

Topic 6

END-OF-LIFE AND FUNERAL ARRANGEMENTS



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End-of-life planning is an important part of your estate plan. Often people near the end of their lives are not able to express their wishes clearly. This makes a difficult time even harder for everyone.

There are ways to set out your wishes about what you want to have happen when you reach the last phase of your life. For example, if you have a medical crisis, do you want to go to a hospital? Or just be kept comfortable at home? These may not be comfortable topics to talk about. But it's important to discuss them with those closest to you, so they will understand your wishes and know what to do in a crisis. It's something you do for your family and loved ones, as much as for yourself.

Likewise, when you pre-plan your funeral, you can help your family honour your life in the way that means the most to you. It will also reduce the decisions your loved ones will have to make at a time they will be grieving and perhaps finding it hard to cope.

Would you like to learn more about end-of-life decisions?
Read: **The importance of preplanning a funeral or cremation service** or explore these **Resources and Tools**.

What's to talk about?

A. **How do you go about sharing and discussing final end-of-life wishes?**

Talking about the end of life is hard for many people. Yet it can be one of the most intimate, heartfelt conversations a family will ever have. Learning about your loved one's wishes before there is a crisis can help ease the grieving process after they're gone. Here's how to start the conversation.

If you are parents of adult children:

- Take time to prepare for this conversation. Ask yourself: "What do I need to do to put my affairs in order? What concerns do I want to be sure to bring up with my family about my final days?"
- You may want to talk to your doctor, your friends, caregiver, or a religious representative before you talk to your child(ren).
- If you have more than one adult child, gather them all together if they live close enough. Also think about where and when you'd like to talk. Would it be easiest sitting at the kitchen table with a cup of coffee? Or on a vacation together?
- Don't try to cover it all in one conversation. Start with a few important things you want your family to know. Once you have the first talk, it will be easier to come back to it later and discuss more of your thoughts.



- Some of the things you'll want to talk about include: a power of attorney for personal care, do not resuscitate orders, hospice and palliative care and funeral plans.

If you are an adult child:

- Keep in mind that your parent(s) may have lived through a time when death and dying was rarely discussed. One of the best ways to prepare for this conversation is to do your own end-of-life planning. You'll learn about which steps are most difficult to complete. You'll be able to draw on your own experience as you talk with your parents.



- Avoid surprises. Let your parent(s) know ahead of time that you'd like to talk. It can help to mention a friend or someone in the news who is losing a parent to cancer. You can say something like, "They're really struggling because they don't know their mother's wishes. This made me think it would be a good idea for us to talk. Could we set up some time next weekend?"
- If you have siblings who live nearby, make sure you invite them to be part of the discussion. Leaving someone out can lead to anger and resentment. If your siblings can't attend, tell them when you'll call to share what you discussed with your parent(s).
- Make it clear the goal is to understand what your parent(s) would like their end of life to be like. You can also ask if they have set out their wishes in legal documents like powers of attorney and an advance directive.
- The conversation doesn't have to be all about death and dying. Ask your parent(s) to share their favourite stories and memories, what they're most proud of, what they regret and their best life advice.



Ready to learn more? Read:
Make an advance care plan.

B. How can you take the financial burden off loved ones when it comes to funeral or cremation arrangements?

Pre-planning and pre-paying your funeral or cremation can not only help make important decisions easier for your family at a difficult time. It can also help with the financial costs. Here's how to start a conversation about your plans.

If you are parents of adult children:

- You can ease into the conversation by talking about a funeral you attended or that you watched in a movie. Or you can be more direct and simply tell your child(ren) you'd like to set up a time to talk about planning your funeral.



- You may want to visit a funeral home before you talk to your child(ren). They will likely offer pre-planning services. Or visit Funerals Canada online for [information on pre-planning](#).
- Start with some of your basic wishes. Would you like a burial or cremation? Formal service or informal? A religious or non-religious funeral? Celebration of life? This may be more than enough to cover in one conversation.
- Other things to discuss include: Are there any special songs or hymns you'd like to include in the service? Any poems or reflections you'd like to have read? Any personal stories you'd like someone to tell? Put your wishes in writing and let your child(ren) know where they can find this document.
- If you have no strong feelings or preferences, ask your family if you can leave it to them to decide for you.
- If you're going to pre-pay your funeral, let your child(ren) know. You can do this either by setting up a trust account or buying insurance. Either way, you'll be signing a contract. Make sure this document clearly sets out everything you have arranged in advance – and make sure your family knows where to find a copy.
- Some families decide to arrange a burial site for multiple family members. For example, you could purchase a family plot in a cemetery or other shared site as a final resting place. This is something to discuss with your adult children so you can make sure their wishes are aligned with yours. While you may prefer burial, for example, they may prefer cremation.



If you are an adult child:

- Start with a few general questions to open the discussion and make it easier for your parent(s) to share their wishes. For example: “Have you ever thought about how you would like to be remembered?” “Have you ever thought about whether you would like a funeral or some other special service?”
- Tell your loved ones you want to talk about funeral arrangements out of love for them. You simply want to honour their wishes and find out what ceremonies or traditions they care about most.
- Ask your parent(s) if they’ve considered pre-planning and/or pre-paying for their funeral(s). Offer to do some research to gather information for them. Or, you could set up a meeting with one or more funeral homes for you and your parent(s) to discuss options. If you are interested in arranging a family plot in a cemetery or other shared site, make sure your parents know your wishes.

Ready to learn more? Read:
**The importance of preplanning a
funeral or cremation service.**



C. **What are things to think about and plan for in terms of end-of-life and the decisions that you have to make?**

Many people wait until they are closer to end of life, or even in crisis to discuss end-of-life plans with their loved ones. But this can be very stressful for everyone. Here's how to start a conversation about end of life before anyone has to make any urgent decisions.

If you are parents of adult children:

- There's a lot to consider in planning for your end of life. To start, try describing in general terms how you see your final days. You could open with a sentence like, "What matters most to me is . . ."
- Some of the details you might want to talk about include:
 - What are your wishes for medical treatment?
 - Who will handle making care decisions if you are not able?
 - Do you have any values or beliefs that might affect the way you want to be cared for?
 - Where you would want to be cared for at the end of your life, if you have the choice? How important is it to you to die at home? Are you willing to move to a setting like hospital or hospice to receive the care your doctors believe you need?
 - Whom would you want around you in your final days and hours?
 - Are there things that you would find comforting, like music, poetry or religious readings?
 - Have you thought about organ donation?
- If you have put your wishes in writing, let your family know. Some Canadians have placed their final wishes in unofficial documents, often called living wills. Be aware that this kind of informal document does not replace a legally binding power of attorney for personal care or an advance directive about what decisions you want made.

If you are an adult child:

- It's sometimes harder for adult child(ren) to talk about their parents' end of life than the other way around. If you find it hard to ask direct questions, watch for small cues that can open a conversation. For example, if your parent says something like "You never know, I might not be here in 10 years," ask them what their wishes would be if they were in their final days.
- It's often easier to start a conversation about someone else: "My friend lost his mother last week and it was awful because the family didn't know what medical care she would have wanted . . ."
- Try asking questions based on what you already know about your parent(s): "I know you don't like hospitals so if you had the option would you rather be cared for in your own home?"
- It might also be easier asking your parent(s) about what they don't want rather than what their wishes are.
- You don't have to cover everything in one conversation. The first time you bring up the subject with your parent(s), it may be enough just to say, "I just want you to know I'll be there for you."

Ready to learn more? Read:
Make an advance care plan.



D. **Who will carry out your end-of-life wishes?**

Your end-of-life plans should include appointing a power of attorney (POA) for personal care. This is someone you ask to make health-care decisions on your behalf if you can no longer do so. It is separate from a POA for property, who will make financial decisions on your behalf if you can no longer do so.

Your POA for personal care can be a friend or family member. If you do not have a POA for personal care, your family can make some care decisions, but they may not be able legally to make them all. Here's how to start a conversation about your POA for personal care.

If you are parents of adult children:

- Whenever you are talking about your end-of-life plans, let your child(ren) know if you have a power of attorney for personal care. Many people ask their spouse/legal partner or child(ren). It should be someone you trust to make decisions about your care, housing, food, clothing, health and safety.
- It's always a good idea to name a back-up power of attorney in case your first choice is not able to take part at the time.
- Be aware that if you ask only one of your children to be your power of attorney, it can lead to hurt feelings. Or, if they don't get along, your other children may challenge every decision. This can be exhausting for the adult child who is simply trying to do the best they can for you. It can help if you explain to your child(ren) the reason for your choice. For example: Is your daughter a doctor? Is your son the calm one in a crisis?
- It can also be difficult if one child is taking care of their parent(s), but they ask another child to be their power of attorney for personal care. What will happen if both children don't agree on a care decision?

If you are an adult child:

- If you would like to be the power of attorney for personal care for your parent(s), don't wait until a crisis to talk about it. The time may never feel right, but it's important to have the conversation early. Look for an opening when you might bring the topic up. For example, if your parent tells you about a friend or relative who's been in the hospital, you could ask, "Have you thought about what your wishes would be in that situation?"
- If you're having a talk with your parent(s) about end-of-life decisions, ask them what steps they've taken to put their plans in place. Have they appointed a power of attorney for personal care? Where do they keep a copy of the document?
- Ask your parent(s) if you can help by bringing them copies of the documents they need to fill out for their power of attorney. If they need more information, you can offer to find it and share it with them.
- Make sure you listen to your parent(s) to understand their wishes before you voice your opinions. Arguing with them will likely not help. You may need more than one conversation to talk it all out.
- Later on, you can let your parent(s) know if you think their choice might create tensions in the family. But remember this decision rests with your parent(s). You cannot force anyone to choose a power of attorney for personal care.
- Recognize that if you are named a power of attorney for care, it can sometimes be tricky to carry out a parent's wishes. They may have a new spouse or life partner who is not related to you but who wants to have a say in care decisions. If you have any concerns, talk to your parent now about how they want you to handle them. Also make sure your parent has written an advance directive to make their wishes clear.

Ready to learn more? Read:
The role of Power of Attorney.

Let's Talk Money: Seniors Conversation Starters

End-of-Life and Funeral Arrangements

Questions for you as an Older Adult

- You know I have always been a planner. Can we talk about what my wishes are for when my time comes – I have some ideas on what would provide comfort to me, and on what I want for my “last hurrah”?
- I had a friend that was adamant about his desire to die at home. I think he was courageous, but I wonder about the burden that would place on his family. What are your thoughts?
- I have started to think about options for me when I die. Have I ever told you about what I really want?
- I went to a wonderful service the other day for a friend that had recently passed. It had a lot of the hymns that I love from our church. Have we ever chatted about the importance that I place on music and tradition at special times in our lives?
- I want to ensure that all is in order for my funeral – so that you don't have the worry about it. Can you come with me to the Funeral Home to look at options for me – for when the time comes?
