



All Ready To Go



CREATE YOUR OWN DEATH BINDER



ABOUT

Stephen Garrett

“All Ready To Go” Create Your Own Death Binder

Stephen has experienced success in life as a teacher, an investment banker, a social worker, and author. His greatest achievement though is his courage in the midst of adversity. Along with his success, Stephen has faced tremendous loss and difficulty in his life. What makes Stephen as a man more profound than his many accomplishments is his choice to remain open, loving and steadfast in the midst of hardship.

What truly makes the mark of this man is his lifetime of service. Stephen exudes what is possible when you live your life in alignment with your own deepest purpose. He lives from the Truth he has discovered within. He makes it possible for others to do the same. Stephen is known for his exceptional commitment to each and every person that crosses his path.

Stephen’s heart’s passion and life energy is focused on changing the conversation we have about death from one of fear and denial to one of embrace and inspiration.

He has prepared this workbook based on his practical approach to life, his skills as a banker, compassion as a coach and trainer, and his fiery passion to serve others.

You can learn more about his work on embraceyourdeath.com. You can learn more about his training at endoflifeguidetraining.com.

You can find Stephen on [Twitter](#) and [Facebook](#).



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INTRODUCTION

Being well prepared reduces the stress that families typically face when they are confronting difficult medical decisions and have not had any discussions about healthcare planning. There is nothing more challenging for family members and medical staff than emotionally charged chaotic conversations in the hospital hallways.

The purpose of creating your own Death Binder is dual. The obvious and primary point is to ensure that you have your end of life planning and paperwork in order so when death is near at hand your family and friends can relax into the plan knowing the details are handled. This preparation allows family members to attend to the most important issue of providing loving presence for you and emotional support for other family members and friends.

Secondarily, the conversations you will need to have with your family serve to get everyone on the same page as you in terms of your health goals. Thus, when death does arrive disagreement about the medical choices that will be presented to you can be minimized. Having these challenging chats goes a long way to uniting the family members about both the care you want as well as the care you do not want.

A side benefit of taking good care of these conversation is the potential to bring family members closer together.

Preparing your Death Binder will walk you carefully through a well thought-out planning process that will equip you and your family to instruct your lawyer or notary public in the effective and efficient completion of the legal documents that will comprise your end of life paperwork.

It is important to know that the end of life plan you create needs to be reviewed on a regular basis, say every five years when you are younger and perhaps every two to three years as you enter your more senior years. And, yes, the review process should include your family members so you all remain current and on the same page.

*The intended outcome of this workbook is for you to have a Death Binder with a tabbed section for each of the categories, containing a copy (notarized when necessary, if you wish) of the actual document. Remember, this is a workbook designed to help you complete the necessary legal forms for your end of life planning and **does not replace those forms** in any way. Original copies of legal documents should be stored safely with your lawyer or in a safety deposit box. You may choose to use the checklist on page 13 as the table of contents for your Death Binder.*



SETTING THE TONE- PERSONAL VALUES AND BELIEFS

When creating a plan of any kind it is important to consider the values and beliefs upon which the plan will rest. In this section of your planning you will look at personal values and beliefs that are fundamental and important to you. You will also look at what you value about health care and what it is you want from it and also what you do not want the health care system to do.

It is important to get every one on the same page so they can be supportive of your end of life plans. It is also important to remember that when push comes to shove your values and beliefs need to be honoured.

You will be encouraged to consider your mental, physical, emotional and spiritual values, beliefs, and needs in order that the whole person you are gets fully addressed in your end of life planning. Take your time. There is no need to rush. Be thorough and as thoughtful as you can. It is not necessary to get it done in one sitting. In fact sometimes taking time off between planning session is a good way to refresh, review and refocus.

Here are some questions that will help guide you in this piece of your planning.

- a) What sorts of things provide meaning for me? Consider friends, family, social groups, work teams, pets, hobbies, and religious or spiritual groups and practices. What is important for me?

- b) What things will comfort me as I am actively dying? Think of family, friends, music, and pictures.

- c) When I think of dying I worry that;

- d) When death is close at hand these are things I want;



REPRESENTATION AGREEMENT

When our health takes a turn for the worse we can lose our ability to speak for our self. Our power of attorney gives our designate the authority to act for us financially – similarly our representation agreement gives our designate the authority to act for us medically. The two forms are mutually exclusive so it is important we have BOTH forms complete in order that both our financial and medical needs can be taken care of by people we select.

To get prepared for the completion of this form make a list of the family members you would like to appoint as your medical spokesperson. List them in the following order:

- Your spouse
- Your children older than 19
- Your living parents
- Your living siblings
- Your living grandparents
- Your grandchildren older than 19
- Your in-laws
- Close friends

If you do not formally appoint a decision-maker, this is the order of priority that will be used by the healthcare system to determine who your temporary decision-maker is.

Should you choose to appoint a particular individual to represent you, you will need to complete a representation agreement form. Make sure that your agreement stipulates that your decision-maker can make choices for you that include refusing life-prolonging treatments.

The Advanced Care Directives that you will complete in the next section of this workbook will guide your representative.



ADVANCED CARE DIRECTIVE

Advanced care directives were once referred to as a living will. These directives have to do with the care we want and do not want from the health care system. It is important to be very clear and as specific as possible regarding what health care interventions will work for you and which services you have no desire for.

Use the personal values and beliefs section to guide the completion of these treatments preferences. You will need to be specific, since phrases such as “No heroic measures.” can be misinterpreted and will cause confusion at a time when clarity is required.

Here are a few examples for you.

I do not want CPR.

I do not want to be force fed by feeding tube or intravenously.

I do not want my life prolonged if I am brain dead.

I do want my pain to be managed.

I do want my body to be kept comfortable.

I do want family and friends present during my passing.

Create a list of your own health care needs below. You may want to discuss them with your family doctor if you need some clarification on end of life medical issues.



ABOUT YOUR WILL AND POWER OF ATTORNEY

These documents guide your lawyer and banker in the handling of your financial affairs and the distribution of assets. The power of attorney appoints a trusted family member or friend to act on your behalf financially should you not be able to handle your own financial affairs while alive. The will guides the legal system with respect to who gets what of your ‘stuff’ both financial and material.

The effective preparation of these two documents goes along way to ensuring that these matters of asset distribution go smoothly with minimal conflict, contestation, and confusion.

It is important to have these documents prepared by your lawyer, and in preparation of a meeting with your lawyer about your will and power of attorney begin making a list of material and financial assets and to whom you wish them to go. The table below is an example of some of the considerations you may need to make.

Asset or Possession	Approximate Value	To Whom
Car – Chrysler Cruz 2010	\$7,000.00	My daughter Sophia
Family sterling silver set	\$10,000.00	My son Samuel
Original art work	\$15,000.00	My daughter Taiha
Dinning room furniture set	\$6,500.00	My son William
All other household furnishings	\$35,000.00	My wife Billie
Car – BMW 328i	\$10,000.00	My wife Billie
Balance of estate	\$500,000.00	10% to each child, 60% to wife

Be mindful of such things as your banking cards – both credit and debit. Passwords need to be recorded somewhere in order to allow appropriate access to your accounts. Your online banking passwords and usernames need to be recorded as well so your financial attorney can access your accounts in order to complete the financial affairs of your estate.

Your legal counsel is up to date with current estate law and will know how to create a will and/or power of attorney that have the results you intend. Be as thorough as you can in the planning of your asset distribution and be guided by your lawyer’s wisdom and support.



GETTING YOUR PAPERWORK ORGANIZED

Here is a helpful table that will assist you in getting all your end of life papers together in a binder that will be easily accessible by you family members.

Paperwork Category	Yes	No
I am an organ donor		
I have a will and it is in my Death Binder		
I have a safety deposit box Bank and location – Box number – Key number – Location – Contents –		
I have a Lawyer Law Firm – Lawyer’s Name – Lawyer’s Telephone Number -		
I have life insurance Company – Policy Number Planners Name & Telephone Number		
I have an Enduring Power of Attorney and it is in my Death Binder Their Name -		
I have made funeral / cremation arrangements Company - Telephone Number Certificate or Policy Number		
I have completed my representation agreement and it is in my Death Binder		
I have completed my Advanced Care Directives and they are in my Death Binder		
A copy of my Death Binder is with my lawyer (see above) A copy of my Death binder is (at home, in a safety deposit box, or any other location)		
My lawyer and family physician have a copy of my Representation Agreement and Advanced Care directives. Doctor’s Name – Doctor’s Telephone Number -		



YOUR DIGITAL LIFE

More often than not many of us have a digital life and personality that will stay in existence after our physical death. Facebook, Twitter, LinkedIn, and Pinterest to name but a few.

Each of our social media pages requires a username and a password in order to make changes, deletions and to terminate the page. It is a good idea to make a full list of these sites along with the corresponding username and password. Also ensure that your representative knows what you would like done with each site. Include this information in your Death Binder.

Facebook for example has a new legacy services that will allow your designate to turn your existing page into a memorial site for your loved ones to remember you by.

Searching a search engine such as Google on the term “digital death” will return results on services that provide the ability to manage all of these aspects of your life in a variety of ways, including emails you can write to loved ones at times you pre-specify. Consider spending some time organizing and protecting your digital life. The time spent will give you peace of mind as well as ease the way for your loved ones after you are gone.



CELEBRATION OF YOUR LIFE

Sometimes some of us will want to have a living celebration of life so we too can enjoy the memories and share them with our loved ones before our passing. Most often though, our life celebration takes place after we have died. Celebrations of life are becoming more and more popular as they combine the sadness and loss of our loved one along with the fond and happy memories many of us remember.

Here are a few ideas to help you and your loved ones create a wonderful celebration of life.

Create a Memory Table or Memory Boards. Think about your loved ones hobbies and passions. Gather some of the key things that were important to your loved one.

Memory Note Cards or Memory Book. Consider lined 3” x 5” cards that say, “My Special Memory of You ” hand these cards to friends and family. These cards can be saved and taken out and shared at family gatherings for years to come.

Memory Video. You can create a video of friends and family remembering their friend or loved one and post it to Facebook or YouTube as a touchstone for people to go to when they want to remember. You could always add a film clip of the eulogy.

Memory Tree or Plant or Bench. Sometime people want somewhere to go to sit quietly and remember their friend or family member, a serene

spot in nature, in the backyard. A favorite tree or plant of your deceased loved one can often provide an opportunity for personal reflection time of the loved one.

Remember it is wonderful to also play favorite music, eat comfort foods, and tell funny stories, so make room in your celebration of life for all this kind of remembering. Favorite jokes, card games, television shows, or sporting events can also provide moments of loving reflection.

You can consult with your funeral home for even more ideas.

Allow yourself to be creative and fun loving as you design your celebration of life.