

On Planning Ahead: 50 and Beyond—Doing It Right

You've just had a checkup. We've checked your heart, your lungs, your cholesterol. One of the main reasons for having regular checkups is to prevent illness—"an ounce of prevention is worth a pound of cure." This is often a good time to plan ahead, to take some steps now that can prevent major problems in the future—not just with your physical health, but your life in general.

Life is a wonderful gift, but none of us remain on this earth forever; death comes to us all. Sometimes death comes quickly and leaves us with no time to prepare. Why not take some time now to plan ahead? By sorting out your affairs now, you can spare your survivors an inheritance of scattered papers and countless details to be waded through. Instead, you can bequeath to them the gifts of clear direction, rich memories and unique insights. Advance planning can also prevent the tragic strife that can tear families apart arguing about your affairs and possessions after your death. By thinking ahead now (and every five years or so updating your plan) you can "do it right."

Planning Ahead Checklist

- Health Care Proxy:** Everyone should have one! It's the best way to deal with difficult medical decisions at the end of life. Advance directives and Livings Wills are not fully legal in Massachusetts—a Health Care Proxy is the way to prepare. Just ask us, we can provide the forms. Be sure to discuss your wishes with your doctor and your proxy.
- Organ donation:** Please consider this great gift of life that you can make at the time of your death. To be an organ donor, just fill out the appropriate place on your driver's license and let us know.
- Document folder:** Are all your important legal papers in a safe place where those who will need them can easily find them? A document folder should include information about bank accounts, insurance policies, legal wills, investments, real estate, health care proxies, retirement funds, funeral arrangements, mortgages/loans, information about safety deposit boxes, Social Security information, Veteran's benefits.
- Legal will:** A carefully prepared will can be such a blessing to your surviving family members. Should you die without a will, the state—not your wishes—will govern the distribution of your possessions. Have you considered making a gift in your will to charity?
- Power of Attorney:** Consider establishing a family member as your power of attorney, enabling them to make necessary legal decisions for you in the event you are physically or mentally unable to do so.
- Personal Will:** A "personal" will is a rare opportunity to express your innermost thoughts to your loved ones. You might want to write a personal note to your family and friends to express your love for them, to reflect on your life and tell them what was most meaningful to you.
- Family History:** Consider writing down or tape recording your family memories and your personal life history. Organize your family photos and label them. Your

descendents will be grateful that you took the time to pass on these important memories.

- Making peace:*** Do you have any “unfinished business” with a friend, with family, with God? Is there a relationship with a family member or friend that has become broken? Perhaps it’s a good time to think about seeking reconciliation and forgiveness. Don’t let bitterness and anger go on forever.
- Funeral arrangements:*** Select a funeral home and do some planning regarding such issues as funeral/memorial services, burial/cremation, selecting a cemetery, and writing an obituary.
- Whom to Notify:*** Make a list of persons that should be notified in the event of your death. This might include friends, family members, your minister/pastor, business associates, employers, and lawyers.
- Last Chances:*** Is there something you’ve always felt called to do, but haven’t quite done yet? What do you want to be remembered for? Is there some way you could leave this earth a better place? Has your life been meaningful? If not, is there something you can do about it? What contribution, small or large, can you make to those you leave behind—not in terms of money but in other ways? Have you said, “Thank you!” for all the gifts you have received in your life? When is the last time you told someone: “I love you”?
- Don’t forget the Keys:*** When our life on this earth comes to an end, we must leave all our possessions behind—“you can’t take it with you”—as the saying goes. Yet, there is one thing that we can take with us—the keys. Don’t forget the keys. God offers to all of us through his Son Jesus the keys to eternal life. Have you got your keys? Plan ahead—don’t forget the keys.

We hope these thoughts about planning ahead have been helpful. This is “serious” stuff—thought provoking. Most of us would rather not think about most of these issues. Yet, in the end there is satisfaction and a great sense of peace in being prepared. We have gone through this checklist ourselves and we’re glad we did. Our best wishes as you do some “planning ahead.”

Sincerely,

Jane Doe, M.D.

P.S. If you don’t have one, here’s an organ donor card. Just clip it out, complete it and put it in your wallet.



Organ/Tissue Donor Card



I wish to donate my organs and tissues. I wish to give:

- any needed organs and tissues only the following organs and tissues:

Donor
Signature _____ Date _____

Witness _____

Witness _____