Navigating your path
A guide for people with advanced breast cancer
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Acknowledgements

This booklet was developed by a national group of persons with breast cancer experience, cancer navigators, provincial networks and the Canadian Breast Cancer Network. The quotes you will read throughout this guide are those of women living with advanced breast cancer. They were provided courtesy of the BCANS Support Forum (www.bcans.ca), an online discussion forum for people with breast cancer.

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Is this booklet for me?

This booklet is written as a guide if you’ve been told you have advanced or metastatic breast cancer. What that means is your breast cancer has metastasized or spread to an organ, or another part of the body. The most usual areas for spread are the bones, the lungs, the liver and the brain.

This booklet may not be as useful for you; if your cancer has come back in the same breast, other breast, or in the lymph nodes. That’s because your treatment choices are different than those for people with advanced cancer. The topics may not apply to your situation.

When you’re told you have advanced breast cancer, your first feelings might be ones of shock and fear. If this is your first diagnosis, you might also be asking, “how could this have happened?” or “how could I not have known?”

If you’ve already been through treatment, you may have lived with the fear of cancer coming back. Many women and men may feel let down when their treatment does not end with a cure. If you’re at that point, you might be asking yourself, “how can I cope with this all over again?”

Finding ways to live with advanced breast cancer might feel very challenging. Your questions might include: “Will the treatment work this time?” “How do I hope to maintain a quality of life?” “Is there help for my family?” “Is there someone I can talk to?” At this time, support and information from professionals, your family and friends could be most important and appreciated.

“I’ve been stage IV for a number of years, but in my mind, it’s just a label. I’m also a golfer, gardener, mother, dog mom, scrabble player, quilter, etc. As long as it’s possible, I will NOT let cancer control my life. It already affects my daily activities, but as long as it leaves me alone on Wednesday afternoons (golf) and Sunday mornings (breakfast out with my son), I’m not too worried. I have control over my mood, my activities, my future, and my responses to the bricks that cancer throws my way. I choose to fight always, bend the rules some, and generally get my way whenever possible.”
Knowing there are treatment options and support available might help you deal with the challenges ahead. Many people live full lives for years with advanced breast cancer. At this time, keeping faith in yourself and trying to keep hopeful are important.

This booklet will help you find the tools to live with advanced breast cancer. For those who are facing this situation, it’s important to remember that people’s needs are very individual. What one person might want to know may be of no comfort to another. It’s important to note, there is no right or wrong way. This booklet is a guide divided into different topics. We hope these will be helpful for you and for your family. Use any or all of the sections and feel comfort in whatever is right for you.
Why do I need to be informed?

Knowledge allows you to act on your own behalf. It allows you to plan, interpret and manage your life. Knowledge helps you to:

» Ask questions to aid in understanding
» Seek current and accurate information to help make decisions
» Feel confident in the choices
» Get emotional support to cope with your diagnosis

For me, knowledge is power.
From the moment I suspected my lump was again cancer, I bought and read more books. I talked to people who are living with the diagnosis that their cancer has come back and cruised the net looking for information. This was a great comfort to me, as most of us fear what we do not understand.

Where do I start?

Everybody has unique information needs and ways of learning. Think of how you learn. Is it by reading, talking to a doctor, watching a video or using a computer? Use the method that fits you best.

How do I find information and support?
The key to finding information about your type of advanced cancer is by looking for “credible” sources.

Where to find credible information and support

» Cancer specialists (oncologists) have the latest research and "clinical trial" information
» Your family doctor or surgeon
» Health care providers in cancer centres have expert knowledge. This may include nutrition, coping skills, side-effects and counseling
» Community organizations offer cancer information and support
» Cancer centres and public libraries will have current medical journals, books, videos and computer access
» The internet has many sites which provide computer-based information and support

“credible” — worthy of confidence, showing the same or similar results in different clinical experiments.

"clinical trial" — research exploring new treatments or methods to treat or manage cancer
How do I know what I read, hear or see is credible?

News about breast cancer research and treatment may be found by listening to radio or television, or in magazines. Regard any story, report or program with caution. Be careful when making a quick decision based on one report. Realize that headlines are often based on incomplete studies that require more time and research. Here are some tips to help you assess the breast cancer information you find in books, research journals and through the media:

- Using a medical dictionary can help you understand what medical terms mean
- Know that "reliable" research involves a large sample size, over a long period of time
- Talk to your cancer specialist to get a better understanding of what you hear, see or read

(adapted from The ABC's of Finding Information on Breast Cancer, Alberta InfoLink, 1998)

Finding web-based information and support

The Internet can be used to find information on a given topic. It can also be confusing. Information may come from unknown, sometimes unreliable sources. Follow the guidelines below to find sites that are credible.

Sponsorship

Who sponsors the site? Is it a credible non-profit group wanting to inform? Is it a site selling products? Read the "who we are" sections. Check who are the contributors and sponsors. If this information is hard to find, beware!

Credible

Ask yourself if the source of information is credible. Is it run by an accountable public organization such as a government, hospital or library? Is it one person's story?

Verification

Are you able to verify this information by referring to other websites, medical books or journals?

Timely

Is the site current? Note the dates on pages, articles or in the body of the site.

(adapted from OBCIEP Breast Cancer Info Exchange, Spring 2002)
**Tips on how to keep information**

- Begin a file folder or journal to manage your information
- Begin a calendar to track your appointments
- Ask for copies of medical records, tests results, procedures and treatments
- Write down questions you wish to ask
- Consider taking someone with you to appointments. He/she can listen and take notes
- You may wish to take a tape recorder to your appointments

**General sources of information and support**

**Health care specialists**

- Your oncologist (cancer specialist) or family doctor
- Breast health specialist or cancer “navigator”
- Oncology or cancer clinic nurse
- Nurse practitioners
- Social workers or “psycho-social clinician”
- Rehabilitation professionals (physiotherapists, nutritionists, occupational therapists)

**Community**

- Public or cancer centre libraries have books, videos, CDs and other resources. Many provide computers for free public use
- University and college libraries are places to find research journals and medical books
- Community health providers (public health nurses, homecare services)
- Local and/or online support groups
- Places of worship (church, synagogue, mosque)

**Canadian Cancer Organisations with Programs and Services**

**Canadian Cancer Society Cancer Information Service**

Call 1.888.939.3333 or www.cancer.ca

The toll free service is national, bilingual and provides information on cancer and community resources. It serves cancer patients, their families, the general public and health care providers. The Community Services Directory is a web-based program. It provides public access to various programs and services throughout Canada. Services are also available in other languages.

**Fondation québécoise du cancer (French language)**

Call 1.800.363.0063 or www.fqc.qc.ca

The mission of Fondation québécoise du cancer is to improve the quality of life for cancer patients and their families. Through their national, toll free info-cancer line they offer cancer information, lodging services, a telephone peer support program and a library with free lending services.
Willow Breast Cancer Support & Resource Services
Call 1.888.778.3100 or www.willow.org
Willow provides survivor-to-survivor breast cancer support and information. They have a national, toll free peer support line. Willow produces the newsletter LIVING for people with metastatic breast cancer, their family and friends.

Canadian Breast Cancer Network
Call 1.800.685.8820 or www.cbcn.ca
The Canadian Breast Cancer Network (CBCN) is directed by survivors. It is a network of both groups and individuals. CBCN is a national link between all Canadians affected by breast cancer and speaks for those at risk. The website includes resource sections on given topics. It’s available in both French and English.

Breast Cancer Action Nova Scotia
Call 902.465.2685 or www.bcans.ca
Breast Cancer Action Nova Scotia’s site includes online support, user profiles and biography pages, breast cancer glossary, “Best of Tips & Hints,” archives, and online chat in both French and English. Forums for caregivers, diet and nutrition and off-topics support are also included.
“After you talk to your doctors, you will be able to formulate a plan and that will put you back in control again. I know it doesn’t seem possible right now, but there will be a time when this settles down and becomes reality and the fear is harnessed.”

Tips

» Ask questions to get the answers you need about your diagnosis. You may have to ask more than once to feel satisfied

» Tell your health care providers how you’re feeling and your concerns. Tell them what you need to know. Relate personal factors that may impact treatment decisions

» Make a list of questions. Use it for meetings with health care providers

» Tell your health care provider at the beginning of your appointment that you have questions. If you run out of time, ask for another meeting

» Take someone with you on visits, to support and take notes

» It is sometimes difficult to remember information. Taking notes may help

» Natural health products and complementary therapies may be helpful, but they may impact treatments. Tell your health care providers if you’re using them

After you talk to your doctors, you will be able to formulate a plan and that will put you back in control again. I know it doesn’t seem possible right now, but there will be a time when this settles down and becomes reality and the fear is harnessed.”
Questions you may have

Diagnosis
Where has my cancer spread?
What tests will I need?
How will my cancer progress?
What symptoms should I expect to feel with my cancer?
How will my symptoms be controlled?
Will I have pain?
If I have pain, how will my pain be controlled?

Treatment decision making
What are my treatment options?
Is breast reconstruction an option for me?
Are there new therapies being tested or any clinical trials I might participate in?
What are the side effects of the treatments? How will they make me feel?
Are the side effects permanent?
Where do I go for my treatments?
Will there be a hospital stay?
How will the treatment control the cancer?
How long does the treatment take?
How will the treatment affect my daily life?
Will I be able to work during my treatments?
Are there costs involved with the treatments?
What if I choose no treatment?
Can I take some time to think about my treatment options?
Can I get a second opinion?
Will you support my care if I choose to use complementary therapies?

Where to find answers

Talking to someone
» Health care providers
» Family physician or general practice oncologist
» Breast health specialist or cancer navigator
» Oncology nurses
» Nurse practitioners
» Social worker
» To find health care providers in your community, call the Canadian Cancer Society Cancer Information Service: Call 1.888.939.3333 or www.cancer.ca
» Fondation québécoise du cancer (French language) is a national, toll free info-cancer line for information on treatments and therapies. Also, they have a library and free lending service: Call 1.800.363.0063 or www.fqc.qc.ca

Reading
» Dr. Susan Love’s Breast Book, by Dr. Susan Love 2000
» Breast health specialists, breast cancer navigators and oncology nurses may have reading material to loan
How do I find the support I need?

Finding and using support

Web-based

» www.bccancer.bc.ca
The British Columbia Cancer Agency has Canadian information about advanced breast cancer treatments.

» www.cancer.ca
The Canadian Cancer Society website offers breast cancer information.

» www.breastcancer.org
This organization is a U.S. nonprofit group. Their aim is to provide the most reliable, complete and latest breast cancer information.

» www.bccancer.bc.ca/PPI/UnconventionalTherapies/default.htm
The British Columbia Cancer Agency offers a handout on guidelines for unconventional therapies and natural health products.

» www.cancer.gov/cancerinformation
The National Cancer Institute (USA) has detailed pages on breast cancer, advanced disease and treatment options.
“My family and friends are a constant source of strength for me. Although I hate to burden them, they are there for me day and night. Speaking with others who have gone through the same experience helps so much. I found an online discussion forum and many people there are living the same as me. Just knowing I am not alone helps enormously.”

Tips

» Know that some people with advanced breast cancer worry about burdening their families and friends

» Relationships with family, friends, neighbours and co-workers may be challenged during this time. You may seek out peer support or professional help

» Rest and comfort may be found outdoors or in spiritual exercises. Spirituality has no limits. Prayer and/or meditation can be a positive boost. Many living with metastatic cancer express or try to resolve spiritual beliefs and/or issues. Even if you do not see yourself as “religious,” you may find comfort in exploring spiritual matters with family, friends or clergy

» Complementary practices may help. These may include:
  - Expressive therapies (art, music, imaging, journaling)
  - Relaxation or stress reduction (yoga or tai chi)
  - Therapeutic touch

» People find comfort from supports such as:
  - Breast cancer support groups
  - Telephone and web-based support
  - Face-to-face support from other survivors
  - Activity based groups (dragon boat, quilting)
  - Oncology nurses, social workers, breast health specialists or other specialists
  - Religious or spiritual advisor
  - Chaplaincy or pastoral services at your cancer treatment centre or local hospital
Questions you may have

Is there help for my family and friends?
Is there someone in a similar situation that I can talk to?
Is there professional help for me?
Is there a way to receive support and maintain privacy?
Are there services without cost?
How do I know if I need support?

Where to find answers

Talking to someone

» Health care system – family physician, psychosocial oncology department of your cancer treatment facility (social workers, counselors, psychiatrists, psychologists, breast health specialists or breast cancer coordinators)
» Place of worship (church, synagogue, mosque)
» Canadian Cancer Society’s CancerConnection – You are matched with a trained volunteer with similar cancer experience. Contact is made by telephone, face-to-face and/or by referrals to local support groups. Call 1.888.939.3333
» Willow Breast Cancer Support & Resource Services – Timely peer support to persons with breast cancer and their families. Call 1.888.778.3100
» Fondation québécois du cancer (French language) – offers French language information and peer support services to cancer patients and their families across Canada. Call 1.800.363.0063

Reading

» The Emotional Facts of Life with Cancer, A Guide to Counselling and Support for Patients, Families and Friends – A 32-page Canadian Association of Psycho-social Oncology booklet. Available in French language Call 1.888.939.3333
» LIVING is a Willow Breast Cancer Support & Resource Services. It is for people with metastatic breast cancer, their families and friends. Available by mail or on-line. Call 1.800.778.3100 or www.willow.org
» How We Told Our Children is a Breast Cancer Action Nova Scotia online publication. These stories aim to help parents and families cope with a new breast cancer diagnosis or recurrence. Call 902.465.2685 or www.bcans.ca
» Taking Time: Support for People with Cancer and When Someone You Love Has Cancer – Canadian Cancer Society. Call 1.888.939.3333 or www.cancer.ca

Watching or listening

» At the Water’s Edge, When Cancer Comes Back – Video, 1998, Alberta Cancer Board. Available at your local cancer centre library
Web-based

» www.bcans.ca
This Canadian site offers online support using both English and French forums. Forums for caregivers, diet and nutrition and off-topics support are also included.

» www.breastcancer.org
This site offers over a thousand pages of good, up-to-date, and clear medical information. Content is reviewed by medical professionals. Chat lines and discussion boards are used.

» www.cancer.org
American Cancer Society’s “Stories of Hope.” Find inspiration, hope, and support in these stories about people whose lives have been touched by cancer.
Tips

» Think about getting help with cooking, childcare, housework, outdoor chores, and rides to appointments

» Arrange:
  — Transportation
    • Hope Air – Hope Air is a registered charity. Free flights are arranged to health facilities for treatments unavailable in a patient’s community. Call 1.877.346.4673 or www.hopeair.org
    • Volunteer Driver Program – contact your local Canadian Cancer Society office. Call 1.888.939.3333 or see the Cancer Information Services online Community Services Directory at www.cancer.ca
  — Lodging – check with your regional cancer treatment centre and your local Canadian Cancer Society office
  — Homecare, nursing and support (check local Victoria Order of Nurses, Meals-on-Wheels services)

» Save your energy for things that are important to you

» Healthy choices may improve your physical and spiritual outlook. Promote well-being through good eating habits and exercise

» Your sexual health is an important part of everyday life. Cancer treatment can affect your sexuality both physically and emotionally. This is normal. Talk openly with your partner and your doctor if you have concerns

» Nurture your spiritual well-being and imagination. Enjoy the outdoors, art, music, flavour, aromas, touch, meditation and prayer

“It sounds crazy but this diagnosis makes me realize that I have to start putting myself first and that there is no shame in asking for help. My friends felt so useless, they wanted to help but didn’t know how. They were relieved when I asked them to do simple things like babysit or help with housework and meals. It not only helps me, it helps them.”
Questions you may have

How do I find services and resources in my community?
How do I cope with side effects?
How will my sexuality be affected?
How do I use and save my energy?
How do I manage daily pain?
Is there a registered dietician I can speak to?
How can I find information on good complementary therapies?
How do I connect with my spirituality?

Where to find answers

Talking to someone

» Health care providers
» Family physician or general practice oncologist
» Breast health specialist or cancer navigator
» Oncology nurses
» Nurse practitioners
» Social worker, counselor, psychologist, psychiatrist
» Chaplain, pastor or spiritual advisor
» Dietician
» Physiotherapist, occupational therapist
» Your local support group (ask your health care providers for more information)

» The Canadian Cancer Society’s CancerConnection Program – A confidential service that matches you with trained volunteers with cancer experience. Contact may be face-to-face or over the telephone. Call 1.888.939.3333
» Willow Breast Cancer Support & Resource Services – Timely peer support to persons with breast cancer and their families. Call 1.888.778.3100
» Community services and resource listings can be found on the Canadian Cancer Society’s Cancer Information Service. Call 1.888.939.3333. On the Community Services Directory or www.cancer.ca

Watching and listening

» Handle with Care? Women Living with Metastatic Breast Cancer – A video from the Ontario Breast Cancer Community Research Initiative. Call 416.351.3811
» The Healing Journey Program – For people with serious chronic diseases. It promotes inner harmony, peace and healing. University Health Network – Princess Margaret Hospital, Toronto. Call 416-946-2062 or www.healingjourney.ca

Web-based

» www.bcans.ca
Breast Cancer Action Nova Scotia’s site includes online support, user profiles and biography pages, Breast Cancer Glossary, “Best of Tips & Hints,” archives, online chat and topic section links.
» www.bccancer.bc.ca
BC Cancer Agency’s patient/public info site includes updated information on unconventional (alternative) therapies.
section 6
Where will my money come from?
Coping with financial concerns

» www.lbbc.org
The Living Beyond Breast Cancer site encourages women with breast cancer to live long with the best quality of life. It includes “Our Corner,” a forum for women dealing with metastatic disease.

» www.cancer.org
American Cancer Society’s online resources on “How Cancer Will Affect My Sex Life.” It includes Sexuality for Women and their Partners and Sexuality for Men and Their Partners. It’s under the heading “Treatment Topics and Resources.”

» www.cancercare.org
CancerCare, Help & Hope, is a national non-profit organization that provides free professional support services to anyone affected by cancer. See Women’s Cancer and Sexuality in “Helping You Cope/Caring for Yourself and Caring for Others” under ‘Breast Cancer’.

» www.anemiainstitute.org
Controlling Cancer-Related Fatigue, Anemia Institute – information on anemia, its causes, controlling and managing cancer-related fatigue and a fatigue inventory. Call 1.877.992.6364.
A recurrence or diagnosis of metastatic breast cancer can cause financial worries. A survey done in 2004 by the Canadian Breast Cancer Network showed that all income levels face a financial burden with breast cancer. Costs may include:

» Medications and over-the-counter products
» Services, especially in the community (complementary, coping and counseling therapies)
» Prostheses, wigs and sleeves
» Travel and parking during appointments and treatment
» Lodgings for the patient and support-person during treatment
» Loss of employment income for the patient and/or spouse
» Childcare
» Home care (meals, shopping, house cleaning)

“Instead of worrying about me all I could think of is how my family will survive financially. The drugs are so expensive and I have to be away from home for treatments. The bills just seem to pile up. I broke down at one appointment and the nurses arranged for me to see a social worker. She knew about programs that are in place to help people in my situation. Once she helped me, I felt like I could stop worrying about money and start thinking about fighting this awful disease.”
Tips

» Reviewing and sharing information about your finances may not be easy, because it’s so personal. You may prefer help from family and friends. Banking institutions or financial planners may help identify funding and options.

» Many private health care plans cover the cost of wigs, prostheses, physiotherapy and other items. Check your personal coverage. Some items may be obtained through the Canadian Cancer Society or other community groups. Call 1.888.939.3333

» You may pay for services and be reimbursed later.

» Review your personal or private insurance policies. This includes life, short and long-term disability, critical illness, home and/or business mortgages.

» Speak to your employer about options in your employment benefits package.

» Ask your financial institution or insurance company about using current assets to access cash.

» Members of your health care team may help you to identify assistance programs and complete medical forms.

» Local, provincial and federal social assistance programs can help with income and/or assets, plus personal need.

» Community organizations may have emergency or relief funds.

» Low cost or free transportation programs may be available in your province.

Where to find answers

Talking to someone

» Social workers are trained to help with financial concerns. They can be found through your oncology centre or in the community.

» Breast health navigators, breast health specialists, or oncology nurses.

» Your bank or financial advisor.

» Your employer.

Reading

» Canadian Cancer Society Cancer Information Service – information on local, provincial and federal government programs. Call 1.888.939.3333.

» Where Will My Money Come From, Canadian Cancer Society – Ontario Division. Call 1.888.939.3333 or www.cancer.ca.

» Human Resources Services Development Canada (HRSDC), Canada Pension Plan (CPP) Disability Benefits. Call 1.800.277.9914 or contact your local HRSDC office.

» Human Resources Services Development Canada, Employment Insurance Sickness Benefits. Call 1.800.206.7218 or www.hrsdc.gc.ca or contact your local HRSDC office.

Other resources

» Hope Air is a registered charity. Free flights are arranged to health facilities for treatments not available in a patient’s community. Call 1.877.346.4673 or www.hopeair.org.
section 7
How do I attend to my personal and business affairs?
When you are ready to consider end of life issues
Having a diagnosis of advanced breast cancer is difficult, but most people will live many years with the disease. The following information is here for you when you feel ready to consider it.

"NOW is the time to do the things that are important and loving for the people that matter. You can make sure your will and advance directives are done, that you have your kids provided for in a trust, that the possessions you treasure go to the people you want to, and to leave your mark, whether in letters, pictures, or video. What a gift. Get it done. Then sit back and relax, knowing that you have done everything you can to make things easier for your family, and live it up a little."

Tips

» Speak to your financial advisor. Arrange financial information such as bank account numbers, records, other papers and contact names. (See the personal checklist at the back of this section)

» Get legal advice:
  – To set up a Power of Attorney to represent you
  – To update and/or make a will
  – To make a living will to state your wishes in a medical situation

» Plan for your personal belongings. You may wish to give some things away while you can still write a letter to family and friends

» You may want input into funeral arrangements

» Your medical history may later be useful to your family

» Reflect on your life for the benefit of your family. You may use:
  – A written journal or letter
  – Autobiography
  – A photo album or scrapbook
  – A family tree
  – Audio or videotape

» Create a support circle of individuals. These may help if needed

» Ask for a referral to a palliative care program, for side-effect and pain management. It can also help when attending to the emotional and spiritual needs for you and your family

NOW is the time to do the things that are important and loving for the people that matter. You can make sure your will and advance directives are done, that you have your kids provided for in a trust, that the possessions you treasure go to the people you want to, and to leave your mark, whether in letters, pictures, or video. What a gift. Get it done. Then sit back and relax, knowing that you have done everything you can to make things easier for your family, and live it up a little."
Questions you may have

How do I update or make a will?
What is a living will? How do I make one?
How do I access palliative care?
How can I be cared for at home?
What does a hospice provide? Who will pay for it?
How do I find support for myself and my family?
What community programs can I access for my family?
What happens to my pension?
Will my family be burdened with debt?

Where to find answers

Talking to someone

» Financial advisor
» Human resources department
» Accountant
» Legal consultant, notary public, lawyer
» Social worker
» Palliative care
» Funeral home

Reading

» Once Upon a Lifetime – Take time to record the stories of your life by Patricia A. Williams – Questions are given to guide you as you record your personal history

Web-based

» www.virtualhospice.ca
  The Canadian Virtual Hospice connects Canadians across the country. This bilingual site provides information, data, resources, consultation and support. The focus is on end-of-life care for all.

» www.bcans.ca
  Breast Cancer Action Nova Scotia offers a resource section for those with advanced breast cancer.

» www.chpca.net
  The Canadian Hospice Palliative Care Association promotes hospice palliative care in Canada. This bilingual website offers links to local chapters and programs throughout the country.
Personal checklist

Use the personal checklist below to identify, collect and organize important records, documents and instructions. Use the following Personal Checklist form to fill in document and record details.

To check, place a mark in the box next to any item you have. You may have some or all of the items listed below. Some of the unchecked items may be important to you and/or your family. Consult your family, doctor, clergy, lawyer, or insurance agent to decide if an item is needed.

☐ Birth certificate
☐ Social security number
☐ Living will
☐ Durable power of attorney for health care
☐ Life insurance
☐ Health insurance
☐ Accident insurance
☐ Pension plan(s)
☐ Bank account(s)
☐ Safe deposit box
☐ Automobile(s)
☐ Real estate/rental papers
☐ Others

PERSONAL PAPERS (birth certificate, living will, etc.)
Item ________________________________
Location ________________________________

INSURANCE Company (name and address)
Life (policy number) ________________________________
Health and Accident (name and policy number) ________________________________
Automobile (name and policy number) ________________________________
Other (name and policy number) ________________________________

BANKING PAPERS (include pension plans, if any)
Kind of account. bank name/address. account number ________________________________
Kind of account. bank name/address. account number ________________________________
Kind of account. bank name/address. account number ________________________________

OTHER ACCOUNTS (include pension plans, if any)
Type (ex. safe deposit box) ________________________________
Where ________________________________
Account number ________________________________

AUTOMOBILES (make, model, year) ________________________________
The most significant realization is also the most simple. I truly live my life to the fullest every day with the following philosophies: I am the only person responsible for my behaviors and actions. I have the ability to choose what I want and how I want to spend my time. I will not give someone else the power to choose how I spend my life. I will live my life to the fullest!
My local resources