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# PLANNING AHEAD

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## Loving Your Family Well Before You Die

Death and taxes, they say, are the only two certain things in life. Most of us plan ahead to pay our taxes, but not everyone plans for their death. One of the most loving things you can do for your family is to plan ahead for this event that we all *know* is coming, but don't like to think about. This document will give you and your loved ones an opportunity to plan ahead so that when the time comes, it's as easy as possible for your family who are left.

NOTE: This document is available in both in PDF and Word (docx) formatting at [www.faithepc.org/prayer-care](http://www.faithepc.org/prayer-care) under "Planning Ahead Resources."

## **PERSONAL INFORMATION**

- Full Name:
- Address:
- Date of birth:
- Length of residence in this community:
- Previous residency
- Birthplace: City, State
- If foreign born, what country?  
How long in U.S.A.?
- Education:
- Occupation/s: Employers; How long? Retired?
- Service organizations; other community involvement
- If veteran, give dates served
  - Serial Number
  - Branch of Service
  - Places served
  - Date and Type of Discharge
  - Location of DD214 (Discharge form)
  - Retired? Date
- Marital status
  - When and where married
- Wife's full maiden name
- Spouse's birthplace
- Spouse's date of birth
- Father's name
  - Father's birthplace
- Mother's name (full maiden name)
  - Mother's birthplace
- Children/grandchildren (full names and birth dates/ages)



## ESTATE / FINANCIAL / OTHER INFORMATION

- I have a Will     Yes     No        Location:
- I have a Trust    Yes     No        Location:
- I have a Living Will     Yes     No        Location:
- I have a Do Not Resuscitate (DNR) directive    Yes    No    Location:
- My Medical Power of Attorney is:  
Document location:
- My Financial Power of Attorney is:  
Document location:
- Lawyer (name, phone/email):
- Executor of Estate (name, phone, email):
- Bank(s) (name, address, phone):
- What accounts do you have, and where are the account numbers?
- Do all of your accounts have beneficiaries designated?  
Are they the ones you want?
- Personal Banker (name, phone, email):
- Joint accounts with whom?
- Safe deposit box. Bank name, location, and box number(s):  
Key(s) location(s):
- Home safe combination is located here/is known by:
- Storage unit (address, unit #, name on account):  
Code(s):  
Key(s) location(s):
- Post Office Box. (address of Post Office, owner/s of the box, box #, location of key/s, or combination of lock):
- What credit cards do you have still active?  
Location?
- Do you have any outstanding loans/debts other than credit cards? Give complete information.

- Subscriptions to cancel (magazines, newsletters, digital media {e.g. Pandora, TV, streaming services, etc.}):
- Memberships to cancel (civic clubs, etc.):

**People to notify in event of my death:**

- Immediate Family Members (names, phone, email) or where these contacts can be found (address book, spreadsheet, etc.)
- Pastor/s (name, phone, email):
- Funeral Director (business name, phone):
- Primary Care Medical Provider (name, address, phone, email):
- Employer (name, address, phone, email):
- Other contacts (location):
  - Christmas card lists:
  - Address books:
  - Email addresses:
  - Facebook/social media:

**Valuable papers' locations** (if not in safe or safe deposit box). ***In lieu of the locations of all these documents, who can your survivors contact for each?*** (Financial Advisor/Broker; insurance agents; tax preparer; etc. Give name and contact info.)

- Life Insurance
- Social Security number
- Investments
- Income tax returns filed
- Pension
- Real Estate deeds/mortgage papers
- Vehicle titles
- Home insurance
- Car/vehicle insurance
- Umbrella insurance
- Health insurance
- Long term care insurance
- Birth certificate
- Naturalization and other immigration papers

- Passport
  - Marriage certificate
  - Divorce decree
  - Other
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- Where are your User Names and Passwords for websites, electronic accounts, phone, computer, etc.?
  
  - Are any of your bills paid automatically? Where can we find the information on those? (or list here)
  
  - What automatic deposits do you get? From whom? Where can we find the information on those? (or list here)



## HOUSEHOLD MANAGEMENT

Talk these over with your spouse:

**Things the wife knows that the husband doesn't:** (consider locations of special items, how to do something in the house, how to manage finances, recipes, basic cooking skills, etc. What do you do now that he will need to know when you are gone?)

**Things the husband knows that the wife doesn't:** ((consider locations of special items, how to do something in the house, how to manage finances, recipes, basic cooking skills, etc. What do you do now that will she need to know when you are gone?)

**What every homeowner should know.** (Check when you and your spouse both know each one.)

- How to turn on and off the main (household) water valve and what to do if you're going on vacation
- Location of circuit breakers and how to reset them
- If you have a gas or electric water heater and if it is tankless. How to adjust the water temperature
- How to clean your faucet aerator
- How to unclog drains and the toilet
- How to reset the garbage disposal
- How and when to change the furnace filter
- Who to call for maintenance/repairs for furnace, A/C, plumbing, kitchen appliances, etc.
- How to care for tile/grout, countertops
- How to replace oven light
- Locate and test Ground Fault Interrupters (GFI)
- How to turn sprinkler system on and off; fall and spring maintenance.
- Gutter cleaning (hire a pro!)
- Maintain gas or wood fireplace. How to turn on and off the pilot light for gas fireplace.
- Locate and operate home safety systems: Smoke detectors; Carbon monoxide detector; Radon detector; fire extinguishers
- How to operate the home security system
- How to use the automatic garage door opener safety mechanism

--Recommended reference: *Home Maintenance for Dummies*, James Carey and Morris Carey

Also, see YouTube or the internet for "How to..."



## WHAT TO DO ABOUT THE STUFF

Something that often is overlooked is what to do about our belongings – especially sentimental or heirloom items. We want our loved ones to have time to grieve well together, not to argue or stress over STUFF. We can help prevent undue stress with proper planning and communication ahead of time. Minimizing stress allows our STUFF to provide opportunities for sharing stories and memories together as a family. Here are some ideas to think about when planning how to distribute your belongings:

- Make a list: List out your sentimental items and family heirlooms and note who you would like to receive them.
- Write letters: Include what items each person will receive, why it is meaningful to you and them, and any history or important information about the items.
- Gift the items now: Allows you to see your loved ones enjoying items and leaves little room for anyone to debate your decisions.
- Round-Robin: This is good for large groups of special items or collectibles (e.g. each grandchild gets to pick a Christmas ornament).
- Any Combination: You can also mix and match any or all the above ideas, according to your family's needs.

There isn't going to be one method that works for every family or situation, but putting some thought into what you have, individual personalities, and logistics can help stave off stress and allow your loved ones the opportunity to support one another in their grief.



## LETTER TO FAMILY AS WE AGE

Not everyone can see themselves objectively as they age; most of us would like to minimize our growing deficiencies. Unfortunately, this can lead to dangerous situations that could be easily remedied with the family working together. To address this common problem, a professional in geriatrics created the following letter. We recommend you copy it onto your computer, personalize it in any way you'd like, and send it to your family members.

DATE

Dear Family,

As we associate with our senior friends, we've noticed that not everyone has a realistic view of themselves as they age. At the moment, we feel good, we have enough strength of mind and body to be useful and enjoy many things in life. It is our fondest hope that we will be able to age well into our later years without the challenges of a failing body and/or mind. We would like to think that we could continue life in our current comfortable manner and have multiple choices among painless care and housing options.

But we also know that this is fairly unlikely. In an attempt to ease the burden of responsibility you are likely to feel, here are the "red flags" that we now consider sufficient to merit a discussion about a change in our situation:

- Wearing the same one or two sets of clothes over and over
- Refusing to leave the house to do once-familiar activities
- Failure to prepare and eat regular well-balanced meals
- Hoarding food, newspaper, trash, paper goods
- Moldy food regularly appearing in our refrigerator
- Demonstrated failure to remember to take medications appropriately
- Telling the same stories over and over again
- Change in our housekeeping habits
- Sleeping all day or being awake all night
- Refusal to give up driving even after being advised to do so by medical professionals, or after an accident
- Deterioration of our health to the extent that we need someone to help us more than 3 days/week for things like oxygen, insulin, or other critical needs
- Chronic, debilitating pain
- Recurring acute health conditions including urinary tract infections, upper respiratory infections, falls, repeated blood sugar imbalance if diabetic
- Evidence of confused thinking, memory loss

*[If your family members don't live near you, include this section:]*

We know that you don't see us often enough or long enough to notice some of these things, so we are giving you permission to check with some of our friends from time to time to hear what they see in us.

- *[Names and contact information]*

If you or others see these things, please sit down with us and gently show us this letter. We want to be proactive regarding the quality of our life, and to make choices before we



have none left to make. We want to spend our late-life years in positive and loving relationship with you, sharing and benefitting from each of our strengths.

We trust you to always act in our best interests.  
We love you!



## A CHRISTIAN FUNERAL

Christians recognize with all people the inevitability of death, but in the presence of death they witness to their faith that God, in Jesus Christ, has conquered death and raises His children to eternal life.

### **Pastor as Counselor and Guide**

A pastor of the church should be called immediately upon the death of a member. The pastor enables the bereaved to consider the alternative possibilities in planning services which express Christian faith, and can assist the bereaved in the grieving process. If possible, the pastor should be called before death occurs, so that he can minister to the dying and to the family. The funeral director should also be contacted immediately. (See **What Do I Do Now?**, available from the church office, for the first steps to take when a loved one dies.)

### **Service in the Church**

Many families desire to have a service in the church. This is preferable for those who have truly known Jesus Christ as Lord and served Him in the context of His church. The supporting faith of the gospel can best be received in the sanctuary where the symbols of the faith make it vivid. We are baptized, dedicated and married in the church; we worship and commune at the Lord's Table, and fellowship with His people in church; it is therefore most appropriate to have our last service there also.

However, other considerations may make it advisable to hold the service in the funeral home or at the cemetery. You should discuss this decision with the pastor.

### **Type of Service and Viewing of the Body**

We want to do all we can to express and hold to our Christian faith when death visits our family. We recommend there be a worship service for the purpose of witnessing to the resurrection, and for helping the living to deal with the reality of death with faith and hope. A growing practice among Christians today is that the casket be taken to the place of interment by the family and close friends prior to the funeral service for a brief committal service. This allows for the “Witness to the Resurrection” to be the last thing rather than the committal, thereby emphasizing life instead of death, and victory rather than defeat. However, if this is done, we recommend that the body be available for viewing before the interment by those who may need to do so. This can be of help in facing the reality of death, and in the grieving process. Arrangements can be made through the funeral director.

If the above is not practiced, and the traditional funeral service is observed, we recommend that the casket be closed both during and after the service in order that the attention of all may be God-centered. The deceased is no longer present in the body, and the closed casket allows us to focus on the hope of the gospel rather than on the sadness of death.

### ***If the deceased has been cremated***

The funeral home or crematorium will provide you with a container, usually an urn or box, for the cremains. It is always appropriate, though not required, to have that container present in the funeral service, on a table at the front of the sanctuary.

### **Memorials**

Flowers are appropriate, but may not be the best way for family and friends to express their respect and love for the bereaved. A memorial donation, either to the church or some other charitable organization, may provide a more significant and long-lasting remembrance. While all

such funds given to the church are under the exclusive control of the church, the church leadership will consult with the family regarding possible uses of memorial money.

### **Fraternal Services**

If the family wants a fraternal organization to conduct a service, they should do so at the graveside, and the pastor should pronounce the committal and final benediction.

### **Military Honors**

It is appropriate to have military honors in the memorial service in the church, including presentation of a flag to the next of kin.

## **PREPARATORY INFORMATION AND ARRANGEMENTS**

### **Planning for Death and Burial**

#### ***Include the Pastor***

The Pastor, Deacons, and Elders of the church are always ready to discuss these matters with individuals or couples. Members who wish to do so may work out their plans with the pastor who will then file the plans for direction when death comes.

#### ***Prepayment***

The disadvantage of prepaying for funeral arrangements is that it may limit your family's choices, and the circumstances of death are often unforeseeable. Instead, consider indicating in writing your personal funeral preferences to your family later in this document. However, prepayment does have the advantage of freezing the cost of the services, which are continually rising.

### ***Make a Will or Trust***

The importance of seeking legal counsel for the establishment of a will or trust, and periodic review cannot be overemphasized. DO SO NOW! Attorneys, insurance agents, trust officers and accountants are appropriate people to give professional advice in their respective fields and to help make proper provisions for persons and property. You may also want to consult with the pastor regarding ways to include the church in your will.

Next of kin have the final say on funeral arrangements, and the will is not usually processed until long after the funeral. Therefore **do not put funeral preferences in a will.**

### **Personal Funeral Preferences**

We urge each member to keep up-to-date information on their personal funeral preferences. A section to guide you is included in this booklet. We recommend that a copy of your preferences be filed in the confidential records in the pastor's office and copies be given to your preferred funeral home and adult children or next of kin who would be notified in the event of your death.

We recommend this pre-planning for two reasons: (a) it spares the family much of the decision-making at the time of death, and (b) it helps the family recognize the fact that death is very much a part of the total life cycle. The planning helps prevent them from conceptualizing death for others but not for themselves.

### **Donation of Your Body for Medical Purposes**

Many Christians see the donating of their body or some of its parts as an opportunity for Christian service even in death, as it will be used for teaching and research. An additional advantage to this is that it covers all costs of handling the body after death, cremation, a death certificate, and return of the cremains to the family. In Colorado contact the Colorado State Anatomical Board regarding donation of a whole body, at [Colorado State Anatomical Board Aurora Anschutz Medical Campus \(cuanschutz.edu\)](http://Colorado State Anatomical Board Aurora Anschutz Medical Campus (cuanschutz.edu)). It's best to register well before you die.

Specific parts of the body may be donated to organizations such as:

Rocky Mountain Lions Eye Bank (800) 444-7479; <https://corneas.org/Contact>

National Kidney Foundation, (855) 653-2273; [nkfcare@kidney.org](mailto:nkfcare@kidney.org)

Visit <https://www.donatelifecolorado.org/> for more information on donating organs, eyes, and tissue.

Prior arrangements should be made with these offices. Your Driver's License can be marked at the time of renewal to indicate your desire in this matter.

### **Interment**

Earth burial, vault entombment, or cremation are all believed to be acceptable by our church. Our conviction is that God will raise to new life in resurrection-bodies all who are truly His, and He does not need the old body to make the new one.

### **Casket**

The selection of the casket may range from a simple, inexpensive, cloth-covered wooden casket to a hardwood or metal casket. The casket is the biggest factor in the cost of funeral arrangements. Funeral expenses should be kept at the minimum required to provide a funeral with Christian dignity and propriety. Expensive caskets should be avoided as they direct undue attention to the body in which the deceased no longer lives. If the preference is for immediate cremation, a basic receptacle for the body is all that is required.

### **Disposition of Cremated Remains**

All cemeteries provide special niches or spaces for placement of cremated remains, and each family should make its own determination of the appropriate form of permanent memorial. Check with the funeral director if you do not wish to bury the remains in a public cemetery. Some people wish to have their ashes scattered in a special location, but be aware that this is illegal in some places. You should research that before making a preference known.



## Five Things I Want My Loved Ones to Know<sup>1</sup> as I near the end of my life

**1. Health care decisions.** If I have not designated a medical power of attorney elsewhere, I want \_\_\_\_\_ (name, address, phone #) to make my health care decisions when I am no longer able to do that myself. If they are not able or willing to serve in this capacity I designate this person/these persons:

I have designated a medical power of attorney. See above under Estate/Financial/Other Information.

If I have not signed a Living Will, the following guidance will help you care for me:

### **2. Medical Treatment.**

Check all that apply:

- I do not want to be in pain, so please give me enough medication to relieve my pain, even if that means it will affect my mental alertness.
- Do not do anything with the intention of ending my life.
- Offer me food and fluids by mouth
- Keep me clean and warm.
- Quality of life is more important to me than length of life.

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<sup>1</sup> Based on Five Wishes, ©Aging with Dignity 2010

*Life Support Treatment* means any medical procedure, device, or medication intended to keep me alive. It can include such things as ventilator, feeding tube, CPR, major surgery, blood transfusions, dialysis, etc.

Please follow the guidance below in different circumstances:

Close to Death

- I want to have life-support treatment
- I do not want life-support treatment. If it has been started, please stop it.
- I want to have life support treatment only if my doctor believes it could help me enjoy a good quality of life.

In a coma, or severe brain damage, and not expected to recover

If life support treatment would only delay the time of my death,

- I want to have life-support treatment
- I do not want life-support treatment. If it has been started, please stop it.

**3. Physical comfort.** (Delete or ~~strike through~~ anything you don't agree with; or re-word the request.)

- Do whatever you can to relieve signs of depression, nausea, shortness of breath.
- Give me enough pain medication to keep me comfortable.
- I'd like to have personal care like shaving, clip my nails, brush my hair and teeth. Warm baths when possible.
- Read me Scripture and other familiar literature
- Play or sing worship songs.

**4. Social interactions.** (Delete or ~~strike through~~ anything you don't agree with; or re-word the request.)

- I want to have someone with me when it seems my death is imminent.
- Hold my hand and talk to me.
- Pray for me and with me.
- Ask the church to pray for me. Not necessarily that I will recover, but that I will “have sufficient courage so that Christ will be exalted in my body, whether by life or death” (Phil 1:20).
- Bring me pictures and videos of my loved ones and friends.
- If I am incontinent, change the bed linens as soon as possible.
- I would prefer to die at home rather than in a hospital or nursing home if that is possible.

5. Some final thoughts for my loved ones. (Delete or ~~strike through~~ anything you don't agree with; or re-word the statement.)

- Know that I love you!
- Please forgive me for times I have hurt you.
- If I have been holding on to any perceived hurts from you, I forgive you. You are free.
- I have dreaded *dying*, but death is a doorway into glory; I'm not afraid to die. To be with Christ is “better by far” (Phil 1:23).
- Family, please make peace with each other, before I die if you can.
- Try to remember me as I was before I became seriously ill.
- My last days are an opportunity for each of you to grow. How does God want to use this time in *your* life?
- If my death causes you undue emotional stress, perhaps because we were not fully reconciled before I died, please do not hesitate to get counseling. I want memories of me to bring you joy, not sorrow.





## PERSONAL FUNERAL PREFERENCES

*(Do not feel compelled to complete this form in full. It is intended to convey suggestions only.)*

I desire my services to be held at this location:

I prefer as officiant/s:

My body (or which portions: ) has been bequeathed to:

I approve of an autopsy if it seems desirable.  Yes  No

I prefer my funeral service to have:

The graveside/burial service  before  after

The body to be  present  not present

Preferred treatment of body:

Earth burial  Cremation  Scatter cremains where?

Vault entombment  Earth burial of cremains

Other  Cremation Niche

Preferred committal location:

I have a plot/niche at this location \_\_\_\_\_;

papers are here: \_\_\_\_\_

Type of marker/desired inscription:

Music suggestions (include congregational hymns, if any):

Scripture suggestions:

Preferred singer(s):

Preferred accompanist/s:

I desire my pall bearers (if any) to be:

Special instructions (include comments on the cost of funeral services, type of casket, message theme, etc.):

I prefer memorial contributions to go to:

If any of the above costs have been prepaid, where were the arrangements made?

Contract number:

I recognize that it is impossible for me to anticipate fully  
all the circumstances that might affect my funeral.

I prepared this document as suggestions only, in a spirit of helpfulness;  
therefore, I explicitly direct that the preferences of my family  
shall prevail in each decision.

With Love, \_\_\_\_\_

Date: \_\_\_\_\_



## INFORMED CONSENT

To assure those who will be concerned that I am acting with full knowledge of the factors involved, I have discussed these matters with:

Spouse or other family member: Date

Pastor: Date

Funeral Director: Date

Other: Date



## PERSONAL MESSAGE

Dear Loved Ones, I would like you to know...