Preparing for Life's final Chapter

Preparing for the final chapter of life is not about dwelling on death. Rather, it is about living responsibly, thinking ahead and showing consideration for those we love. Making some important decisions now can spare our family considerable uncertainty, confusion and unnecessary stress later. There is much I could say about this, but here is a summary of four important areas worth considering. Legal requirements may differ in different states and countries.

1. Make a will and organise your financial affairs

One of the most thoughtful things we can do for our family is to ensure that our affairs are in order. Having a properly prepared and up to date will provides clarity about how we want our estate distributed and who is responsible for carrying out those wishes. Some use a lawyer for drawing up a will, while others download manuals for that purpose.

Without a will, family members may face unnecessary complications, delays and uncertainty as they try to work out what we would have wanted. Do your best to make sure the will is not contested as that can create heart ache. It is also helpful to make a list of bank accounts, investments, insurance policies, superannuation arrangements, property details and other matters like confidential passwords.

2. Put enduring power of attorney and decision-making arrangements in place

There may come a time when, through illness, an accident or declining capacity, we are no longer able to make important decisions for ourselves. An enduring power of attorney allows us to appoint someone we trust to make certain financial and legal decisions on our behalf if we lose the capacity to do so.

It is important to understand that different legal arrangements may be needed for financial matters and personal or health decisions. Choosing the right person is important. It should be someone who understands our values, respects our wishes and is willing to take on the responsibility. It is also wise to discuss these arrangements with the person concerned rather than leaving them to discover their responsibilities when a crisis occurs.

3. Prepare an advance care plan and communicate your wishes

This could be a legal appointment of a medical treatment decision maker. One of the most valuable gifts we can give our family is to have conversations about the kind of medical care we would want towards the end of life. An advance care plan allows us to express our preferences about medical treatment, quality of life and the kind of care we would wish to receive if we became seriously ill or unable to communicate our decisions. Questions worth considering in talking to your family - would I like to know if I was terminally ill? Where would I prefer to receive care if possible — at home, in hospital or in a palliative care facility?

4. Relationships

Sort out any fractured relationships even if we need to ask for forgiveness, including our relationship with our Maker. Consider also what legacy we leave behind. That could include our influence, and values that we pass on to others through the way we have lived our lives. That is far more important than money.

For those of us who have a Christian faith, this preparation also has a spiritual dimension. We can approach our later years with gratitude for the life God has given us, confidence in his faithfulness and hope in the promise of eternal life.

It is helpful to plan the type of funeral we would like. People generally want to celebrate a person's life and it also helps in the grieving process and in receiving comfort from those attending. As Psalm 90:12 reminds us: *'Teach us to number our days, that we may gain a heart of wisdom.'*

We cannot anticipate every eventuality, nor can we control every circumstance surrounding the end of our lives. But we can make thoughtful preparations. Preparing for life's final chapter is not about losing our enjoyment of today. It is about living today with greater freedom, knowing that we have done what we reasonably can to care for those we may one day leave behind.