

FOREWORD

“Teach us to number our days aright, that we may gain a heart of wisdom.”

--Psalm 90:12 (NIV)

In biblical times, old age was regarded as a blessing, a gift from God. It was valued not only by the elderly themselves, but by the whole community, since all knew that growing to a “ripe old age” was not a gift afforded to everyone. Now, growing old is considered almost a birthright. Modern diets and health care have made the biblical “three-score-and-ten” seem a modest prize indeed. Most of us who live to 65 today can expect to live well into our eighties. The so-called “frail elderly,” i.e., those over 85, are the fastest growing segment of our society, their numbers expected to triple between the years of 1980 and 2030.

Yet all of us know that growing old, increasingly common or not, brings special challenges side by side with sublime blessings. Though most of us elders are blessed with good health and security, we still live under the threat of disability, degeneration, and loss. What will happen to me? Will I become a burden to my children? Will I outlive my assets? Will I have to go into a nursing home? How do I know my final plans and wishes will be carried out? A wise man once said, “Old age is not for sissies,” and most of us would say, “Amen.”

Old age is, however, for planners. The volume you hold in your hand is evidence of our belief that our “golden years” can be just that—rich beyond measure, if we will look forward to the inevitable changes life will bring, anticipate the challenges of growing older, and plan for them. Each section of this workbook (and it is indeed a work book) will lead you to consider important questions and topics relating to a different sphere of your life—legal, medical, custodial, spiritual, and so on. It is designed to take you on a very personal journey, inviting you to address issues that affect you, your spouse, your children and grandchildren, your friends—everyone who loves you and cares about your wellbeing! Some may be difficult for you to approach, at least at first. Remember, however, that our later years bring with them inevitable decisions, decisions that will have to be made by someone. Shouldn’t decisions about you be made by you? It is to that end that this work book is dedicated. Very special thanks go to our Pastoral Care team for their hours of hard work preparing this book, chiefly to Carol Pearce, our Parish Nurse, whose vision brought this volume from concept to reality; Jeanna Speegle, director of Senior Ministries, whose suggestions and coordination were invaluable; and Barbara Vandergriff, Clergy Secretary for her hard work in preparing the manuscript. St. Luke’s is well served by these caring professionals.

To make realistic and workable plans about our futures—our health, our security, even our deaths—is to give a great gift to our loved ones. That’s one reason we’ve called this volume a G.I.F.T. Guide. The letters stand for “Gaining Information For Tomorrow,” and it is our hope and prayer that the guide will help you do just that. Leaf through it and you’ll see just how comprehensive, thoughtful, and practical it is. But remember—it’s a work book! Don’t set it on a shelf for another day. Begin today to use its information and wisdom to help you give to your loved ones a great “gift” – the security of knowing that decisions which will have to be made as you move into those golden years have already been made—by you! As you move into that future, may God give you confidence and faith, along with that “heart of wisdom.”

Grace and peace to you!

The Rev. Stephen W. DeGweck
Associate Rector
Coordinator of Pastoral Care Ministries

WHAT IS THE G.I.F.T. PLANNER GUIDE?

It is a guide that helps you get your affairs in order.

It is a guide that addresses each of these important areas:

- completing and organizing important documents
- assigning a specific location for important papers and documents
- will and estate planning
- making decisions about health care :advanced directives
- making decisions about where you want to spend the rest of your life
- burial and funeral planning

It was developed with assistance from Saint Luke's parishioners, clergy and from professional resources such as:

- American Association of Retired Persons
- Alabama State Bar Association
- Alabama Hospital Association
- Center for Medicare and Medicaid Services
- National Association for Home Care
- Assisted Living Federation of America
- Federal Trade Commission

How does St. Luke's Gift Planner Program Work?

- The **G.I.F.T. Planner Guide** is made available to the parish family.
- Various groups will receive an overview of the Gift Planner content.
- Homebound persons may schedule a visit by the Pastoral Care Department to receive a copy of the guide. They will be provided an overview.
- If you choose the Parish Administrator will maintain copies of your advanced directives and funeral plan.

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RESOURCE SECTION

- Advanced Directives
- Home Safety Checklist
- How to Choose an Assisted Living
- How to Choose a Nursing Home
- How to Choose Home Health Care

PERSONAL DATA SHEET

Full Name _____

Address _____

Home Phone _____ Work _____

Cell _____ Email _____

Date and Place of Birth _____

Social Security Number _____ Computer Password _____

Military serial or service number _____

Father's full name _____

Mother's full name _____

CHURCH AFFILIATION

Name of Church _____

Phone Number _____ Clergy _____

Address _____

EMERGENCY

First Person to notify in case of emergency

Name _____ Relationship _____

Address _____

City, State, & Zip _____

Home Phone _____ Work _____

Cell _____ Email _____

Alternate Contact

Name _____ Relationship _____

Address _____

City, State, & Zip _____

Home Phone _____ Work _____

Cell _____ Email _____

In case of an emergency I would like to be taken to

Hospital Name _____

MEDICAL

Primary Physician _____ Phone _____

Address _____

City, State, & Zip _____

Specialists

Name _____ Specialty practice _____

Phone number _____

Address _____

City, State, & Zip _____

Name _____ Specialty practice _____

Phone number _____

Address _____

City, State, & Zip _____

Name _____ Specialty practice _____

Phone number _____

Address _____

City, State, & Zip _____

Name _____ Specialty practice _____

Phone number _____

Address _____

City, State, & Zip _____

Pharmacy

Name _____ Phone _____

Location _____

LEGAL AND FINANCIAL

Attorney _____

Firm _____

Phone Number _____ Email _____

Address _____

City, State, & Zip _____

Trustee _____

Firm _____

Phone Number _____ Email _____

Address _____

City, State, & Zip _____

Accountant/Tax Preparer _____

Firm _____

Phone Number _____ Email _____

Address _____

City, State, & Zip _____

Investment Advisor _____

Firm _____

Phone Number _____ Email _____

Address _____

City, State, & Zip _____

Stock Broker _____

Firm _____

Phone Number _____ Email _____

Address _____

City, State, & Zip _____

INFORMATION GUIDE: CREATING AND ORGANIZING A HOME OFFICE CENTER

1. Select a place in your home for your home office center.
Make sure you will have enough room for file storage and an area to sort through incoming papers.
2. Gather papers and documents into one central location.
3. You will need to have a workable filing system. Many systems work. Listed below is an idea for one system.

Broad Heading:	Subtitle:
Banking:	Checking Account Information
Banking:	Loan Information
Car:	Insurance
Car:	Repair receipts
Home:	Home owners insurance information
Home:	Repairs
Investments:	(Your individual investment account information)

Notice how the files are organized into categories that contain broad headings with subtitles. As you go through your papers create the names for your files.

4. Develop a workable system to manage incoming papers. Listed below is an example:
 - a. On top of your work area have two files or trays and label them *Action* and *to be filed*.
 - b. Sort through papers as they come in discarding ones that are unnecessary.
 - c. Sort the rest of the papers into your files labeled action and to be filed.
 - d. Regularly review these files take action as appropriate.

Used properly this system will keep paper clutter under control.

Remember the best system in the world will not work unless it is used.

5. Next Step: Refer to the document locator guide for directions on where to store your documents.

DOCUMENT LOCATOR GUIDE

An important part of the **G.I.F.T.** process is making sure your family/loved ones know where your important documents are located. The following forms will assist you in this process.

READY TO GET STARTED?

- Review lists to determine where you should store documents.
- Place a check by the item when it is stored in your designated location.
- Have a plan for how you will complete gathering your documents.
- Make sure your family/love ones know where to find the guide.
- A fire-proof safe can be purchased at places like Wal-mart, Staples, and other office supply stores

SAFE DEPOSIT BOX AT BANK

✓	Document	Alternative Location If not stored in Safe Deposit Box
	Automobile Title	
	Back Tax Records	
	Birth Certificates	
	Citizenship and Naturalization Papers	
	List of Financial Information Name and type of account & names on the account Include: Banks and credit unions Investment Accounts—stocks, bonds, and mutual funds Retirement Accounts Credit card Accounts US Savings Bonds	
	Death Certificates	
	Education Degrees	
	IRA Papers	
	Legal Agreements	
	Marriage Documents	
	Military Discharge Papers	
	Passport	
	Personal Property Appraisals	
	Personal Property Inventory and Photos	
	Property Bills of Sale	
	Property Deeds	
	Stock and Bond Certificates	
	List of Itemized Home Contents	

FIREPROOF BOX AT HOME

✓	Document	Alternative Location If not stored in Fire proof box
	Cancelled Checks	
	Location of Financial Records	
	Banks and Credit Unions	
	Investment Accounts	
	Retirement Accounts	
	Credit card Accounts	
	US Savings Bonds	
	Location of Insurance Policies	
	Homeowners	
	Automobile	
	Disability	
	Flood	
	Life	
	Long-Term Care	
	Other	
	Living Will	
	Power of Attorney	
	Property Tax Receipts	
	Recent Tax Documents	
	Trust Documents	
	Warranties	
	Wills and Codicils* (extra copies)	
	Funeral and Burial Plans	

*A codicil is a legal document, made after a will is prepared, that modifies the will.

THE IMPORTANCE OF ADVANCED DIRECTIVE FOR HEALTH CARE

In all my years of providing nursing care I have consistently observed family and loved ones experience unnecessary stress when they are put in the position of making health care decisions for someone who can no longer decide for themselves. Family tension and conflicts can arise at this time that may never heal. You have the ability to prevent this by giving your family the gift of knowing. This gift of knowing involves putting in writing what your wishes would be should you become incapacitated.

Our theme in the Gift Planner Guide is that as Christians we should clearly prepare for death as we plan for life. We are resurrection people and know that earthly life is a mere transition to eternity. Let our actions show that we believe this by planning and informing our families of our plans. By so doing we will provide a model for them that is based on our love for them and God.

Carol Pearce, MSN, RN
Health Ministry Coordinator
St. Luke's Episcopal Church

INFORMATION GUIDE: ALABAMA ADVANCED DIRECTIVES FOR HEALTH CARE *

- ➔ Carefully read the following information.
- ➔ Make a plan to complete your advanced directive.

1. What is an advance directive for health care?

A written instruction that you make while you are mentally competent that states how you want health care decisions made if you can not express your own wishes. You can find the form to write your advanced directive at the end of this section.

2. Who provides legal authority over the advance directive process?

Each state governs the process and provides forms and education.

Nursing homes, hospitals, courthouses, attorneys all have these forms.

Alabama law provides a form that contains sections on living wills and appointment of a proxy to make decisions for you.

- **Living will:** Describes the type of treatment you would want if you were terminally ill or were in a state of permanent unconsciousness. It does not give authority to make all types of health care decisions.
- **Appointment of proxy:** this section allows you to appoint a person that can make all health care decisions for you if you are unable to decide for yourself.

Important Note: If you spend a lot of time out of state you need to check that state's law for advanced directives since you may need a different form. Remember, advanced directive laws are governed by individual states.

3. What does terminally ill or permanent state of unconsciousness mean as stated in the advance directive?

- **Terminally ill:** incurable illness caused by injury or illness that will cause death in the near future so that life sustaining procedures will only prolong death.
- **Permanent state of unconsciousness:** incurable condition in which one loses the ability to think, speak, move purposefully, but heartbeat continues. It includes persistent vegetative state and deep coma.

*Information taken from "A Gift to Your Family" Consumer Guide, Alabama State Bar Association; used with permission.

4. The advance directive asks you to make decisions about what treatment you would want if you were either permanently ill or in a permanent state of unconsciousness.

You are asked to answer yes or no to treatments that would not cure but would prolong life. For example: If you were terminally ill or in a permanent state of unconsciousness would you want:

- **Life sustaining treatment:** This includes drugs, machines, or other procedures that would keep you alive but not cure you.
- **Artificially provided food and hydration:** Food and water through a tube of an IV that would keep you alive if you could no longer chew or swallow on your own.

5. Who decides if I am terminally ill or in a permanent state of unconsciousness?

Your doctor and another doctor.

6. Would I still receive other medicines and treatments for comfort?

Yes, you would still receive medications to ease pain and keep you comfortable.

7. Is a completed advance directive form all I need to carry out my wishes?

Not if you are in an institutional setting such as a nursing home or hospital. You would need a physician order called a DNR (do not resuscitate).

Refer to page 6 of the consumer guide entitled *A Gift to Your Family* included in the resource section of the **G.I.F.T.** Guide for more details about *Do Not Resuscitate Orders*.

8. Do I need a lawyer to complete my advance directive?

No, however, completion of advanced directives is often part of estate planning.

9. Organ donation

The discussion of organ donation is often included as part of advanced directive education. If you wish to be a donor you can indicate this on your driver's license or as part of your advance directive. Let your family know since your driver's license or durable power of attorney may not be present at the time of death.

10. Where do I find out more information?

You will find a consumer guide in the resource section entitled *A Gift to Your Family* that includes information about advanced directives. This guide was a joint effort of the Alabama State Bar, State Medical Association, and Alabama Hospital Association.

11. How do I get started?

The Advance Directive Checklist on the next page will guide you through the process of completing your advance directive.

ADVANCE DIRECTIVE CHECKLIST

PREPARATION

- Make sure you have reviewed the Alabama Bar Associations' Guide, *A Gift to Your Family*.
- Read carefully the Advance Directive form included on the next page.
- Decide if you are going to complete the form yourself or chose an attorney to complete the form. If you have specific legal or medical questions consult your attorney, physician or other health care professional.
- Think carefully regarding your choice to name as proxy. This person may be making health care decisions for you.

What you will need?

1. Advance Directive Form (included in this section)
2. Two Proxies and two Witnesses—all must be at least 19 years of age.
A witness cannot be your health care proxy, nor related by blood, adoption, marriage and not entitled to any part of your estate.

First Choice for Proxy _____

Second Choice for Proxy _____

Witnesses: 1. _____

2. _____

After signing the form make copies and give them to the following persons

- Proxy
- Alternate proxy
- Parish administrator (optional)

List the location of the advanced directive in the document locator form in Step One of this guide.

How to change my mind about my wishes?

- Tear, burn or obliterate the document or direct someone else to do so in your presence **OR**
- Write and sign a cancellation **OR**
- Verbally express your intent to cancel the document in the presence of a witness

INTRODUCTION: MAKING DECISIONS ABOUT YOUR LEGAL AND FINANCIAL AFFAIRS/DEVELOPING AN ESTATE PLAN

Take some time to think about a scenario in which your family or other loved ones are left to deal with your business affairs on their own without any guidance from you. This could be upon your death or at a time you were incapacitated. Imagine the anguish that this could cause. No one would want their family or loved ones to experience this type of avoidable stress. Then think what it would be like if you had completed an estate plan with your wishes clearly known and someone designated to manage your affairs.

Estate planning is a broad term that can include the completion of important documents such as a will, durable power of attorney-financial, advanced directives for health care and trust information. One important part of estate planning is drafting a will. Let's think for a moment the consequences of not having a will in the state of Alabama. The Alabama State Bar Association in the pamphlet Last Will and Testament provides the following information about what to expect when there is no will:

- ✓ Property is distributed according to a formula fixed by law.
- ✓ The court must approve the decedent's administrator.
- ✓ If surviving children are under 19, the surviving spouse would have to be appointed guardian and provide a bond.
- ✓ Such proceedings would entail considerable expense.

Does this sound like where you want to be in regards to planning? Lack of planning creates an emotional toll as well. The stress on families during times of death and illness is profound. Think about your unique family situation and how you can make sure you do your part to ease their stress during difficult times. Remember good planning can:

- ✓ Prevent family discord.
- ✓ Make sure your wishes are carried out.
- ✓ Provide a positive model for handling end of life decisions.
- ✓ Show through your actions your sincere love for your family.

ESTATE PLANNING CHECKLIST

SOME CRITICAL POINTS TO CONSIDER:

1. Make a plan to get started now

Begin the exciting process of getting your affairs in order which will provide you and your loved ones peace of mind. The G.I.F.T. guide will provide you information about many of the components of estate planning while providing many tips on how to organize your important papers.

2. Chose an attorney

According to the Alabama State Bar Association in its pamphlet Last Will and Testament the drafting of a will is a delicate operation that requires professional knowledge which can only be developed through years of training. You will need an attorney to help you navigate this process. This is important to understand and certainly applies to the whole activity of estate planning.

3. Inventory Assets

Your attorney will be the best person to tell you what information you will need for estate planning. In general the following items will be needed. You can begin to gather information about your assets including:

- real estate
- bank accounts
- bonds
- pension
- retirement benefits
- life insurance
- vehicles
- antiques
- family heirlooms

4. Discuss the plan with your heirs

Talk with your loved ones about your decisions. Make sure they know where to locate important documents. Remember the document locator in the G.I.F.T. guide will provide guidance in this area.

5. Update your plan

Your estate planning is not a one-time job. You will probably need to change it several times during your life. Listed below are examples of when your plan will need to be updated:

- Children reach 18 years of age.
- Value of assets change.
- Your marital status changes.
- The executor of your will or the administrator of your trust dies or becomes incapacitated or your relationship changes.

6. Remember Christian stewardship is an important part of estate planning

As Christians we believe that our life in Jesus Christ continues after our physical death. We pray, privately and liturgically, for those that have died, because we believe that they not only continue to exist, but also continue to grow in the love and grace of God. We do not simply remember our departed; we still have a living relationship with them through our relationship with God.

In a similar way, we remain eternally a part of our faith community, the parish that sustained us in our worldly life. We believe that the love which we know and share at St. Luke's in this life continues in the life to come. For this and many related reasons, it is appropriate and good to make provisions in our estate planning for the future welfare of our parish and its ministries. This is a most tangible and sacramental act of Christian faith and discipleship.

For centuries, our Anglican prayer books have contained "godly admonitions" on this subject. The current book on page 445 says this:

The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses.

God's great gifts of love and grace to us do not cease with our breath. By "prudent provision" our gifts in response also can continue and even grow.

For assistance in this most holy and loving area of your discipleship, contact the Rector or one of the other clergy.

Written by The Rev. Maurice L. (Rusty) Goldsmith

INFORMATION GUIDE: PERSONAL POSSESSIONS AND BELONGINGS

Important Actions:

- (1) Itemizing for insurance purposes**
- (2) Disposition of possessions**

(1) Itemizing for insurance purposes

Consult your home owner's agent for advice.

The information below will assist you in itemizing your possessions:

- a. List items in your home include attic, basement and off site storage facilities.
- b. Go room by room:
List item and be as descriptive as possible:
brand name
model number
serial number
date of purchase
receipt or proof of purchase
current value
replacement cost
appraisals
- c. Consider taking pictures or making a video.
Label your photographs or provide commentary if you use a video.
- d. Make sure you include this the location of this list on document locator form in section two of this guide.

Remember:

- ❖ Store your list in a fireproof location
- ❖ Update the list annually for accuracy
- ❖ Include the location of your list in the document locator guide.

(2) Disposition of personal possessions

Deciding what to do with your personal belongings during your lifetime is wonderful gift for your family (make sure this is included in document locator section). These items can have great sentimental and emotional value. Failure to make these decisions can cause family conflict and undue stress.

- ✓ You may want to consult a wonderful guide titled “Who Gets Grandma’s Yellow Pie Plate” A Guide to Passing Personal Possessions. This guide discusses how to make decisions, avoid family conflict and have family discussions about disposition. How to order: 1-800-876-8636 University of Minnesota Extension Service.
- ✓ Think about using this opportunity to tell family stories or histories of items.
- ✓ If this will work for your family or loved ones ask them to tell you which items they may want.
- ✓ Talk to your attorney about how to designate personal items.
- ✓ Consider gifting some of your personal possessions during your life time.
- ✓ Consider the following items when you are making disposition list

art work
china ,special dishes, flatware
clothing
furniture
jewelry
linens and needle work

linens and needlework
musical instruments
photographs
books (family bibles)

Helpful Hint for making your lists

One step people often forget is telling the family story about a possession. Our family stories provide the next generation with a connection to their past. It helps generate those important feelings of belonging to a larger family. Family Stories can be lost in one generation.

Consider utilizing the following format when making your list to record family stories. Use a note book and divide the paper as listed in the chart below. An example is provided for your review:

List item:	Story/history : (how did you receive the item and other information)	Name of person who will receive the item:
Antique cake plate	My mother Mary M. Jones loved antiques and she bought this at a little shop in Midtown, Alabama about 1962. She used it at all holidays and put her famous coconut cake on it. She always told me that this plate would be mine.	Janice M. Brown

You can see how the above story about a cake plate can generate many happy remembrances of times past. There may be some possessions that are related to a sad time in a family's history. These are just as important as they reflect reality of our earthly existence.

THE IMPORTANCE OF ADVANCED DIRECTIVE FOR HEALTH CARE

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Second Choice for Proxy _____

Witnesses: 1. _____

2. _____

After signing the form make copies and give them to the following persons

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- Verbally express your intent to cancel the document in the presence of a witness

INTRODUCTION: MAKING A LIFE PLAN FOR WHERE YOU WILL SPEND THE REST OF YOUR LIFE

Deciding where you want to spend the rest of your life and making a plan is one of the most important components of the **G.I.F.T.** program. It asks us to answer some of life's most difficult "what if" questions. The process requires us to prepare for a time when we will need assistance or when something unexpected happens. It also requires us to identify goals that are important to us as we develop this life plan. The below exercise will present some life situations and ask you to think about your choices

LIFE SITUATION ONE: Aging with accompanying physical and or mental decline.

MY LIFE PLAN GOALS FOR THIS SITUATION

People approach this differently. Some people want to remain at home. Others know that someday they will want to move to a senior retirement community. The goals listed below discuss these choices.

(1) In life plan goal number one an individual has decided to remain in their home as long as possible with outside support for assistance when necessary.

1. What if I experience physical decline to the standpoint that I need someone to assist with house and yard work? When will I or my family and /or loved ones know this? Who will be able to assist me? What are my thoughts on this situation?

2. What if I experience physical decline to the standpoint that I need someone in the home on an intermittent basis? How will I or my family and other loved ones know this? What are my thoughts on this situation?

3. What if I experience physical decline to the point that I need continuous care in my home. How will I and my family and /or loved ones know this? What are my thoughts on this situation?

(2) In life plan goal number two an individual has decided that they will move to a more supportive environment before they experience mental or physical decline.

1. When will you decide to move? This is a personal decision and can be based on several factors:
 - Your health is good but managing at home is becoming more challenging.
 - You have a medical condition that is under control but has potential for causing more health problems later.
 - You want to make the move so that you can develop new friendships and activities.

This list could go on indefinitely; the point is for you to think ahead about when you will want to make the move. What are your thoughts on when you should make this move? Have you discussed this with your family and/or loved ones? Write down your thoughts about this situation.

2. Choosing a place to move is an important decision. You will find additional information regarding how to make this choice in the Resource Section. Make your own choice so that your family will not experience the stress of making this decision for you and make sure they know your decision.

(3) In life plan goal number three an individual has decided that they want to move to a more supportive environment when they experience physical and /or mental decline.

1. At what level of decline do you want to make a move? What are your thoughts on this?

2. Have you discussed this with your family? _____

3. Sometimes an acute health event occurs in which you are not mentally competent to initiate the move. It will then be up to your family or other loved one to plan your move. Will they be able to legally make this decision for you?

4. Plan ahead and decide where you would want to move. Talk with your family about this decision.

5. You will find additional information on how to make this choice in the Resource Section.

LIFE SITUATION TWO: Making a life plan for the unexpected such as sudden death or a physical or mental change in which you can not decide for yourself.

MY LIFE PLAN GOAL FOR THIS SITUATION:

I want to make sure that

- I have completed a will with an appointed power of attorney.
- I have completed an advanced directive.
- My funeral and burial plans are complete.
- My family and /or loved ones know how and have the authority to manage my financial affairs.
- My family or loved ones know where to find my important personal information.

Completing the Gift Planner Guide will guide you in this process.

The remainder of this section will provide you with more detailed information about aging in place at home and moving to a senior retirement community. You will be guided in making informed decisions regardless of your choices.

INFORMATION GUIDE: AGING IN PLACE AT HOME

If you would like to live out your life at home this is what you will need

- Home modifications for safety and accessibility
- Primary Care Coordinator
- Care and Service Providers

These needs will be addressed individually.

HOME MODIFICATIONS FOR SAFETY AND ACCESSIBILITY

Aging often brings with it changes in physical strength, endurance, and mobility. Preparing your home for these changes is important. Falls in the home often have serious consequences for senior adults. You will need to make your home as safe and accessible as possible not only for your health but to maintain your quality of life.

How to get started?

1. Complete the home safety and accessibility check list in the Resource Section.
2. Review your assessment and do the following:
 - Make a written plan for areas that need attention.
 - Think carefully if your home will accommodate modifications.
3. Need help deciding what to do?
 - Look for a CAPS (Certified Aging in Place Specialist) to help you decide what to do. These individuals have passed a certification program that was developed by the National Association of Home Builders Association and AARP. You can find them by looking in the yellow pages under building contractors. Ask whether they employ persons with the CAPS certification.

Need help choosing someone to do your modification?

Follow these suggestions from the NAHB (National Association of Home Builders) web site:

- a. Determine how much money you can spend.
- b. Seek referrals from friends and family, neighbors and others who have had similar work done.
- c. Contact trade associations such as Home Builder's Associations.
- d. Check with your local or state office of consumer protection or local Better Business Bureau.
- e. Look for professional designations such as CAPS, Certified Graduate Remodeler (CGR) or Graduate Master Builder (GMB).
- f. Ask your professional remodeler for a written estimate of the work to be done based on a set of plans and specifications.
- g. Select a professional remodeler with plenty of experience with your type of work. Remember, the lowest price does not ensure a successful project.

PRIMARY CARE COORDINATOR

You will need someone who can coordinate the care and services you will need should you experience significant physical and or mental decline.

1. In most instances people rely on family and other loved ones to assist them when physical and /or mental health declines. Think through the questions below:
 - a. Do you have a family member or loved one who can coordinate the care you may need?
 - b. Do they have access to your financial and household information?
 - c. Can they manage your financial affairs?
2. You can hire a professional for care coordination. These individuals are called Geriatric Care Managers.
 - a. Who are **Geriatric Care Managers**? They are specialists who may have nursing or social work experience in working with senior adults. They can assess needs and make care recommendations. They also can coordinate care.
 - b. How do I find these individuals?
 - Internet: Look up Professional Geriatric Care Manager to find the professional organization's web site. The home page has a section on how to find a care manager in your area.
 - Yellow pages: Look under geriatric consulting services

CARE AND SERVICE PROVIDERS

There are a variety of care and service providers. Information that you need to know about those who can attend to some household and health needs is discussed below.

1. What do you need to know about care and service providers?

There are different categories of care and service providers, generally divided into two groups:

 - **Unskilled care:** sitters, companions and personal care aides.
 - **Skilled care:** licensed nurses, physical, occupational, and speech therapists.

INFORMATION ABOUT UNSKILLED AND SKILLED CARE

Unskilled care

Most people find that unskilled care is what they need first.

Where do I find this type of care?

- Yellow pages: Under nurses.
- Hospital Discharge Planning or Social Services Departments maintain lists of these providers.

SPECIAL NOTE

In Alabama private duty agencies do not have to be licensed or meet regulatory requirements. If you need this type of assistance carefully select your provider. Refer to the resource section of this guide and review information about selecting home health care.

Who pays for unskilled care and how much does it cost?

- In general you must pay for this care yourself. Exceptions are for persons who have long term care insurance plans.
- Medicare does not pay for unskilled home care.

What is skilled care and how am I eligible for this care?

- Most often skilled care is a term used to describe care by licensed health care professionals (nurses, physical, speech, and occupational therapists) under the Medicare program. Skilled care can also be provided by commercial insurance plans but the majority of skilled care for seniors is under Medicare.
- Skilled care under Medicare is usually short term and intermittent with stays in the home brief and related to a specific skilled need.

How am I eligible for this care?

- You must be homebound, require a skill and have a doctor's order. If this criteria is met your Medicare will cover 100% of the cost.
- Note: This type of care was not designed for long term assistance.

How do I find this care?

- Your doctor will have information about home health care agencies.
- Hospital discharge planning or social service departments maintain lists of these providers.

HOSPICE CARE

Hospice care is considered skilled care and is 100% covered under Medicare. This care is carried out by a team of professionals including social workers, nurses, chaplains and volunteers.

A person may be eligible for hospice care if they are under a physician's care and their physician will certify that they have less than 6 months to live.

Eligible diagnoses for hospice care include but are not limited to:

- Alzheimer's disease and dementia
- Cancer
- Heart disease
- Liver disease
- Renal disease

The hospice philosophy is one of providing care with dignity and comfort. Hospice professionals are trained in pain and symptom management and are on call 24 hours per day.

How do I find this care? If you reach a time in your life when hospice care is appropriate, your physician is the best source to guide you in choosing a hospice provider.

INFORMATION GUIDE: MOVING TO A SENIOR LIVING COMMUNITY

You may chose to live the remainder of your life in a senior living community. This decision involves many considerations. Review the information provided below for some assistance with this important decision.

1. There are numerous options when choosing a senior living community. Continuous care providers provide all levels of care from independent to nursing home. People choose continuous care providers when they do not want to think about moving should they experience a decline that requires additional care.

According to information provided by AARP the average cost of nursing home care in Alabama is \$147.00 per day. This is an average price and each facility will review their cost with you in detail.

2. Choosing a quality senior living community is important. Assisted living and nursing homes are surveyed by the state. The results of these surveys are a matter of public record. You can find this information by asking the Director of the facility that you are visiting about this report. You may also find nursing home survey results on line by going to the medicare.gov web site and entering the search phrase nursing home compare.
3. Turn to the resource section of this guide to find information on how to choose an Assisted Living or Nursing Home facility.

INTRODUCTION TO BURIAL AND FUNERAL PLANNING

What greater gift can you give your family and loved ones than preparing in advance for your death? Imagine the difference between them reviewing your written and spoken wishes versus trying to figure out what you would have wanted. They will have enough to do and will experience enough stress without the added burden of making decisions you should have made. This action step will walk you through the planning and provide information you will need to make your decisions. Listed below are the main topics of information included in this action step. included in this action steps and the type of information contained in each section.

An Outline for Burial and Funeral Planning

Information about disposition of the body, the burial site, selecting a funeral home, preparing important documents needed at the time of death.

Christian Burial at Saint Luke's Episcopal Church

A guide to planning your funeral including selecting scripture and music.

Obituary Information

An outline of what information is needed for an obituary.

Grief and Depression

The Rev. Sara Scott Wingo has prepared some information about grief that includes how to know when you might need some help.

Funeral Planning Checklist

A detailed overview of what you need to do to complete your planning, including actions your survivors will need to take after your death.

INFORMATION GUIDE: AN OUTLINE FOR BURIAL AND FUNERAL PLANNING

REVIEW FIVE AREAS BELOW FOR CONSIDERATION

I. Disposition of Body

II. Burial Site

III. Selecting a Funeral Home

IV. Preparing Important Information Needed at Time of Death

V. After the Funeral

I. Disposition of Body

Burial of the body, cremation or donation of body for medical purposes is a personal decision. It is one of the first decisions that should be made. Burial and funeral plans depend on your choice.

II. Burial Site

A. Location

- Will you be buried in a family plot?
- Will you purchase a plot?
- Will you purchase plots that will be a place for multiple family members?

B. Type of Burial Place

Your choice of cremation or burial of the body will determine the final resting place for your remains.

C. Decide on your location and contact cemetery companies. You can find out about specific pricing to meet your needs. These companies will provide you information regarding memorial markers.

D. If you select burial in a Saint Luke's Columbarium, contact a priest of the parish administrator for further information.

III. Selecting a Funeral Home

A. The Federal Trade Commission provides oversight of the funeral home industry. Their consumer guide to funerals provides the following guidelines.

- Shop around in advance.
Compare prices for at least two funeral homes.
- Ask for a price list.

Federal law requires that you be given written price list for products and services.

- Resist pressure to buy goods and services that you don't want or need.
- Avoid emotional overspending.

It's not necessary to have the fanciest casket or the most elaborate funeral.

- Apply the same smart shopping techniques you use for other major purchases.
- Plan ahead.

It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

If you are thinking about prepaying for funeral goods and services, it's important to consider these issues before putting down any money:

- What are you paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put in a trust account?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at a added cost.

IV. Preparing Important Information Needed at Time of Death

Your family and loved ones will need access to your important papers and documents after your death. Action Step Two in this guide provides a form to list the location of this information.

- Make sure you complete this action step.
- Make sure the designated person who will handle your affairs after your death has a copy of this form.
- This form is comprehensive and includes funeral and burial plans.

V. After the Funeral—A Resource for your Loved Ones

The funeral planning checklist located on page 11 contains important information about actions that need to be taken after the funeral. Make sure the person designated to handle your affairs has this information.

CHRISTIAN BURIAL
AT
SAINT LUKE'S EPISCOPAL CHURCH

Making decisions about necessary funeral and burial arrangements ahead of time will be a welcome blessing to those who survive us. It is a gift we can give to those who will have a great deal to do in the midst of their grieving. The answers you provide on the following pages will help ensure that your loved ones know your wishes as well as give them vital information they need to carry out your wishes.

This booklet also reminds each person who uses it to contact the clergy at Saint Luke's as soon as possible in times of sickness and death. We want to be present for you and your loved ones whenever you face loss and grief. Our experience and concern for you will help ease your burdens in these difficult times.

PLANNING YOUR BURIAL/MEMORIAL SERVICE

Personal Information and Vital Statistics needed by the Funeral Home	Full Name	Father's Name
	Birthdate	Father's Birthplace
	Place of Birth	Mother's Full Name
	Length of Residency in State	Mother's Birthplace
	Social Security Number:	
	Military Seal/service number if applicable:	
	Memorials made to :	

	Name	Phone[s]	Relationship
Funeral Home			Not applicable
Family contact with whom church will communicate (1)			
Family contact with whom church will communicate (2)			

Information Regarding Body	Burial Office [body]
	Memorial [Ashes]
	Autopsy
	Organ Donor
	Which Organs?

Intermittent	Before Service
	After Service
	Saint Luke's Episcopal Church Columbarium
	Cemetery
	Other

VISITATION TO THE FAMILY

Before the Service

After the Service

Home Address _____ **Phone** _____

Church (if not Saint Luke's)

Name of Church _____ Visitation Time _____

Address _____ Phone _____

Funeral Home

Name of Funeral Home _____

Address _____

Visitation Time _____ Phone _____

SERVICE INFORMATION

I would like the order of service to be:

_____ Rite I (BCP page 469)

With Holy Eucharist

Yes

No

Eucharist Prayer

Form I

Form II

_____ Rite II (BCP page 491)

With Holy Eucharist

Yes

No

Eucharist Prayer

A

B

C

D

I prefer the following priest(s) to officiate

FLOWERS

I would like for the church to arrange and bill my family.

My family will make the arrangements and notify the church which florist.

USHERS

Family to ask

Church enlists

PALLBEARERS

Family to ask

Church enlists

LECTORS

Family to ask

Church enlists

SCRIPTURE LESSONS I WOULD LIKE READ

Indicate with a ✓ your selection from these listed, or write in favorite readings

Old Testament	Psalms	New Testament	Gospel
<input type="checkbox"/> Job 19: 21-27a	<input type="checkbox"/> Psalm 23	<input type="checkbox"/> Romans 8:14-19; 34-35; 37-39	<input type="checkbox"/> John 5:24-27
<input type="checkbox"/> Ecclesiastes 3:1-7	<input type="checkbox"/> Psalm 27	<input type="checkbox"/> 1 Corinthians 15:20-26, 35-38, 42-44, 53-58	<input type="checkbox"/> John 6:37-40
<input type="checkbox"/> Isaiah 25: 6-9	<input type="checkbox"/> Psalm 42:1-7	<input type="checkbox"/> 2 Corinthians 4:16-5:9	<input type="checkbox"/> John 10: 11-16
<input type="checkbox"/> Isaiah 61:1-3	<input type="checkbox"/> Psalm 90: 1-12	<input type="checkbox"/> 1 John 3: 1-2	<input type="checkbox"/> John 11: 21-27
<input type="checkbox"/> Lamentations 3:22-26, 31-33	<input type="checkbox"/> Psalm 106:1-5	<input type="checkbox"/> Revelations 7:9-17	<input type="checkbox"/> John 14:1-6
<input type="checkbox"/> Wisdom 3:1-5, 9	<input type="checkbox"/> Psalm 116	<input type="checkbox"/> Revelation 21:2-7	
	<input type="checkbox"/> Psalm 121		
	<input type="checkbox"/> Psalm 130		
	<input type="checkbox"/> Psalm 139: 1-11		

HYMNS I WOULD LIKE SUNG OR PLAYED

Easter hymns are especially appropriate for burial services. Listed below are some suggestions. Indicate "S" for Sing and "P" for Play, or write in favorite choices. If not from hymnal, attach music.

<input type="checkbox"/> He Is Risen (180)	<input type="checkbox"/> Love's Redeeming Work is Done (189)
<input type="checkbox"/> Come, Ye Faithful (199)	<input type="checkbox"/> The Strife is O'er, the Battle Won (208)
<input type="checkbox"/> For All The Saints (287)	<input type="checkbox"/> I Sing a Song of the Saints of God (293)
<input type="checkbox"/> Come, Thou Almighty King (365)	<input type="checkbox"/> Praise to the Lord (390)
<input type="checkbox"/> Praise, My Soul, the King of Heaven (410)	<input type="checkbox"/> Alleluia, Sing to Jesus (460)
<input type="checkbox"/> Lift High the Cross (473)	<input type="checkbox"/> Lord of All Hopefulness (482)
<input type="checkbox"/> Come Down, O Love Divine (516)	<input type="checkbox"/> Ye Watchers and Ye Holy Ones (618)
<input type="checkbox"/> The King of Love My Shepherd Is (645)	<input type="checkbox"/> Love Divine, All Love, Excelling (657)
<input type="checkbox"/> Amazing Grace (671)	<input type="checkbox"/> O God, Our Help in Ages Past (680)
<input type="checkbox"/> A Mighty Fortress Is Our God (688)	<input type="checkbox"/> My Faith Looks Up to Thee (691)

PERSONAL COMMENTS:

Things you want said at your funeral: _____

INFORMATION GUIDE: SUGGESTED ORDER OF OBITUARY

First Paragraph

- Name of deceased
- Age
- City and State of Residence
- Date of Death
- City and State of Death (cannot include name of hospital or nursing facility)
- Biographical information (birth place, education, occupation, honors, affiliations, etc.)
- Preceded in death by

Second Paragraph

- Survivors' names and relationship

Third Paragraph

- Funeral/Graveside/Memorial service date, time, and location
- Location of burial
- Officiating Minister (optional)
- Pallbearers (Optional)
- Visitation date, time, and place (if any)
- Special thanks (if any)
- In lieu of flowers (if any)
- Directing Funeral Home

Most funeral homes will provide a written format for the obituary that will be submitted to the newspaper. The information provided above covers the basic information that is generally requested.

GRIEF AND DEPRESSION

BY THE REV. SARA SCOTT WINGO

Grief is not depression. Depression is not grief. Grief is a natural emotional response with physical components to the experience of great loss, especially the death of a loved one. It is often characterized as a healing process. While a general set of responses have been observed in grieving individuals, it has also been noted that no two people grieve alike. By contrast, depression is a “biological illness that manifests itself, in part, in mental or psychological symptoms.” (Quinn p. vii) Grief is unavoidable when a person is faced with profound loss while depression, according to one researcher, is a common illness experienced over the course of a lifetime by 12% of men and 20 – 25% of women. Grief must be experienced; depression can be treated.

It is important to distinguish between the characteristics of grief and the symptoms of depression because grief can be a trigger for depression. If a person has the biological makeup to be susceptible to depression, a time of grief is a time to be especially watchful for depression’s symptoms. Sometimes depression goes undetected because the grieving person believes its symptoms are just part of the grief process.

CHARACTERISTICS OF GRIEF

❖ Denial, numbness, shock

This set of responses serves to protect the bereaved from feeling the full impact of the loss at one time. It is as if these powerful emotions are just too much to process at one time. Feelings of numbness are not to be confused with lack of caring.

❖ Bargaining

One ruminates over what could have been done differently to prevent the loss or how things could have been made better. These thoughts can be accompanied by feelings of guilt.

❖ Feeling the loss

The loss will be experienced in the emotions through some of these feelings: sadness, despair, loneliness, emptiness, anxiety. The loss can also be experienced in the body through appetite and sleep disturbances, loss of energy, feelings of weakness or heaviness, inability to concentrate. Crying spells come and go.

❖ Anger

Anger may occur when one is feeling powerless and helpless or when one is feeling abandoned. There may be resentment toward God and the injustice or unfairness of this death.

❖ Acceptance

As these wide range of responses are felt and experienced, the bereaved person begins to resolve them. The feelings may return on occasion throughout a lifetime. A sense of healing comes along with a capacity to reenter the fullness of one's own life.

SYMPTOMS OF MAJOR DEPRESSION

❖ Sad feelings

❖ Loss of interest in previously enjoyable activities

❖ Loss of appetite, an increase in eating, especially carbohydrates and sweets, weight loss or weight gain

❖ Feeling of worthlessness or excessive guilt

❖ Trouble staying asleep, waking up early in the morning and being unable to get back to sleep, or oversleeping

❖ Restlessness or sluggishness (when feeling sluggish, the person may actually move and talk more slowly; the face will be much less expressive – as if the person is wearing a mask)

❖ Fatigue and loss of energy

❖ Inability to think clearly, concentrate, or make decisions

❖ Thoughts of death or suicide

When looking at these lists of symptoms or responses, it becomes clear that some factors overlap. How does one determine if depression is setting in? One guideline is to ask if a person exhibits the first and second symptoms and one or more of the others for more than two weeks. Another sign is that the person is not able, even temporarily, to distract himself or herself or get relief from the symptoms. Finally, a person must assess how much their functioning has been impaired by the symptoms. If one has even the slightest reason to wonder if they are a loved one is experiencing depression, a medical doctor should be consulted.

Source: [The Depression Sourcebook](#) by Brian P. Quinn, C.S.W., Ph.D.

FUNERAL PLANNING CHECKLIST • AFTER THE FUNERAL*

FUNERAL PLANNING CHECKLIST

The following list is designed to assist in funeral planning, whether you are preplanning or planning at the time of death. We hope this list is helpful and will make difficult decisions easier. We hope the result will be a funeral that celebrates life.

Documents and items to locate

- Deed to cemetery plot
- Insurance papers
- Birth certificate
- Marriage certificate
- All deeds and titles
- Mortgages and notes
- Automobile records, titles and registrations
- Tax records
- Bank account information
- Credit card information
- Safe deposit box location and key
- Social Security benefits information
- Benefits from any fraternal, veteran or union organizations
- Veteran discharge papers
- Citizenship papers

Personal information to prepare for family

- Information regarding the will (attorney, executor)
- Name of medical power of attorney, if one exists
- Names of accountant, stockbroker or banker
- Information about any real estate, stocks or bonds
- Plans for any pets

Funeral service preparations

- Select funeral home
- Select casket or urn
- Prepare death certificate
- Select pallbearers
- Choose a family viewing or a visitation
- Select flowers
- Select music
- Select where to send memorial contributions
- Arrange transportation

- Select clothing/jewelry
- Select which newspapers to notify
- Prepare information for obituary (family history, education, professional history, activities, etc.)
- Arrange reception (location and food)
- List family and friends to notify

Church or Memorial Service Plans

- Location of a church or memorial service
- Select clergy
- Name any family or friends that should deliver eulogy or participate in service
- Select scripture or literature to read
- Select photographs to display
- Burial preparations
- Select cemetery plot
- Select grave marker and inscription

AFTER THE FUNERAL

Thank You's

- Send acknowledgement cards for flowers, donations, food, or any significant gestures of kindness

Real Estate

- Transfer of Real Estate properties
- Apply for widowed person exemption
- Apply for Homestead & Disabilities Exemption

Notify Insurance Companies and File Claims

- Contact Funeral Director to arrange for Death Certificates for every claim and several extras
- Life insurance
- Medical, Health, Disability, Travel & Accident
- Retirement Benefits & Annuities
- Homeowners
- Car insurance
- Change Survivors Beneficiary

Apply for Appropriate Benefits

- Social Security Survivors Benefits
- Veterans Burial & Survivors Benefits
- Pension Benefits (contact place of employment)
- Workmen's Compensation Benefits
- Civil Service
- Railroad Retirement

Notify Stockbroker

- Change ownership of jointly or solely owned stocks
- IRA and retirement accounts
- Transfer bonds
- Mutual or other funds

Notify Banks

- Change all jointly held accounts
- Cancel direct deposit benefits payments
- Reestablish safe deposit box
- Reestablish all outstanding mortgages, personal notes, etc
- Apply for life insurance which may exist on loans, credit card and mortgages
- Certificates of deposit
- IRA accounts

Notify Department of Motor Vehicles

- Transfer titles of all registered vehicles
- Cancel driver's license
- Cancel voter registration

Notify all credit card account companies

- Apply for credit life insurance
- Cancel all individually held credit card accounts
- Change all jointly held accounts

Notify attorney/accountant/tax consultant

- If a will must be probated
- If your will needs to be revised for income tax purposes

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DOCUMENTS BEING HELD BY ATTORNEY/RELATIVE/FRIEND

✓	Document	Alternative Location If not kept by attorney/relative/friend
	Burial Instructions	
	Copy of Financial Records	
	Living Will	
	Power of Attorney	
	Trust Documents	
	Will and Codicils* (copy of original)	
	Funeral and Burial Plans	

RESOURCE SECTION

- A Gift to Your Family: Consumer Guide
http://www.alabar.org/members/consumer-guide_8_2008.pdf
- Home Safety Checklist
http://assets.arp.org/external_sites/caregiving/checklists/checklist_homeSafety.html
- How to Choose an Assisted Living Facility
http://www.alfa.org/images/alfa/PDFs/PublicationsResources/Guide_to_Choosing_Assisted_Living_Community.pdf
- How to Choose a Nursing Home
<http://www.medicare.gov/Publications/Pubs/pdf/02174.pdf>
- How to Choose a Home Care Provider
<http://www.nahc.org/consumer/FAQs/home.html>