
Practical matters

Being near the end of life often makes people want to put their affairs in order and make their wishes known about certain things. Helping your loved one make these plans can be a good way of reducing your own fear and anxiety about their death. It may also help to reassure you and your loved one that any important legal issues are understood and clarified between you at an early stage.

Other practical issues

Family/whānau often feel confused, tense, exhausted and numb when their loved one dies, so taking care of business affairs beforehand can ensure that these things are sorted well before time. Discussing “what do you want to happen when” scenarios opens the conversation for welcome discussion around difficult topics. If these issues are discussed early, requests are known and can be supported throughout the journey.

It may include your loved one writing down what they want to happen with their medical care and other matters, choosing an enduring power of attorney to speak and act for them and detailing what they want for their funeral or memorial service.

What if questions could include:

- How do you feel about different treatment options e.g. chemotherapy, antibiotics, going to hospital if needed?
- Where do you want to die? At home, in hospice, in hospital?
- Who do you want to look after you when you are sick? Who don't you want caring for you?
- Who do you want to speak on your behalf on financial matters/ property matters/health matters when you are unable to?
- Which funeral director do you want?
- What do you want for your funeral? What type of coffin? Where would you like it held? Who would you like to be the pallbearers? What music, readings/poems would you like?

During illness

Taking stock of assets and important documents

Make a list of assets like insurance policies, shares, bonds and assets in bank accounts and safety deposit boxes, and record where they are. You may also want to note the whereabouts of important documents like Powers of Attorney, your loved one's Will, their social insurance number, their birth certificate and their parents names and dates of birth. Make sure life insurance premium payments and beneficiary clauses are up to date.

A person's bank accounts are frozen on death. Joint accounts are not usually frozen. Before they die your loved one may want to set up a savings account in their spouse or partner's name; this means there'll be money for the family as soon as they die.

Wills

A Will is a legal document setting out certain requests a person wants once they have died. These could include: guardianship of children, how they wish their body to be treated (burial or cremation) after death, where they wish to be buried, or have they wish their ashes to be placed, and how they wish their assets and belongings to be distributed. It is advisable that everyone make a Will, otherwise their

wishes regarding certain issues may not be respected after death. An executor will be named. It is their role to ensure that the wishes in the Will are carried out.

Make arrangements to have your loved one's Will drawn up if it hasn't been done before. Many people have a lawyer involved when making a Will but this is not always needed. The Public Trust will prepare Wills without charging, or you can get "will kits" from the internet which are useful.

If your loved one already has a Will, make sure it is current and reflects what they want – who the executor is for instance, guardianship of children or financial arrangements.

Powers of Attorney

Sometimes dying people want to give someone else the permission (e.g. a family member, close relative, friend or professional) to make decisions in certain areas for them if or when they no longer can. A Power of Attorney is a document that appoints someone legally to act in matters that you choose e.g. money, health or property. For this type of attorney to be valid the person giving the power must be capable of instructing the attorney in such matters.

An Enduring Power of Attorney is able to act independent of the person they act for a person if that person becomes mentally unfit. There are two types of Enduring Power of Attorney;

- personal care and welfare; which gives the attorney the right to make legal decisions about a person's personal care and welfare.
- property; which gives the attorney authority to manage a person's financial affairs and deal with their property.

A solicitor or public trustee (for a fee) can help to set these up or alternatively you can access forms off the internet.

Living Wills and Do Not Resuscitate Orders

You may want to help your loved one plan for their medical care in a document called a Living Will, or advance directive. If these wishes are in writing it means you, family and health professionals will know what your loved one wants even though they might be unable to tell you when the time comes.

Living Wills vary in name and powers, depending on where you live. They say what healthcare you want, including whether you want doctors to use extreme measures to keep you alive or you'd prefer not to be treated – sometimes called a Do Not Resuscitate order or DNR. Living Wills might also include decisions about accommodation (where your loved one will live) and other legal matters not to do with money.

Ask your solicitor for more detailed information or to find out if a particular Living Will is valid.

Funeral arrangements

It is a good idea to think about arranging the funeral or memorial service before your loved one dies. Your loved one may want a particular poem or psalm to be read or a favourite piece of music played. They may wish to meet with the funeral director that will be caring for them once they have died. This sometimes helps to allay any fears they have about what will happen to them once they have died. It also means that after your loved one has died, you will not be meeting a stranger.

Discussing costs ahead of time mean these are a known cost at the time of death and you can plan ahead of time. A funeral director will be able to arrange for you to buy a cemetery plot or put you in touch with the right council official if this is needed.

After death issues

After your loved one's death, there is a lot of paperwork to be completed. Assets must be transferred from joint ownership to single ownership. Bank accounts, insurance policies, memberships must be closed or changed to yours only. If you are unable to cope with all of this, enlist the help of a family member or friend who can help you with this. To help with this, make a list of things you will have to change afterwards.

Meeting with lawyers and executors

Arrange to see your loved one's solicitor and executor or co-executor two or three days after the funeral. It is important not to put it off in case there are issues with the Will. For instance, if the value of the deceased person's estate is above a certain limit, the executor will first have to obtain the court's approval giving them the right to deal with the estate (this is the 'grant of administration' or 'probate').

The death certificate

The funeral director will register your loved one's death and will request a formal death certificate. Delivery of the death certificate should take no longer than ten days after the death is registered. Insurance companies and other organisations will need copies of your loved one's Birth, Marriage and Death Certificates before they can make any payouts. Once you have the certificate, make a dozen copies to have on hand for when you will need them.

Life insurance forms and banking

Get in touch with any companies who insured your loved one's house and contents, health and car as well as life insurance companies to inform them of your loved one's death. You may need to ask some companies (e.g. life insurance) for claim forms. Get in touch with their bank too. They will freeze their accounts. Let credit card companies know your loved one has died and cut up or hand back their credit cards.

Life after your loved one's death

Life will be difficult after the death of your loved one but you will be okay. Allow yourself time to remember, grieve and heal. Don't have too high expectations of yourself. Continue to ask for help if/when needed.

Useful information

Information and resources

You can find a lot more detailed information about hospice in print and on the internet. Start with

Hospice New Zealand

PO Box 11557
Manners Street, Wellington 6142
(04) 381 0266
www.hospice.org.nz

Hospice contact details:

Other national information sources

Alzheimers New Zealand

<http://www.alzheimers.org.nz>

Cancer Society

www.cancernz.org.nz

Carers NZ

www.carers.net.nz

Child Cancer Foundation

www.childcancer.org.nz

Justice Department

www.justice.govt.nz

Ministry of Health and Your District Health Board contacts

www.health.govt.nz

Motor Neurone Disease

www.mndanz.org.nz

Multiple Sclerosis Society of NZ

www.msnz.org.nz

National Heart Foundation

www.heartfoundation.org.nz

NZ Aids Foundation

www.nzaf.org.nz

NZ Association of Counsellors

www.nzac.org.nz

Parkinson's New Zealand

<http://www.parkinsons.org.nz>

Public Trust

www.publictrust.co.nz

Skylight (for children, teenagers and their families)

www.skylight.org.nz

Starship Hospital

www.starship.org.nz

Stroke Foundation of NZ

<http://www.stroke.org.nz>

Work and Income NZ

www.workandincome.govt.nz