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Experts advise establishing living wills

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Though Terri Schiavo died last week, end-of-life issues remain very much alive.

Oklahoma City certified financial planner Troy Jones said he keeps copies of the advance directive for health care -- or living will -- on his desk at all times. The document is important for personal finance matters, he said.

"I can see someone spending down all their assets on unnecessary medical treatment," Jones said.

Jones was in the hospital room when caregivers offered to surgically insert a feeding tube in one of his former clients, who died of cancer. He was able to remind the man's wife, Nell Boze, that her husband, through a living will, had declined such life-sustaining treatment.

"I didn't hesitate in using it because I knew that's what he wanted," Boze said. "It certainly took a lot of responsibility off me."

Experts recommend anyone 18 or older have a living will. The legal document can be downloaded for free from the Internet at www.okdhs.org/aging/end-of-life-planning.htm or obtained from hospitals. It states the limits, if any, people want to set on medical care if they are terminally ill or unable to function without assistance.

The document is executed only when two doctors certify in writing that a person is terminally ill and death is expected within six months or is persistently unconscious.

Cynda Ottaway, an attorney with Crowe & Dunlevy, recommends people also obtain a durable power of attorney for health care. The document is available through attorneys or free online.

"You can give someone the power to make some or all health care decisions for you if you become disabled," Ottaway said. "They can decide, for example, whether you live out your life in your home or a nursing home, or sign a do-not-resuscitate consent on your behalf."

Unless family members are crystal clear about their loved one's end-of-life decisions, hospitals, because of the threat of litigation, would be hesitant to remove life support too early, said Brian Puckett, an Oklahoma City attorney and investment adviser.

"Sit down and have an eyeball-to-eyeball talk, and make sure they can follow your game plan," Puckett said.

"We first go down every avenue to treat someone," said Sandra Nikkel, Deaconess social worker.

Before executing living wills, doctors examine chest X-rays and brain waves, among other tests, she said.