Recently, one of my husband's coworkers passed away suddenly from a stroke. One day he was at work and the next, he was in the hospital brain-dead.

Lacking a living will, his family was unsure of his wishes. Would he want to stay in a vegetative state with little hope of recovery? Would he want life support turned off and his organs donated?

These are some of the difficult questions many families face every day when dealing with the loss of a loved one. Not knowing funeral arrangements or advanced directives can make an already difficult experience even worse.

My mother has made her wishes clear to me about what she wants to happen after her death. While she hasn't gone through the formality of a written directive, I and my siblings know of her wishes.

If you aren't able (or can't afford) to have a living will drawn up, it is very important simply to let your loved ones know verbally what your wishes are. I have made it clear that I am in favor of organ donation and my husband and I have discussed burial rituals and ceremonies.

Certainly, this is something I do not wish to occur anytime in the near future. However, if something were to happen to one of us, we have made clear our wishes (at least verbally).

Since my kids aren't in high school yet, it is hard to imagine having this kind of conversation with them. Yet, I know that if my husband wasn't around, I would want them to know my wishes to save them any pain and confusion should the need for decisions such as these arise.

In my state this past weekend, over ten people were killed in three tragic auto accidents. Tragedies occur every day and it cannot be predicted what kind of situation you or one of your family members might end up in.

It is important to make sure you have an advanced directive such as a living will or at the very least, to let your wishes be known verbally in advance to several family members. This can ease the transition from a very painful decision-making time to that of grieving and help your family when you can no longer.