

Your Final Hours

By Gary Case

My last couple of columns I have dealt with your ethical will, the things you wish to share with your family during the final chapters of your life. In this column, I wish to turn the focus to you, what kind of care you want to have at the very end of your life. Many people don't understand their options or the consequences of making an advance directives (or living will) document or they are baffled by the legalities—let alone the uncomfortable nature of contemplating one's death. You might even be tempted to say, "If I get to that point, I don't care what happens to me." But your family does.

Without specific instructions, your family may have to decide whether you would want to be kept alive artificially, what level of disability you would be willing to live with and how to let you die if you have no hope of recovery. Further, it is likely that each family member will have a preconceived view and feel that their ideas are best, potentially creating a conflict that could estrange family members—usually quite the opposite of your wishes as you reach the end of your life.

You can get living will forms at local area hospitals or on line. Another popular form is Five Wishes, found at www.agingwithdignity.org. Written in plain language: *Five Wishes* lets your family and your doctors know:

- Who you want to make health care decisions for you when you can't make them.
- The kind of medical treatment you want or don't want.
- How comfortable you want to be.
- How you want people to treat you.
- What you want your loved ones to know.

You can specify in as much detail as you desire, such as whether you want to die at home or elsewhere, even personal preferences such as having certain music playing when you die. You should give a copy of your directives to your health-care agent and others to your doctors and the hospital. You can electronically register your documents at <http://www.sos.idaho.gov/general/hcdr.htm>.

Finally, Idaho has a form that supplements your advance directives, allowing the patient and doctor to include specific treatment directions in lieu of a do-not resuscitate directive. More information can be found at <http://www.teamiha.org/MemberCenter/Services/POST.cfm>.

Gary Case, CFP®, Cornerstone Financial Planning, 917 2nd Street South, Nampa, 466-1971, is a Registered Representative of Cambridge Investment Research, a Broker/Dealer (Member FINRA/SIPC) and Investment Advisor Representative of Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and Cornerstone are not affiliated. This column is for informational purposes only and should not be used as the primary basis for an investment decision. Consult an advisor regarding your personal situation.

