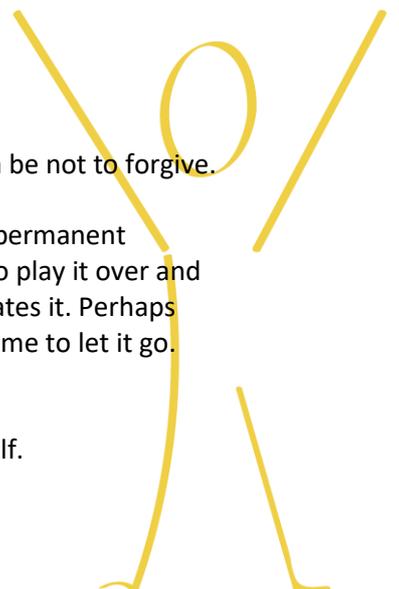
*"I pray to the living God,
Please hear me and allow me to hear from you.
Forgive darkness in my life and show me your light.
These are the things that are on my heart..."*

9. Forgive

We all make mistakes. We all do stupid things. But, one of these things can be not to forgive.

Sometimes people hold a grudge their whole life. It's hard work bearing a permanent grudge, it takes effort to remind themselves about past insult. They have to play it over and over in order to remember the previous offense, which inevitably exacerbates it. Perhaps the offense was worth it but holding on does more harm than good. It's time to let it go. Let bygones be bygones. Let them die, before you do.

Forgiveness is liberating. And in this process, don't forget to forgive yourself.



10. Give

I spoke to a man in his last few weeks of life and he mentioned that he had nothing to live for. Nothing gave him any pleasure anymore. He had no joy in reading or watching television or listening to music. His life was ending, and he was missing a golden opportunity to make a real difference in this life.

We are in this life only once, and we have an opportunity to do something good. Giving is something good! It should not be out of duty or be forced, and it certainly shouldn't be based on guilt or be out of pity.

Giving should be from a thankful heart; one that recognises that in life we have received a gift and that in receiving a gift we have been blessed. Giving is about wanting to share a blessing with someone else.

Perhaps this is an opportunity to consider that you can make a *real difference* in the life of someone else. They may never know who you are, they may never be able to thank you or shake your hand in gratitude, but they will be blessed. Their experience in this life may be changed forever by your action.

11. Make every moment count.

We are all given 24 hours of opportunity in each day. Make each day count. Don't be caught in the deception that life is about acquiring wealth, where we all work harder for longer. Stop and smell the proverbial roses! Take time to enjoy the people in your life, the laughter of children, and to see the splendour of sunsets, to smell the musty soil in a dense forest and to let the surf break recklessly on your body. Whatever it is that you love, make sure you take the time to do it.

Life is a gift to enjoy. Make sure that you enjoy something each day and share it with someone.

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