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# INTRODUCTION

“Every life comes with a death sentence,” said Walter White, the fictional, cancer-stricken, high school chemistry teacher-turned-meth-manufacturer in the television series *Breaking Bad*.<sup>1</sup> And it’s true—there is not one single recorded instance of immortality in human history. Every person ever born, has died. And that pattern will continue for the foreseeable future, because very old age is the best science and medicine can muster for now.

Several years ago I wrote a generalized (and seemingly innocuous) blog post about death, and why it shouldn’t be a taboo subject since it gets us all in the end. It was by far my most popular post, read by more people than all of my other posts combined. At the time, I couldn’t figure out why it generated so much interest, particularly for a subject that is not discussed in polite company. And what

I found out from my readers was that many people really do want to know about death, and even talk about it, but they either can't, or don't have an appropriate outlet or platform to do so. My readers wanted to know if people suffer when they die, or is it quick? How does it feel exactly? What happens when families find out a loved one has died? And when we think about our own eventual demise, do we picture it correctly? Are we ever right? Does it end the way we imagined it would, or expect it to?

Death is much easier to face and deal with once you know a little bit about it. It's fascinating and liberating to know what's going to happen and how, because that advance knowledge takes the anxiety and fear of the unknown out of it. This evidence-based book focuses on the scientific and practical aspects of death, from detailed specifics of what physically happens as the body dies (and afterward), to what legally needs to be done both before and after death. It also gives you a good sense statistically of what usually kills people, how it happens, and what it feels like to die from those circumstances—and what you can do to avoid some of them.

Most information about death and dying focuses on the psychological aspects of accepting death, or coping with the loss and grief afterward. But how you *feel* and what you *believe* about death and dying (e.g., Kübler-Ross's work, philosophies of death, etc.) are irrelevant to the pathophysiology of what actually occurs to the body, and what needs to be done legally to ensure your final wishes are carried out as you die—and after you are gone. This book also doesn't address the common themes of emotional and spiritual issues surrounding death because those topics are subjective and different for everyone.

Philosophy, religion, and spirituality are all consolation for the living, and are used to mitigate death, rather than explore or examine the (seemingly) cold facts of it. This book focuses on the physiology, science, and legalities of death that are common to everyone, regardless of beliefs.

At death's doorstep, true power and peace comes from knowing you did what you needed to do, while still healthy and sound, to save your family from a nightmare of expenses, bureaucracy, and complication on top of the grief of your passing. This book gives you the knowledge, confidence, and resources to make that happen.

## CHAPTER ONE

# FACING OBLIVION

No one starts their day expecting to be dead by sunset. And yet each day that's exactly what happens: A woman goes to visit her mother one morning, but never makes it—while en route, she's involved in a fatal car crash. Or a young brain cancer victim finally succumbs to his illness in a hospital one afternoon. Or a teen is killed by a stray bullet from a fight before a concert in the evening.

Aristotle wrote in *Poetics*, “Everything in life has a beginning, a middle, and an end.” Even us. Especially us. The strangest part of all is that there is only one way to be born—through the womb—yet there are countless ways to die. And there are many ways life tries to kill us: car accidents, war, terrorism, disease, murders, and natural disasters, to name a few. But all deaths are ultimately the result of permanent brain and heart failure, no matter the cause.

No one knows exactly when or how they will go, even with the best statistics. But statistics do show that less than ten percent of us will die suddenly. The majority of us will die after a long period of illness, with gradual deterioration until the end.<sup>1</sup> In fact, roughly 80 percent of Americans die in a health care facility.<sup>2</sup> Of that number, 63 percent die in hospitals, while 17 percent die in institutional settings such as long-term care facilities.<sup>3</sup> And yet most people don't even really think about their own death until they are well into old age—if they live that long.

Two of the most common reactions to facing one's own eventual death are 1) making a conscious effort to face it or deal with it (few choose this path); or 2) avoidance, absentmindedness, or denial about it (most choose this path). Death is largely an off-limits, taboo topic—bring it up at your next social gathering, and watch how uncomfortable people get, and how quickly they will change the subject. But if people take the time to understand what actually happens, it can remove much of the fear of death and its inevitability.

Television, movies and other media have created a false sense of what the dying process and death are really like. And in real life, death is something vaguely understood from the point of view of family, friends, and medical professionals rather than from genuine, first-hand accounts of what dying actually feels like. That's understandable, because it's just a practical reality that the stages of death don't really allow much room for interviews and documentation as the body shuts down.<sup>4</sup> And medical personnel aren't focused on or trained to

talk about it—they are too busy trying to maintain the dying person's comfort.

There are thousands of courses that teach everything from art and accounting to zoning laws. There are an infinite number of birthing classes, but none that teach us how to die, or how to understand death as a normal process, and what to do before, during, and after it happens. Most people have little or no experience with the dying process or death. They haven't watched someone die, nor provided care for someone during the last hours of life. Few people outside of the medical professions have ever seen a dead body. So these things aren't taught, even though everyone will have to face them some day. Information and preparation reduces the fear of death, and understanding the process takes the fear out of the unfamiliar things happening in front of you as you watch a loved one die.

Funeral home director Caleb Wilde states:<sup>5</sup>

“The North American leap from a culture of healthy death acceptance to a culture of death denial has been no leap at all...And this journey has, in part, been enabled by both the professionalization of death and the funeral industry.

The meta-narrative that we've been given is that death is entirely negative...[which has] made it easier for us to abdicate our responsibilities to the dead and dying over to the 'death and dying professionals,' who have been trained to care for, beautify, and hide the horrors of it.

But, there's another narrative about death...that death can be beautiful...And that alternate narrative needs to be discussed. Death can allow us to see our own mortality, realize our finitude and pursue a meaningful life. For the dying, death can be a release of a slowly deteriorating body...Contemplating our mortality can allow us to pursue vitality. And when we embrace death, maybe we can take back death care."

Avoidance and denial are totally understandable, of course. Even people who readily argue about politics or money can find themselves suddenly mute when the topic of death is brought up. The bottom line is that most people don't like to think about death, let alone contemplate who is going to get their assets after they die. As a result, people put off estate planning for "someday," which usually turns out to be never. And then the consequences roll in when someone dies: the family can't afford the funeral expenses, or if they can, there isn't enough for other expenses, and it will take awhile to go through probate court to get the deceased's last paycheck and access their bank account. Or the family either can't find the deceased's will, or they don't even know if there is one in the first place. These problems can be eliminated with just a small amount of forethought and action.

Public education about death and dying would increase participation in end-of-life planning (wills, life insurance policies, etc.). The worst time to make plans and decisions is under emotional duress and shock. When a person dies, their family and friends are suddenly tossed into a rough sea of legal and medical decisions they have

never faced, and that they are usually completely unfamiliar with. If they haven't prepared for it, it's not easy to navigate through if they don't have a friend or family member who is a lawyer or doctor they can turn to for guidance. The more advance preparation taken, the more time a person's family has to spend saying their goodbyes at the end, instead of trying to make medical and financial decisions through the stress and haze of grief.

So denial and lack of planning won't stop anyone from dying—it will just create a difficult and expensive situation for those left behind. It's easy not to plan ahead, and just hope that everything works out in the end, but that is neither realistic nor fair to loved ones who will have to live with the consequences. Most people don't want to think about what choices and care they want at the end of life, but if they don't make those decisions, who will do so for them?

Estate planning documents aren't about how much money or how many things you have—they are about you having control over what happens to you as you lay dying, and after you are gone. It's about your wishes being carried out. It's about you deciding who gets what you do have, regardless of the dollar value—and not having a court make those decisions for you. People mistakenly think that wills and other estate planning documents are only for the wealthy, and that lawyers and legal documents are expensive, time-consuming, complicated, and stressful to deal with. They aren't. Once you discover how quick, easy, and inexpensive it is to write a basic will and advanced directive, or create a payable-on-death bank account, you'll wonder why you didn't do it sooner.