Because I happen to be married to a financial advisor, I had a living will before I was 40. Still, I thought he was crazy. Our kids were but babies, and we were young and healthy. Fortunately, we’ve never had to use our living wills, but the Terri Schiavo case certainly made it crystal-clear that health and youth have nothing to do with it!

When planning for the end of life, there are several documents you need to have in place. They include a power of attorney, advance directives, a living will, and a letter of last instructions. If you’ve been to a hospital recently, you’ve probably been asked if you have an advance directive. This is a written document which gives explicit instruction regarding your healthcare treatment or which names someone to make such health care decisions for you if you’re unable to speak for yourself. The living will makes your wishes known regarding life-prolonging treatment and "artificially provided nutrition and hydration."

You should also name a health care surrogate: a person you trust to make medical and health care decisions for you if you cannot. There is a growing trend across the country to combine the living will and healthcare surrogate form into one document. If not, they should at least be done at the same time.

Addressing your own incapacity or death is never a pleasant or easy task, but being prepared for it can make dealing with it much easier on the folks you leave behind.
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