

Having the Talk

Dealing with a Difficult Subject

By Jo Myers

We can almost count on having two tough talks with our elders during our lives. One is about the birds and the bees, and the other is about death or “the big bye-bye,” euphemistically speaking. These discussions are usually with our parents, but not always. Assuming you have had the sex talk, let’s focus on the one that adults might have with their elders—what boomers might now refer to as “The Talk.”

I gave twelve seniors—personal friends of mine—a questionnaire about The Talk. They were asked if they had discussed their mortality with loved ones, friends, and professionals. Queries were posed concerning their contemplations and any pre-plans they have made. Space was provided for information they might want to add on their own. Some shared a lot, some revealed little.

1. Have you discussed your mortality with loved ones?

Each respondent has had The Talk with a family member. If married, they had discussed death with a spouse. If they had children, some form of The Talk had been held with them. When asked if she had discussed her mortality with family, one respondent, Betty, indicated she had talked “somewhat” with her children. Another woman, being childless, said she has had The Talk in great detail with two nieces.

Youngest to oldest, meet the elders who took the ten-question sample survey.

2. How did you feel about having The Talk with family members?

“It’s an important subject.” Shelby, age sixty-eight.

“Fine.” Doreen, age seventy.

“It’s hard, but needed to settle some facts for the children.” Betty, age seventy-two.

“These were straightforward, matter-of-fact discussions.” Rebecca, age seventy-two.

“By openly discussing my own mortality with others, I feel it gets them thinking—and sometimes talking—about their own departure.” Gary, age seventy-four.

“Not easy, but needed.” Al, age seventy-four.

“Positive.” JoAnn, age seventy-five.

“I have no problem discussing my mortality. I enjoy it, for it also makes them (wife and children) think about theirs.” Jake, age seventy-eight.

“These were okay talks, matter-of-fact discussions.” Malcolm, age eighty.

“One of my two children did not want to even talk about my death. I would like to have some family discussion to help me make a final plan that will be a comfort to my children, not just to me.” Kathryn, age eighty-five.

“I believe [the talks with my nieces] were informative and appreciated by my family.” Margaret, age eighty-five.

“Of course, every day finds me getting closer to the inevitable. My daughter and I have been much more comfortable lately talking about it. Since I have been reading books on the subject, I am entirely relaxed about talking about my own mortality, burial, and so forth.” Adeline, age eighty-nine.

3. Have you discussed death with friends or acquaintances?

Five of the seniors surveyed said they have not had The Talk with peers. Five have huddled with

longtime personal friends. Two have spoken with neighbors. Shelby and Jake have discussed the end of life in a church-group setting. Doreen has spoken on the topic with her “boyfriend.” Adeline, a yoga instructor for fifty-eight years, has had The Talk with former students. “They had come to know that I was sensitive to their feelings,” she said. “I have talked to them about their own mortality. I get a lot of calls about this. It’s complimentary.”

4. How do you feel about these discussions?

Among those who have had The Talk with friends, the predominant answer to this question was “fine.” Discussions with friends were labeled as brief, interesting, and positive. Gary expressed that he feels closer to the friends with whom he’s had The Talk.

For Jake, the discussion is more like a religious experience. “I feel good talking about where I am going to spend eternity, knowing it is going to be with my Lord and Savior, Jesus Christ, and that I will get to see my parents and friends who have already left this earth. I also get into discussions with others my age or older—some younger—about what it will be like to be free of all the pain and problems that I have now.”

“I don’t think it is necessary to discuss death with friends or acquaintances,” Margaret responded.

“You can hardly talk about someone else’s mortality without talking about your own,” added Adeline. “Somehow, people seem to be talking about this matter more freely, more openly. Not about their destination and so forth, but at least they have revealed plans about their possessions and distribution of their belongings.”

5. Have you discussed death with any professionals or service providers?

Seven have had The Talk with someone in the legal profession. Four have met with estate planners; four have met with financial planners about their demise. One has conferred about the inevitable with a health-care professional. One

has covered end-of-life concerns with a CPA. Eight have had discussions with workers in the funeral industry.

6. What details can you share about having The Talk with professionals?

Gary has purchased a plot for cremated remains and a marker is in place. Betty has bought a cemetery plot so that her children know where she wants to be buried. Rebecca said that her husband pre-planned with a funeral director on the advice of a minister, but she has not done this herself. Margaret said her financial planner and lawyer are well informed.

Kathryn said, “I have a pre-paid funeral plan with a company that is no longer in business. I need to find out which funeral home will honor this policy.”

On sharing her experience with a messed-up insurance policy for a pre-paid funeral plan taken out with her husband long ago, Adeline complained, “It has taken thirty years to get this straightened out, all because of one company employee who did not do her job. I’ve told many people about the incident, thinking they may also have forgotten policies.”

7. To what extent have you planned for the end of your life?

Of the twelve respondents, only one does not have a legal will. Three have a legal trust. Three have a list of bequeathed items with named recipients. JoAnn and Jake say they have personally presented items to heirs. Adeline has “asked certain family members if they want certain things.”

Five of those surveyed have pre-arranged with a funeral home. Because she is a veteran, Margaret’s service will be a military funeral. Only Gary revealed interest in direct cremation. Six seniors have pre-paid a funeral service provider. Jake is one. “Cemetery plots and grave markers are already purchased. All they will have to do is put me in the ground and place the headstone.”

When asked if any notes had been made about wishes to be carried out posthumously, two said they had jotted down some thoughts and told



loved ones where the instructions were located. Two have held formal meetings with their adult children.

Gary is in the process of writing his own obituary and eulogy, and he is planning his own service. About her memorial, Adeline says, "I have made notes about what kind of music I want, but I have changed my mind and not changed my notes."

As far as advance directives are concerned, most surveyed have had power documents prepared. Ten have a medical power of attorney. Eleven have a financial power of attorney. Nine have named an executor for a will. Eleven have a living will. Only Shelby put a checkmark by "HIPAA" (Health Insurance Portability and Accountability Act, which allows access by a chosen medical agent to a person's protected medical information). On one questionnaire, a question mark had been scrawled next to this acronym.

"No, I don't know about advanced directive forms," Adeline fretted. "I can't make up my mind. I'm in such a strange place about it, and I find many of my friends I talk to are also in a strange place about that sort of thing."

As to having The Talk with a doctor, the answer was a unanimous *No*.

8. To what extent have you contemplated or studied death?

All indicated they have only read books about death. No one has attended a lecture, seminar, or workshop on the subject.

9. Would you rather have a discussion about death with a loved one or someone you don't know very well?

The Talk should be with a loved one, according to this survey, with nine leaning toward a family member.

“Someone you don’t know very well might take offense to thoughts that may cross the line toward their religious or moral beliefs,” Gary cautioned.

Betty explained, “I would rather have this discussion with someone I don’t know because it’s less emotional that way.”

“I’d prefer having The Talk with a minister—even one I don’t know very well,” Malcolm answered. “Ministers are ‘experts’ on dealing with death.”

10. Anything to add?

“I’ve composed a list of organizations that need to be notified upon my death,” Margaret wrote. She explained, “The list is detailed with names, phone numbers, addresses, etc. I review the list once yearly on my birthday to make changes, if necessary.”

JoAnn outlined, “I’ve tried to arrange my assets so that any outstanding debts as well as funeral arrangements can be paid immediately. I’m also cleaning out some of my packrat possessions. At seventy-five, I’m aware death is more possible now than ever, but I don’t dwell on it. I have always believed God will take me when it’s time, so I don’t worry about it.”

“Perhaps because I’m getting older and have lost two wives, I’m not at all inhibited about the topic of my mortality,” Gary declared. “I also noticed that the more I discuss the subject, the more I’m apt to poke a little humor into these discussions. I have found this to be relaxing and comforting to all involved, if done with proper timing and in good taste.”

The Talk survey brought up sad memories for Doreen: “When I was thirteen, I was forced to kiss my deceased mother. Do not force a person to kiss a person who has died. When you’re on the way to your wife’s funeral, do not talk about your plans to remarry while children are listening. When someone is grieving, don’t yell and tell that person to shut up. Make sure there is a will stating who the children should live with to protect them. This has been hard to write, but it has been very therapeutic for me. Thanks.”


“People seem to feel free about talking about everything these days,” Adeline offered. “They don’t even use original words in regards to their death. They quote words from radio or TV. I have decided that even though I can’t imagine myself with a lid over my head that I am not afraid of dying. But, I am terribly afraid of living and being sick.”

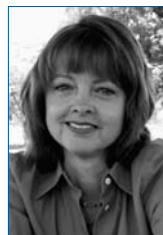
Wrapping up his questionnaire, Jake said, “Enough said.”

Survey-Taker’s Take

As a proponent of pre-planning for the big goodbye, I was ecstatic when these seniors eagerly shared their end-of-life preparations. However, the prevalent brevity of their responses, lack of personal connections with service providers, and seemingly minimal concern for any send-off that would take place when they pass away was surprising to me. So, I polled a professional.

“The Talk, for many, is one of our last big taboos,” Richard Baer, clinical educator at the Denver Hospice, told me. “It’s almost as if people have the bizarre notion that if they don’t talk about death, their loved one will never die, or perhaps even more subconsciously, *they’ll never die!*”

We might all benefit by first having The Talk with ourselves and then take it from there. 



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