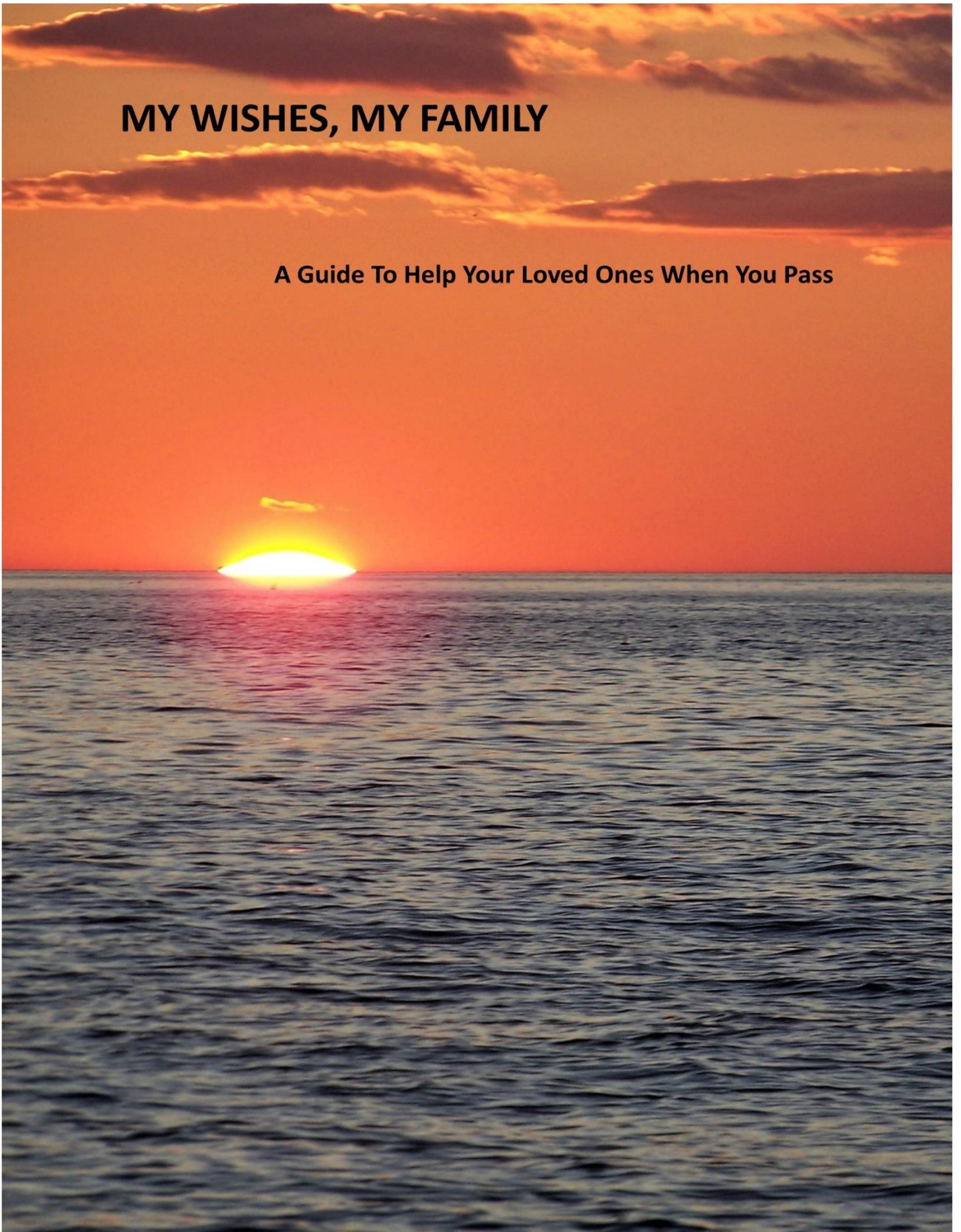


# **MY WISHES, MY FAMILY**

**A Guide To Help Your Loved Ones When You Pass**



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**(Inside front cover)**

# **MY WISHES, MY FAMILY**

**A Guide To Help Your Loved Ones When You Pass**

Produced as a Public Service by

**Vietnam Battlefield Tours®**

a 501(c)(3) non-profit corporation

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**Harbor Site Books**

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# MY WISHES, MY FAMILY

## A Guide To Help Your Loved Ones When You Pass



**DISCLAIMER:** The information herein is not intended to be legal advice. Legal advice can only be given by an attorney that is licensed in your State of residence and/or place of death, if different.

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~~~ **THIS GUIDE IS NOT AVAILABLE FOR SALE** ~~~

🌀 Also available as a free download at our website 🌀

**[www.VietnamBattlefieldTours.org](http://www.VietnamBattlefieldTours.org)**

Harbor Site Books  
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Onancock, VA 23417

**Front cover photo:** Sunset; Chesapeake Bay off Onancock, VA; 28 October 2009

**Back cover photo:** Camp Nelson National Cemetery, Nicholasville, Jasmine County, KY

*Those we love don't go away,  
They walk beside us every day,  
Unseen, unheard, but always near,  
Still loved, still missed, and very dear.*

**-- Anonymous**

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# ACKNOWLEDGEMENTS

The Directors of *Vietnam Battlefield Tours* are proud to have developed, funded, and published this Public Service booklet. In alphabetical order, they are:

**Robert Burke, USMC:** Bob is our Secretary and is a Tour Guide. Bob served in the Marine Corps from 1959-1979 retiring as a First Sergeant. In Vietnam from February to June 1968, he served as a platoon commander and platoon sergeant (0369) with India Company, Battalion Landing Team 3/1 at Cua Viet, Cam Lo, Camp Carroll, LZ Stud, and along Route 9 to Khe Sanh. From June 1968 to April 1969, Bob operated with India Company 3/1 as its Chief Scout in the Da Nang TAOR.

**David Lytle, USMC:** Dave is a Director and a Tour Guide. He served from 1968 until 1999, with 8 years on active duty, retiring as a Major, and listed MOS's of 0311, 0302, 5801 and 0210. In Vietnam he served in the First Marine Division MP Company, dealing with major police assignments, traffic control, POW camps, and bridge security throughout the I-Corps area. He arrived in-country one week prior to the ammo bunker fire and destruction in 1969. One of his fondest memories was working security for the Bob Hope Show at Freedom Hill.

**Dave Macedonia, USA:** Dave is our Executive Vice President and a Tour Guide. He served with the Army's 101st Airborne Division from 1970-1971 in I-Corps. He first served with D Co. 1/501 Infantry, and then was attached to L Co. 75th Rangers. His MOS's were 11B and 11F. He took part in Lam Son 719 patrolling the Rockpile and Razorback areas while serving as a rifleman with Delta 1/501st Infantry. He was also with Ranger and Recon Teams that operated in I-Corps in late 1971.

**Gene Miller, USMC:** Gene is our Vice President, Treasurer, and Webmaster. He was in the Marine Corps from 1966 to 1969. In Vietnam he served in the Third Marine Division with Alpha Company, 1st Amphibious Tractor Battalion from November 1967 to November 1968. His tour was spent in the flat sandy terrain of northern I-Corps at Cua Viet. His MOS was 2142/0311 Amphibian Tractorman and Infantryman (AmGrunt).

**William W. Stilwagen, USMC:** Bill is our President and a Tour Guide. He served in Vietnam in 1969 on the DMZ with the 12th Marines as a field radio operator (2531). In 1970, he served as a door gunner on CH-46 helicopters with HMM-364 (Purple Fox Squadron) out of Marble Mountain.

**Ed "Tex" Stiteler, USMC:** Tex was our founding President and is currently a Director and a Tour Guide. He served in the Marine Corps from 1966 to 1968. In Vietnam he served in the First Marine Division with India Co., 3rd Battalion, 7th Marine Regiment from September 1966 to September 1967. His tour started in Chu Lai, transitioned to the DMZ, back to Hills 65 & 37, south to Duc Pho and finally Liberty Bridge. His MOS was 0311 (Infantrymen). His combat tour covered most of I-Corps as well as the northern part of II-Corps.



**A special *Thank You* goes out to the following attorneys who donated their time *pro bono* as copyreaders and editors.**

**Mr. Tom Esslinger, Esq.:** Mr. Esslinger served in Vietnam as a Marine infantry officer after graduating from Yale University. He was Commanding Officer of India Company, Third Battalion, 26<sup>th</sup> Marine Regiment (1/3/26), and Mike Company 3/26 on Hill 881-South outside the Khe Sanh Combat Base during the brutal 1968 siege of Khe Sanh. After his active-duty Marine service, Tom was a lawyer in private practice in Washington, DC for 35 years.

**Mr. David M. Franklin, Esq.:** Mr. Franklin is a Marine, whose career spanned the years from 1958 to 1986 which overlapped his 40-year profession as an attorney and as a non-jury Trial Courts magistrate/judge. Although now retired, he continues work in the Honolulu and Denver Veterans Court.

**Mrs. Laurie Stiteler, Esq.:** Mrs. Stiteler is a retired Texas contract law attorney and a part time municipal judge. She is married to a Marine, and she graciously provides *pro bono* legal work for veterans and non-profit causes.

# PREFACE

Most people are woefully unprepared for all the intricacies of a funeral and for closing out of the life of a loved one. Even if the passing is expected, few folks organize well for the hardships to come.

Please do not dismiss this pre-planning with, “I’m leaving everything to my spouse, they know what to do.” That rarely works out.

Completing this booklet not only makes your passing less stressful for your loved ones, it should provide you with more contentment in your living years.

Make it a legacy your family can look back on and say, “Our loved one made it easy for us.”

It is an act of devotion.

# INTRODUCTION

Face it. None of us are getting out of this alive. We all will die. Everyone gets a turn.

Therefore, it is Right, Reasonable, and Responsible to prepare for this event with a detailed plan that will point your family in the right directions and make it easier for them to fulfill your wishes.

It may be painful now to plan for this transition, but once it has been done you will have provided your loved ones with a precious gift.

Your family will be grieving when you pass. They will be under great pressure to make many immediate and imperative decisions on your behalf, while in a mental fog. Mistakes are made under such unhappy and anxious times. It will be difficult and agonizing for them to try to remember what you wanted and to do it properly to honor you. This guide will help alleviate the strain and burden.

Do not assume your loved ones know, or will be able to recall, or even agree in their interpretations of all you want. In most households, adults split duties and bills, and many have separate bank accounts. Sometimes utilities are in one name only, and direct debiting to pay routine expenses might be borne by one or the other. A person living alone will do it all and may leave no idea of what to do when survivors must step in.

There is a multitude of bureaucratic and stressful legal and personal tasks that can take many months for your loved ones to complete if nothing has been prepared earlier. How will your life be closed out? Who will pay your final bills? Do you want to be buried? Where? Cremated? Type of headstone? What will be done with your pets? What is important to you? Get it down on paper. Remove doubt and guesswork.

Look over this easy-to-follow guide and get to work. Do not delay. Start today. Give yourself say, 14 days to finish entering all the information and for gathering all the necessary documents.

Some entries could be left blank if they are not applicable to you. We have left empty pages for you to add any information we may have not listed. Remember to update various data as it becomes necessary.

When you are finished, leave this booklet and all the documents in a safe place where your loved ones will have immediate access to, or possibly leave it with your attorney. We suggest that you not put it in a bank safe-deposit box, as the box may be sealed upon your death and no one will have access to the box until all the legal red tape to open it has been satisfied. Before that happens, your loved ones will be left in the dark. See our suggestion highlighted on page 52.

Although this booklet may not be a fully comprehensive checklist, nor is it a legal document, we believe it to be a meaningful and important guide for you and for your loved ones.

Due diligence is still required by all.

**IMPORTANT:** Beware of “free” seminars that provide information on wills, trusts, and estate planning. You may be aggressively offered the “opportunity” to purchase trusts, annuities, insurance, etc. Many are patterned after those slick *Time Share* presentations. See Addendum VII: *YOUR ATTORNEY IS YOUR FRIEND* and use a licensed attorney in your State.

**This booklet is intended to help you head off trouble by providing advance suggestions.**

**The content of this booklet is informative in nature, and therefore,  
should NOT be considered legal advice.**

**Your best source for the many legal requirements in YOUR State is an attorney licensed  
in YOUR State.**

## Section 1: DOCUMENTS TO GATHER NOW

There are many legal caveats encountered upon the death of a loved one. Therefore, it is highly advised to have original or certified copies readily available to prevent a tense and complicated search during times of shock and grief. These documents are especially important in terms of appropriate and trouble-free inheritance distribution. Keep these documents in a place safe from fire and water damage and theft. More on this in Addendum IV: *STUFF TO FIND & ORGANIZE NOW* on page 51. Although digital backups may not be acceptable in a law setting, you will want to do it anyway for use as a quick reference or if any of the originals are lost or destroyed. See the Addendum V: *CREATING A DIGITAL RESOURCE* on page 53.

If you do not have the following essential documents, apply to the applicable office or agency to obtain certified copies today. Although some of these are permanently recorded in various government agencies, it will take time later to get them released via the bureaucracy. Better now than later.

### ✓ DOCUMENT

- BIRTH CERTIFICATE
- SOCIAL SECURITY CARD
- DEPENDENT'S BIRTH CERTIFICATES
- DEATH CERTIFICATES (Previous spouses)
- DIVORCE PAPERS
- CEMETERY PLOT DEED
- FUNERAL HOME CONTRACT
- MARRIAGE CERTIFICATE(S):
- DEPENDENT'S ADOPTION PAPERS
- All of your LIFE INSURANCE POLICIES
- HEALTH INSURANCE POLICIES
- MILITARY SEPARATION CERTIFICATE (DD-214)
- MILITARY RETIREMENT DOCUMENTATION
- COPY OF MILITARY DISCHARGE PAPERS
- AWARD OF DISABILITY COMPENSATION OR PENSION DOCUMENTS
- WILL (ATTORNEY-PREPARED & PERIODICALLY UPDATED)



## Section 2: IF YOU HAVE NOT DONE THIS ALREADY – *DO IT NOW!*

**A Medical Care Roadmap:** This is your *Advance Directive* or *Living Will*. It provides medical professionals and loved ones with directions for your treatment if you become physically unable to convey your wishes. At what point do you want heroic efforts that keep you alive to stop? Do you want doctors to ease your pain if it may bring about your death sooner? What do you want if your quality of life diminishes? Do you want to donate organs or your entire body? (See Addendum VI: *WILLED BODY PROGRAMS* on page 55 for more information about donating your body.) This, and other directives, are yours to make. Do not leave it up to someone else. Many States have differing rules. Your doctor, hospital, and your lawyer should have the appropriate forms. This should include a “Do Not Resuscitate Order” if so desired, which would prevent paramedics from attempting heroic efforts to revive you. Make sure your doctor has a copy of your Advance Directive. Without it, they may be forced by law to keep you alive indefinitely.

**Durable Power of Attorney for Health Care:** In your Advance Directive, you should appoint someone you trust to act on your behalf according to your wishes.

**Revocable Living Trust:** You will need an attorney for this. It can be easy and inexpensive and very worthwhile, but in some States it is of minimal benefit and could be expensive. Be sure to discuss all aspects of a Living Trust in your State with your attorney. The biggest benefit of the Living Trust is that the assets in the Trust do not have to go through Probate Court. Generally, with a Living Trust, you stay in control of your finances. This document allows you to appoint a trusted individual to control your money and assets when you die, or when you become so incapacitated you cannot conduct your own affairs. It alleviates many problems for your loved ones. Besides peace of mind, this revocable document allows you to make changes to the trust whenever you like. Like the Advance Directive above, if you cannot administer your finances your trusted assignee takes over this burden for you. As a bonus dividend, you get to state who stipulates whether you are “incapacitated” or not. It can be a powerful document to help prevent a very expensive and lengthy probate even if you have a Will.

**Durable Financial Power of Attorney:** This is different than, and in addition to, a *Revocable Living Trust*. For example, if you become incapacitated, your living-trust designee cannot access your IRA, pension, stock portfolio, etc. Without a Durable Financial Power of Attorney document, credit card, utility, mortgage companies, etc. will not discuss your account status with anyone. For that you need to assign a trusted individual (it can be the same person as the Trustee in the Revocable Living

Trust) who has your authorization in writing. Some financial entities, as noted above, may have their own Durable Financial Power of Attorney forms and guidelines. Check with them now.

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## Section 3: YOUR WILL

Your death will create a myriad of problems for your family. A Will is the best document to help them through this devastating time. A Will ensures that your wishes for the distribution of your estate are carried out, and it will help to prevent confusion and family squabbles. You can easily change your Will or revoke it at any time so long as you are of sound mind. The Will clearly spells out who inherits what and when, such as your home, properties, money, vehicles, even your business, tools, and nostalgic items dear to your heart. Without a Will, your State's statutes will dictate who gets your home, money, and other valuable and nostalgic possessions. Wills must be drafted and executed when you are of sound mind.

Make it easy. Make a Will.

Trusts are a particular breed of animal and most folks without seven-figure wealth will usually not need one. Trusts are not addressed in this booklet. Wills are cheap; Trusts are expensive. Consult your attorney or estate planner to prepare what is best for your situation.

Again, beware of "Free Seminars with a Free Lunch" as alluded to on page 2 near the end of the Introduction to this booklet.

First, make an appointment with an attorney who practices in the area of Wills, Trusts, and Probate. Prior to your appointment, make an inventory of all your property – real estate (with values), bank accounts, investment accounts, insurance policies, vehicles, guns, collectibles, etc. By each insurance policy and each account, list the beneficiary named thereon. Name any co-owners of your real estate, vehicles, and other accounts. Include any other items you deem valuable, including items of sentimental value, etc. Be sure to update this inventory as needed as values change over time, and as items are added or removed.

Then list your immediate family, identified by relationship, along with the statuses of your children and stepchildren (adult or minor). List your former spouses' names, along with the dates of their deaths or your divorces.

You will need an Executor for your Will. The executor is a responsible and organized person appointed by you and in whom you have the utmost trust and confidence and who possesses sound judgment and good decision-making skills. Your executor will act as your representative to distribute your assets according to your instructions. Your executor could be your spouse, your

adult child, a close relative, a trusted friend, or your attorney. Keep in mind that many States require that one of your executors be a resident of your State. He/she does not have to have any knowledge of law or of your State's probate system; his/her role is to know what and where your property is, and to distribute it according to your wishes set out in your Will. The probate attorney and representatives at your financial institutions will guide him/her. Also, it is usually not a good idea to have co-executors. If they disagree, your estate may end up in court. It is best to assign one executor and at least one or more alternate executors.

NOTE 1: Your executor will not be required to follow any oral wishes you give him outside your written Will.

NOTE 2: Be sure to get permission from your chosen executors before you name them in the document. He or she may be unable, or may be unwilling, to accept the responsibility.

If you have minor children, you will need to name a guardian for them in your Will. The choosing of this person who will care for your children is a chore of great anguish and must be considered carefully. You will also need to name a guardian of the estate of your minor children (handles the money the children inherited from you) and a guardian of the children (takes them into their home and raises them). Often the two guardians are the same person, but sometimes a nurturing parent-figure guardian is not money-wise, and a different person should handle the money. Of course, you must speak with and have the named person(s) agree to these awesome responsibilities. Again, various State laws will hold preference. Speak with your attorney.

It is a good idea to specify percentages of your estate to beneficiaries, subject to encumbrances thereon, rather than a dollar amount. Your estate varies over time as to its worth; expenses and debts need to be spent first; and then the residual of your estate will be distributed. You can still specify a dollar amount such as nominal gifts to each grandchild or a set amount to a charity.

Sticky wicket: Splitting your estate evenly amongst heirs may not be a good idea. Be equitable and fair. For example, to leave a house equally to all three of your children may cause great stress in their lives. They certainly will not agree as to its use. Will they all want to sell and cash out or wait for a more favorable market? Will one want to live there? Will they all agree to lease it? Which one will manage the property? It may be best to give the house to one and to provide equitable compensation to the others through other properties, insurance policies, stock portfolios, savings, etc. The same scenario with a family business: leaving it equally to all would cause tension over who had control, who worked in the business longest (or at all), or who even wanted to be involved.

Likewise, if you paid \$300,000 to send one child to medical school while the other, instead, helped you in your business, giving an equal share in your estate to each may be unfair. You may have loaned a child a good chunk of change to, say, help with a down payment for their house. You may want to deduct that amount from their share of the inheritance to be more equitable to those children who borrowed no money from you. You may want to consider your heirs in terms of lifetime spending. Think long and hard about these issues and know that your Will cannot defeat Community, Marital Property, nor Corporate/Partnership Contract Law. Consult your attorney! And discuss it in “The Talk” outlined in Section 10 on page 31, as well as Addendum I on page 43.

Another sticky wicket is a second or more marriages (yours or your beneficiary’s). Say you have left half your estate to your son and half to your daughter in hopes they will use it for the care and benefit of your grandchildren. Both get married and start raising families. All is good. Then your son gets divorced and he marries a woman who has kids of her own. Unfortunately, your son dies and now the second wife gets all his assets, including the substantial inheritance your son got from you. What are the odds she will give it to your grandchildren? Discuss with your attorney ways to avoid such unsavory possibilities.

If you divorce, you should replace your former spouse as beneficiary on life insurance policies, financial accounts, pension plans, etc., according to your wishes and in accordance with your divorce decree. Talk with your attorney about this – the decree may order you to relinquish certain accounts or to maintain a former spouse as a beneficiary. NOTE: You may find it advisable to revise your Will as soon as possible after a separation or divorce.

With so many “non-traditional” relationships/families these days (multiple marriages, children with subsequent partners, stepchildren, unmarried households, etc.), a Will is extremely important.

Pets are tangible property, and you should bequeath them. It may be a courteous notion to leave a reasonable amount of money to provide for their care.

If you deem it necessary to disinherit an immediate family member, discuss this delicate issue with your attorney at your Will consultation. He/she will advise you as to wording in the Will to avoid a successful contest by the disinherited person.

Each State has laws governing who inherits your estate if you die “intestate” (without a Will). These inheritance laws govern ownership of your assets if you die without a Will or if your Will is not valid,

i.e., does not meet the requirements of a valid Will in your State. You risk the latter if you write your own Will without benefit of legal counsel. Hire a lawyer!

A Will cannot update itself. For example, if you have bequeathed your collection of antique firearms to your grandson and in the intervening years you donated the collection to a museum, it would be silly to leave it in your Will. You may update your Will with a Codicil (a legally-executed addition that revokes, modifies, or provides a greater explanation to part of a Will).

There are many instances when you should modify your Will or write a new one. Here are just a few events warranting a review and possibly changes:

- You change your mind about a bequest
- You buy or sell a house or other real estate
- Your marital status changes
- Assets are accumulated or discharged
- You have more children
- You adopt a child
- Named guardians for minor children die or can no longer act
- A child dies
- A spouse dies
- A current beneficiary dies
- Your executor dies or can no longer act
- You move to another State
- Etc.

Consult your attorney or estate planner if any of the foregoing events occur.

Your Will is valid unless you revoke it. Any previous Will should be explicitly revoked in your new Will. Do not make handwritten corrections or additions to your valid executed Will. Note that your attorney's fee may be similar for a codicil or a new Will. If you require more than one codicil, you should probably go ahead and execute a new Will.

It is a good idea to review your Will once a year, say the first day of Spring or another day that you find easy to remember. Although Wills usually have no time limit, they should be reviewed at least every five years by your attorney, especially if laws have changed or if you have added or deleted assets or if you have moved to a new State.

Keep your original Will in a secure, fireproof place and let your executor(s) know where to find it. Immediately after executing your Will – and before it is stapled together – make copies for your executor(s) and yourself. Provide these copies to your executor(s), and whomever else you believe should have a copy. If you store your Will with your attorney, get a receipt and a copy for your records. More on this topic in Addendum IV: *STUFF TO FIND & ORGANIZE NOW* on page 51.

You will also want to include a Digital Executor in your Will and if you so choose, it can be the same person who is the executor under your Will. See Addendum V: *CREATING A DIGITAL RESOURCE* on page 53.

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Blank lined paper with 24 horizontal lines.

## Section 4: PERSONAL DATA

FULL NAME: \_\_\_\_\_  
(Last) (Middle) (First)

FULL MAIDEN NAME: \_\_\_\_\_  
(Last) (Middle) (First)

DATE OF BIRTH: \_\_\_\_\_

PLACE OF BIRTH: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

CURRENT STREET ADDRESS: \_\_\_\_\_

CURRENT CITY, STATE, ZIP: \_\_\_\_\_

CURRENT COUNTY OF RESIDENCE: \_\_\_\_\_

DRIVERS LICENSE NUMBER: \_\_\_\_\_

MY LOG-INS & MY PASSWORDS: See the Addendum V: *CREATING A DIGITAL RESOURCE* on page 53 to understand why this is so extremely important.

RELIGIOUS AFFILIATION / MEMBERSHIP: \_\_\_\_\_

CELL PHONE PROVIDER: \_\_\_\_\_ PHONE: \_\_\_\_\_

LOCAL BOARD OF ELECTIONS PHONE: \_\_\_\_\_

**EDUCATION & OTHER LIFE HIGHLIGHTS**

HIGH SCHOOL: \_\_\_\_\_

DATES: \_\_\_\_\_

DATE GRADUATED: \_\_\_\_\_ DEGREE: \_\_\_\_\_

COLLEGE: \_\_\_\_\_

DATES: \_\_\_\_\_

DATE GRADUATED: \_\_\_\_\_ DEGREE: \_\_\_\_\_

COLLEGE: \_\_\_\_\_

DATES: \_\_\_\_\_

DATE GRADUATED: \_\_\_\_\_ DEGREE: \_\_\_\_\_

COLLEGE: \_\_\_\_\_

DATES: \_\_\_\_\_

DATE GRADUATED: \_\_\_\_\_ DEGREE: \_\_\_\_\_

EMPLOYMENT HIGHLIGHTS: \_\_\_\_\_

SPECIAL RECOGNITIONS (Athletic; Political; Boards; Noteworthy other; Etc.): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_



## Section 5: FAMILY DATA

SPOUSE / PARTNER FULL NAME: \_\_\_\_\_  
(Last) (Middle) (First)

SPOUSE / PARTNER FULL MAIDEN NAME: \_\_\_\_\_  
(Last) (Middle) (First)

SPOUSE / PARTNER DATE OF BIRTH: \_\_\_\_\_

SPOUSE / PARTNER PLACE OF BIRTH: \_\_\_\_\_

SPOUSE / PARTNER SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE OF MARRIAGE / UNION: \_\_\_\_\_

PLACE OF MARRIAGE / UNION: \_\_\_\_\_

CHILDREN:

|    | NAME  | ADDRESS |
|----|-------|---------|
| 1. | _____ | _____   |
| 2. | _____ | _____   |
| 3. | _____ | _____   |
| 4. | _____ | _____   |
| 5. | _____ | _____   |

PARENTS (if living) NAME & ADDRESS:

FATHER: \_\_\_\_\_

MOTHER: \_\_\_\_\_

SPOUSE'S PARENTS (if living) NAME & ADDRESS:

FATHER: \_\_\_\_\_

MOTHER: \_\_\_\_\_

BROTHERS & SISTERS (if living) NAMES & ADDRESSES:

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## Section 6: VETERAN DATA

MILITARY SERVICE NUMBER: \_\_\_\_\_

VA CLAIM NUMBER: \_\_\_\_\_

VA CLAIM TYPE: \_\_\_\_\_ MONTHLY AMOUNT: \$ \_\_\_\_\_  
(Compensation/Pension)

SERVICE OFFICER NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

FEDERAL RETIREMENT NUMBER: \_\_\_\_\_

| BRANCH OF SERVICE | DATE ENTERED | DATE SEPARATED | HIGEST RANK | or GRADE | or RATING |
|-------------------|--------------|----------------|-------------|----------|-----------|
| _____             | _____        | _____          | _____       | _____    | _____     |
| _____             | _____        | _____          | _____       | _____    | _____     |
| _____             | _____        | _____          | _____       | _____    | _____     |

STATE of RESIDENCE AT TIME OF ENTRY: \_\_\_\_\_

PLACE and DATE of ENTRY: \_\_\_\_\_

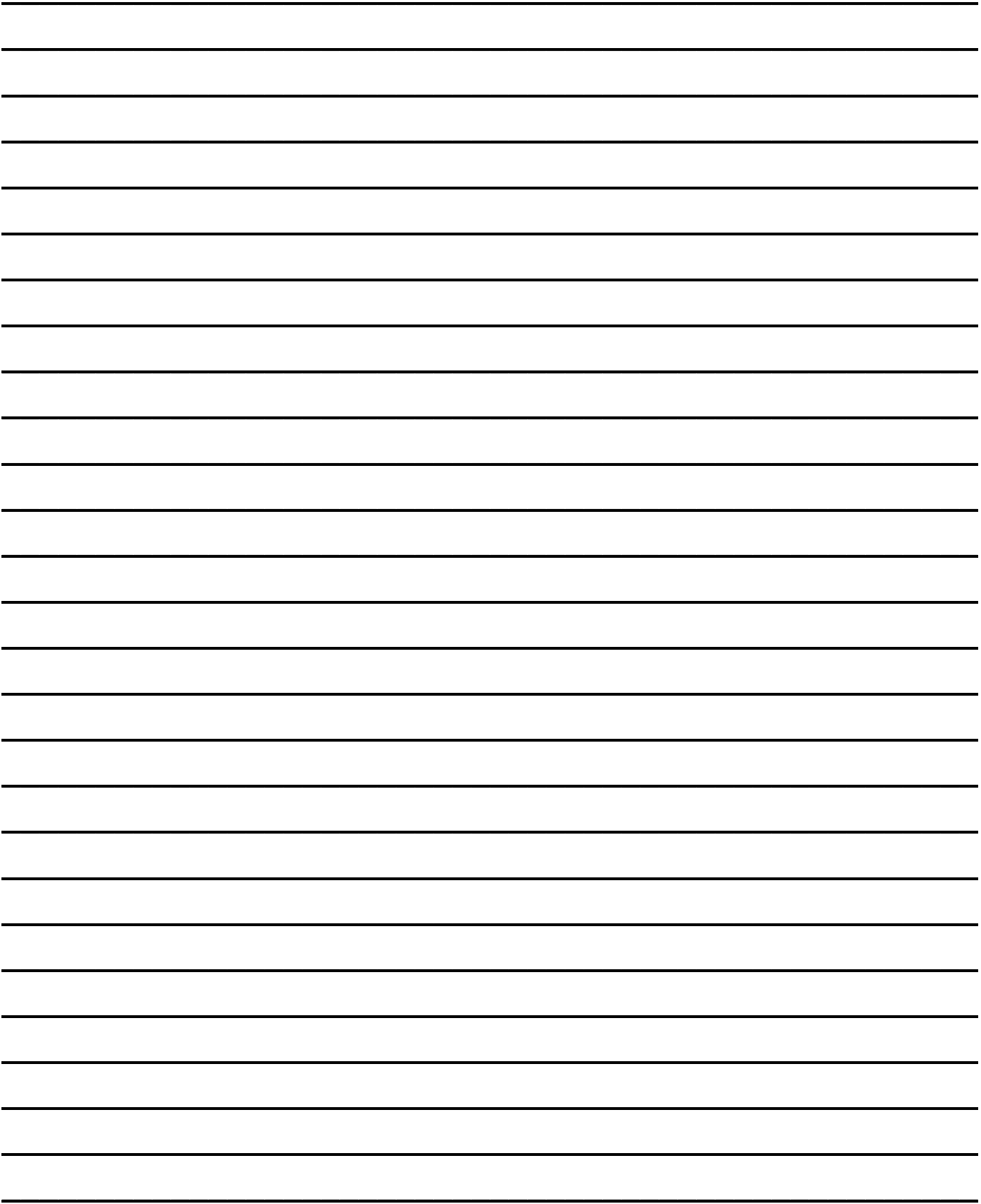
WARS or CONFLICTS: \_\_\_\_\_

AWARDS & DECORATIONS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Section 7: OTHER VERY IMPORTANT DATA

NOTE: It may be a good idea to set up POD (Pay On Death) checking and savings accounts now to avoid probate and to ensure your loved ones have money available to pay funeral expenses and to pay regular bills that will continue to accumulate. Your bank can easily set up the POD accounts for you or add a POD designation to your existing accounts. To get the money, your POD assignee will need to show the bank a Certified Death Certificate.

See also Addendum IV: *STUFF TO FIND & ORGANIZE NOW* which starts on page 51.

GOVERNMENT INSURANCE TYPE: \_\_\_\_\_ POLICY #: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

BENEFICIARY(S): \_\_\_\_\_

INSURANCE CO: \_\_\_\_\_ POLICY #: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

BENEFICIARY(S): \_\_\_\_\_

INSURANCE CO: \_\_\_\_\_ POLICY #: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

BENEFICIARY(S): \_\_\_\_\_

INSURANCE CO: \_\_\_\_\_ POLICY #: \_\_\_\_\_ AMOUNT: \$ \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

BENEFICIARY(S): \_\_\_\_\_

HEALTH INSURANCE CO: \_\_\_\_\_ POLICY #: \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

MEDICARE POLICY #: \_\_\_\_\_ PROVIDER NAME: \_\_\_\_\_

PHONE #: \_\_\_\_\_

**NOTE: Many banks, credit unions, credit card companies, etc. provide \$1,000 – \$2,000 of life insurance at no charge. Check with yours to see if they have such a benefit.**

AUTO INSURANCE CO: \_\_\_\_\_ POLICY #: \_\_\_\_\_

AGENT NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

LOCAL SOCIAL SECURITY ADMINISTRATION OFFICE PHONE: \_\_\_\_\_

NATIONAL SOCIAL SECURITY ADMINISTRATION PHONE: \_\_\_\_\_ 1-800-772-1213

ATTORNEY NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

ATTORNEY ADDRESS: \_\_\_\_\_

LOCATION OF ORIGINAL WILL: \_\_\_\_\_

EXECUTOR OF WILL: \_\_\_\_\_ PHONE: \_\_\_\_\_

1<sup>st</sup> Alternate EXECUTOR OF WILL: \_\_\_\_\_ PHONE: \_\_\_\_\_

2<sup>nd</sup> Alternate EXECUTOR OF WILL: \_\_\_\_\_ PHONE: \_\_\_\_\_

ACCOUNTANT/TAX PREPARER: \_\_\_\_\_ PHONE: \_\_\_\_\_

LOCATION OF TAX RECORDS: \_\_\_\_\_

BANK: \_\_\_\_\_ BANK PHONE: \_\_\_\_\_

BANKER NAME: \_\_\_\_\_ BANKER PHONE: \_\_\_\_\_

CHECKING ACCOUNT #'s: \_\_\_\_\_

SAVINGS ACCOUNT #'s: \_\_\_\_\_

OTHER FINANCIAL ACCOUNTS: \_\_\_\_\_

NAME & ADDRESS OF BANK WHERE SAFE DEPOSIT BOX IS LOCATED: \_\_\_\_\_

\_\_\_\_\_ BOX #: \_\_\_\_\_

LOCATION OF SAFE DEPOSIT BOX KEY: \_\_\_\_\_

NAMES OF OTHERS WITH LEGAL ACCESS TO BOX: \_\_\_\_\_

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**REAL ESTATE HOLDINGS**

ADDRESS: \_\_\_\_\_

TAX MAP #: \_\_\_\_\_ OWNED JOINTLY WITH: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TAX MAP #: \_\_\_\_\_ OWNED JOINTLY WITH: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TAX MAP #: \_\_\_\_\_ OWNED JOINTLY WITH: \_\_\_\_\_

**My CREDIT CARDS (Visa; MasterCard; Discover; American Express; etc.)**

CARD PROVIDER: \_\_\_\_\_ CARD #: \_\_\_\_\_

CARD PROVIDER PHONE: \_\_\_\_\_ OTHER SIGNATORIES: \_\_\_\_\_

CARD PROVIDER: \_\_\_\_\_ CARD #: \_\_\_\_\_

CARD PROVIDER PHONE: \_\_\_\_\_ OTHER SIGNATORIES: \_\_\_\_\_

CARD PROVIDER: \_\_\_\_\_ CARD #: \_\_\_\_\_

CARD PROVIDER PHONE: \_\_\_\_\_ OTHER SIGNATORIES: \_\_\_\_\_

CARD PROVIDER: \_\_\_\_\_ CARD #: \_\_\_\_\_

CARD PROVIDER PHONE: \_\_\_\_\_ OTHER SIGNATORIES: \_\_\_\_\_

CARD PROVIDER: \_\_\_\_\_ CARD #: \_\_\_\_\_

CARD PROVIDER PHONE: \_\_\_\_\_ OTHER SIGNATORIES: \_\_\_\_\_

**Other assets such as: STOCKS; BONDS; ANNUITIES; SECURITIES;  
RETIREMENT PLANS (401k, Roth IRA; Keogh; Union; etc.)**

ASSET NAME: \_\_\_\_\_ ACCOUNT #: \_\_\_\_\_

CONTACT PHONE #: \_\_\_\_\_ BENEFICIARY: \_\_\_\_\_

DETAILS: \_\_\_\_\_

ASSET NAME: \_\_\_\_\_ ACCOUNT #: \_\_\_\_\_

CONTACT PHONE #: \_\_\_\_\_ BENEFICIARY: \_\_\_\_\_

DETAILS: \_\_\_\_\_



ASSET NAME: \_\_\_\_\_ ACCOUNT #: \_\_\_\_\_

CONTACT PHONE #: \_\_\_\_\_ BENEFICIARY: \_\_\_\_\_

DETAILS: \_\_\_\_\_

ASSET NAME: \_\_\_\_\_ ACCOUNT #: \_\_\_\_\_

CONTACT PHONE #: \_\_\_\_\_ BENEFICIARY: \_\_\_\_\_

DETAILS: \_\_\_\_\_

ASSET NAME: \_\_\_\_\_ ACCOUNT #: \_\_\_\_\_

CONTACT PHONE #: \_\_\_\_\_ BENEFICIARY: \_\_\_\_\_

DETAILS: \_\_\_\_\_

**My Memberships (some may have death benefits for their members)**

FRATERNAL: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

\_\_\_\_\_

FRATERNAL: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

\_\_\_\_\_

FRATERNAL: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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CIVIC: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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CIVIC: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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VETERAN: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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PROFESSIONAL: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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PROFESSIONAL: \_\_\_\_\_ MEMBERSHIP #: \_\_\_\_\_

PHONE: \_\_\_\_\_ DETAILS: \_\_\_\_\_

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**My employer and/or business associates**

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

**My paid subscriptions**

TITLE: \_\_\_\_\_ ACCT #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

TITLE: \_\_\_\_\_ ACCT #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

TITLE: \_\_\_\_\_ ACCT #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

TITLE: \_\_\_\_\_ ACCT #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

TITLE: \_\_\_\_\_ ACCT #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

I HAVE POSSESSIONS IN STORAGE AT: \_\_\_\_\_

THE STORAGE KEY IS LOCATED: \_\_\_\_\_ STORAGE UNIT #: \_\_\_\_\_

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## Section 8: MY WAKE & FUNERAL

This section provides a place to list other instructions for your loved ones. Pore over Addendum III: *A MEANINGFUL VISITATION & FUNERAL* on page 49. Do not assume they already know this stuff.

### 1. Funeral Director

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

FUNERAL HOME NAME: \_\_\_\_\_

FUNERAL HOME ADDRESS: \_\_\_\_\_

BODY DONATED?\* \_\_\_\_\_ ORGANS DONATED? \_\_\_\_\_

BURIAL? \_\_\_\_\_ COLUMBARIUM? \_\_\_\_\_ TOMB? \_\_\_\_\_

CREMATION? \_\_\_\_\_

Ashes scattered? \_\_\_\_\_ Where? \_\_\_\_\_

Ashes interred? \_\_\_\_\_ Niche? \_\_\_\_\_ Buried? \_\_\_\_\_

NAME OF CEMETERY: \_\_\_\_\_

CLOTHING FOR VIEWING: \_\_\_\_\_

TYPE OF GRAVE MARKER: \_\_\_\_\_

SPECIAL REQUESTS: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**\*NOTE:** Please see Addendum VI: *WILLED BODY PROGRAMS* on page 55 for more information about donating your body to a medical university.

**2. Clergy**

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

HOUSE OF WORSHIP NAME: \_\_\_\_\_

HOUSE OF WORSHIP ADDRESS: \_\_\_\_\_

HYMNS: \_\_\_\_\_

PSALMS: \_\_\_\_\_

SCRIPTURES: \_\_\_\_\_

PALLBEARERS: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

EULOGIST: You will want to pick the right person for this honor. It should be someone who knows you well, a good public speaker, and will convey important, funny, and touching details of your life.

\_\_\_\_\_

SPECIAL REQUESTS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3. Instruct the funeral director to submit an obituary based on the *My Suggested Obituary* in the next Section**

## Section 9: MY SUGGESTED OBITUARY

We have made this a section unto itself. Most folks are at a loss on how to prepare a meaningful obituary for their loved one. Relieve them that onerous duty by writing one yourself. You have the time and the presence of mind now to reflect on your life and to pick out the highlights and to express how you want to be remembered. You only get one shot. NOTE: Many newspapers will only accept obituaries submitted by funeral directors. Your suggested obituary will be a valuable aid to the funeral director in preparation of this important public record. If you are uncomfortable that you may not get it well-written, ask someone who is a wordsmith to help.

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## Section 10: NOW, HAVE “THE TALK” WITH YOUR FAMILY

Just the notion of dying causes many folks to run and hide. But hiding from a thought is for children, not for mature individuals who love and care for their families. Preparing for your passing is like getting a root canal. Oh man, it hurts! But it feels so good when it is completed. So, get it done!

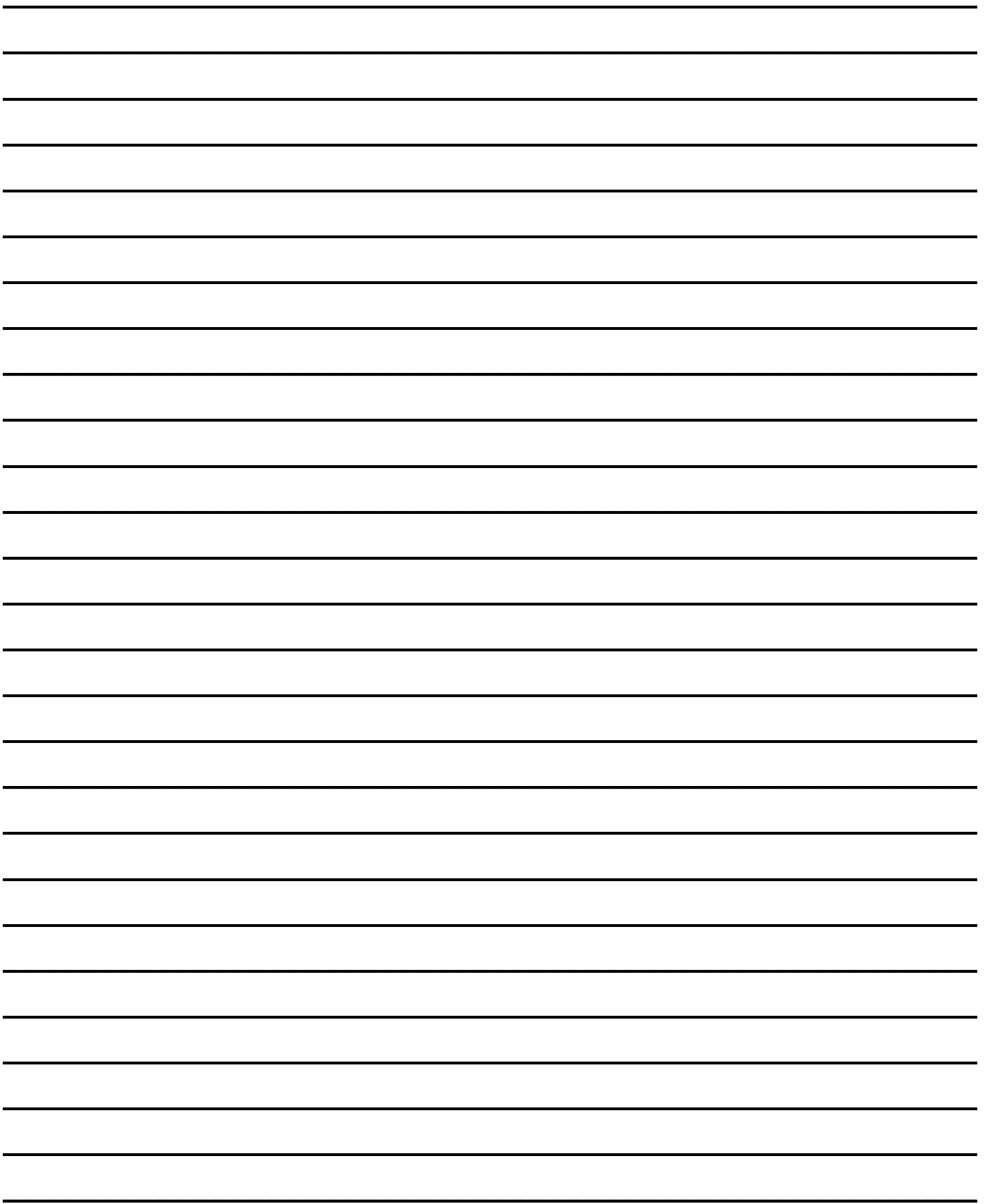
Most all of us have experienced relatives or friends that have borne a good death or a hard death.

In most cases, it is incumbent upon you to present a good death to your loved ones. Perhaps “good” is the wrong adjective here, but your objective should be an easier death for them to deal with when you pass.

Because of this conversation, your loved ones will find grieving easier and with less guilt, less depression, and more gratefulness to you.

Do not wait to have “The Talk” in the intensive care unit.

Our Addendum I: *HAVE A FAMILY MEETING, i.e., “THE TALK”* starting on page 43, will help you through the process of sharing your end-of-life wishes with your loved ones.



# Section 11: WHAT TO DO UPON THE DEATH OF A LOVED ONE

**This is not a one-person duty. Call relatives or a trusted friend to assist you in handling some of the details. You will need someone to help sustain you emotionally. And although you may be the lead planner, be sure to delegate some of the responsibilities.**

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

The following is a checklist for most of the things you should do:

- 1) If the loved one dies at home, call 911. An ambulance will take the deceased to the hospital where pronouncement of death will take place. If no autopsy is necessary, the person will be transported to the funeral home. If the deceased dies at home under hospice care, the nurse can pronounce, and the funeral home will collect your loved one. If the person dies in a hospital or nursing home, the staff will take care of the details to transport your loved one to your selected funeral home. A legal declaration of death is necessary to procure a Death Certificate and enables you to begin legal and funeral-related affairs.
  - a. The funeral director will provide you with one original Death Certificate. You will probably need 8 to 15 certified copies for various entities that require legal proof of death to satisfy claims. There will probably be a charge of \$10 to \$30 for each of these additional certified copies.
- 2) Notify family members and close friends and ask them to contact others
- 3) Contact the Funeral Director and Clergy noted in Section 8
- 4) If the deceased lived independently, be sure to protect the residence:
  - a. Change locks if you deem it necessary
  - b. Secure all windows and entrances
  - c. Secure vehicles and garages
  - d. Secure exceptionally valuable possessions from theft
  - e. Have mail forwarded to a different address

- f. Cancel newspaper and subscription deliveries
- g. Adjust thermostats
- h. Remove food that can decay
- i. Assign a caretaker to look after pets
- j. Assign someone to water plants
- k. You may want to take photos or video to inventory the contents of the home
- l. Notify the police at a non-911 number to tell them the house will be vacant

5) Contact attorney

6) Contact Fraternal/Civic/Veteran/Professional organizations found in Section 7

7) Call employer

8) Consider posting an announcement on social media

9) Ask special individuals to prepare short remembrances for the funeral home service

10) Select a venue for an after-funeral gathering

- a. If having it at home, arrange for catering and drink

11) If the funeral is out of town, arrange for the care of non-attending children and for pets

12) At this time, all your prior planning should fall into place.

- a. After the funeral, give yourself some time to decompress. Follow Section 13: *TWO WEEKS AFTER THE FUNERAL* starting on page 39 to take the next steps.

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## **Section 12: WHAT TO DO UPON THE DEATH OF A VETERAN** **(in addition to the items in Section 11)**

Be sure to contact the County or State Department of Veterans Affairs Service Officer for help with all the necessary forms:

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

NAME: \_\_\_\_\_ PHONE #: \_\_\_\_\_

Federal **DEPARTMENT OF VETERANS AFFAIRS** (VA) Support: 1-800-827-1000

### **IMPORTANT DOCUMENTS YOU WILL NEED FOR YOUR VETERAN:**

1. Certified Death Certificate
2. Many of the documents in Section 1

### **NATIONAL CEMETERY SYSTEM:**

Armed forces personnel who die on active duty, and veterans who meet all eligibility requirements, can be buried in one of the VA's 152 National cemeteries. Spouses and minor children of eligible veterans may also be buried in National cemeteries. A veteran service officer, and usually a funeral director, can advise you.

Also, there are over 100 State veteran cemeteries with similar criteria, but they may also entail residency requirements. A veteran service officer, and usually a funeral director, can advise you.

Gravesites in National and State cemeteries cannot be reserved. Funeral directors, or others making burial arrangements, must apply at the time of death.

**BURIAL FLAG:**

The VA provides an American flag to drape the casket of a veteran. After the funeral service, the flag may be given to the next of kin or you may donate the flag to the cemetery's Avenue of Flags. Funeral directors usually take care of obtaining the flag for viewing and for burial services.

**HEADSTONE or GRAVE MARKER:**

The VA provides headstones or markers for unmarked graves of veterans anywhere in the world and for eligible dependents of veterans buried in National or State military cemeteries. Flat bronze, flat granite, flat marble, upright granite, and upright marble styles are available to mark the grave in a manner consistent with the place of burial. Niche-markers are also available to mark columbaria used for interment of cremated remains. If the veteran has a privately purchased headstone or marker, he is entitled to a free medallion (choose from 3 sizes) for attachment in lieu of a government marker or headstone. A veteran service officer, and usually a funeral director, will advise you.

**BURIAL ALLOWANCES:**

The VA may pay a burial allowance of up to \$1,500 if the veteran's death is service-connected. Eligibility is established when the death occurs in a VA facility or in a nursing home with which the VA has contracted.

The VA may pay all, or most of, the cost of transporting the remains of a service-disabled veteran to the National cemetery with available sites nearest the home of the deceased. In such cases, the person who assumes the veteran's burial expenses may claim reimbursement from the VA.

There is no time limit for filing reimbursement claims of service-connected deaths. In other deaths, claims must be filed within two years after permanent burial or cremation.

The VA may also pay a \$150 plot allowance for certain veterans buried in private cemeteries. Plot allowances are available to the families of veterans if their veteran was discharged from active duty due to a disability incurred or aggravated in the line of duty, and who:

1. Received military compensation pay; or
2. Received a military pension; or

3. Received military retirement pay in lieu of compensation; or
4. Died while hospitalized in a VA facility

NOTE: The \$150 plot allowance is not payable solely because of 'veteran' status. An application for VA burial benefits can be submitted if the veteran is eligible. Most veterans are not eligible for the burial allowance. To be eligible, death must have been service-connected or the veteran must have been eligible for disability compensation. The veteran service officer will advise you.

#### **HONOR GUARD:**

The funeral director should request military funeral honors via the DOD's *Honoring Those Who Served* program. You also have other options. Many Veteran organizations can supply an honor guard for your viewing and/or funeral. The funeral director should be able to assist you with the local veteran's organizations. If the veteran is eligible, an active-duty honor guard may be dispatched, if available, upon request. **NOTE:** Many National and State cemeteries do not allow onsite eulogies or speeches. Check in advance.

#### **PRESIDENTIAL MEMORIAL CERTIFICATE PROGRAM:**

This certificate, which bears the President's signature, expresses the country's grateful recognition of the veteran's service in the armed forces.

Eligible recipients, next of kin, or their relatives may apply for a Presidential Memorial Certificate through the local VA regional office. The VA encourages all eligible recipients to apply. Requests should be accompanied by a copy of the veteran's discharge papers.



***“To care for him who shall have borne the battle and for his widow and orphan.”***





## Section 13: TWO WEEKS AFTER THE FUNERAL

Once the guests and caterers have left, it is normal to feel an emptiness like you have never felt before. This feeling will pass slowly, and you will eventually get back to some semblance of routine in your life. Allow yourself time to grieve, to cry, to be angry. There is no set time for all this to take place. It sometimes helps to focus on those who need you, and on what still needs to be done.

Be sure to collect your certified copies of the Death Certificate from the funeral home. If you did not use a funeral home, you can get them at the vital statistics office in the State where your loved one died. You will need these for such things as:

- a. Filing insurance claims
- b. Closing bank accounts
- c. Closing or transferring brokerage accounts
- d. Registering the death with appropriate government agencies
- e. Filing for veteran survivor and Social Security benefits, if eligible

These next steps, in no particular order, are essential to closing out the life of your loved one so that you can get on with the rest of your own life. Either you or hopefully the executor, if one is assigned, will need to:

- 1) As the bills start to come in, be sure to scrutinize each item. Creditors will advise you to pay the bill when you tell them your loved one has passed. However, you may not be responsible to pay the bill unless you are a joint owner of the account. Ask them to waive interest and fees from the date of death. There are bills that must be paid, of course, such as utility bills, mortgage payments, mowing/pool services, etc., to protect the home from disrepair until it is determined what will become of the home.
- 2) It is always a good idea to consult an attorney for the legal way to pay and close out accounts. Also, if a safe-deposit box has been sealed by the bank due to your loved one's death, an attorney may, in time, be able to gain access to the box to retrieve its contents.
- 3) Your loved one's mail will provide you with a great deal of information as to which bills should be paid and which can wait or need to be cancelled out. It will also help you to discover additional assets of which you may not be aware. Keep in mind that many people pay bills online or by automatic deduction from bank accounts or via credit card debits. Passwords may be needed. Addendums I, IV, and V should be helpful in this respect.

- 4) Keep a list of all the bills/obligations to provide to your loved one's executor if the executor is not you. Keep a copy for yourself.
- 5) If you have not done so already, contact your loved one's employer and union (if any) to ascertain whether there are any remaining paychecks or company life insurance policies or other benefits that were earned and due.
- 6) Create a list of all assets, such as real estate, bank accounts, vehicles, brokerage accounts (stocks, bonds, etc.), 401K or Keogh Plan, and other personal property. If the task is too formidable, you may want to hire an appraiser.
- 7) Begin searching for assets of which you may be unaware. Look through old tax returns, check the mail for statements, look in file cabinets, and safe deposit boxes. Hopefully, your loved one's estate is not too complex, and he/she has remembered to divulge all this information to you prior to passing.
- 8) Cancel subscriptions and services that are not needed
  - a. Magazines and newspapers (many of which may be on automatic renewal)
  - b. TV (cable/satellite), including add-ons such as NetFlix, iTunes, etc.
  - c. Internet
  - d. Cell phone
  - e. Land line telephone
  - f. LifeLock and similar services
  - g. Recurring diet/food plans
  - h. Security system
  - i. Long Term Care payments
  - j. Gym membership
  - k. SiriusXM
  - l. Etc.
- 9) Cancel your loved one's Driver's License (see Section 4). You will need a certified copy of the Death Certificate for this. Canceling the license will help to prevent identity theft.
- 10) Cancel and destroy non-joint credit cards found in Section 7, as well as others that you may find. You will need a copy of the Certified Death Certificate. Make a list of all cards closed, when you did it, and provide any balances still outstanding to the executor.

- 11) Stop coverage on health insurance policies, real estate (when sold or transferred) policies, on automobile policies, see Section 7, and any other policies you may discover and are no longer needed. Insurance companies should return any premiums from the date of death.
- 12) There are two things you can do for social media accounts: First, you can simply delete them; or you can “Memorialize” them. In the latter case, the word *Remembering* will be placed with the deceased’s name. In this way, others can still post messages about your loved one. With either choice, you will need a Death Certificate and prove who you are.
- 13) If the funeral director has not done so, notify the Social Security Administration (see Sections 4 and 7) to stop checks. There are severe penalties to continue to accept SSA payments after a death. Ask about a one-time \$255 payment to the survivor and ask if you are personally eligible for an increase in your benefits based on your spouse’s work history.
- 14) If not already done by the funeral director, notify the local Board of Elections to prevent voter fraud.
- 15) Notify life insurance companies to stake claims for the beneficiaries. You will need policy numbers (see Section 7) and, of course, a Certified Death Certificate.
- 16) Cancel E-Mail accounts: This can be frustrating but is necessary to prevent fraud and identity theft. Hopefully, your loved one has left a list of log-in information to make it easy for you to shut down accounts. If not, you will have to prove who you are and provide a Death Certificate. There is no set procedure for all providers. See Addendum V: *CREATING A DIGITAL RESOURCE* on page 53.
- 17) Be sure to send copies of the Death Certificate to the Equifax, Experian, and Transunion credit monitoring agencies to prevent identity theft and fraud.
- 18) If a brokerage house was used to maintain a portfolio of stocks, they should be able to determine who the beneficiaries are. An executor may not be needed to have the asset transferred to the beneficiary. But a Certified Death Certificate will be necessary.
- 19) The same holds true for beneficiaries of life insurance policies. Generally, the executor need not be involved, but account numbers (see Section 7) and a Certified Death Certificate are.

- 20) Notify pension and annuity managers (see Section 7).
  
- 21) Locate the original Will. This will likely prevent probate by a government-assigned administrator which could be very costly and take a very long time.
  - a. It is best to take the Will to a trusts/estate attorney and get his/her advice on what to do next. You do not have to do this, but it could save you a lot of time, money, and grief if you do.
  
- 22) Talk with a Certified Public Accountant (CPA) to determine if the *Estate* will need to file a return. It is important that a personal Final Return be prepared and filed with the taxing authorities for your loved one.
  
- 23) Check with [www.MissingMoney.com](http://www.MissingMoney.com) to see if your loved one is owed any of the unclaimed funds that are resting in State coffers and banks. Unclaimed prizes, elapsed bank accounts, various uncashed refunds, overlooked inheritances, etc. are languishing to the tune of \$43,000,000,000. Your loved one may have not known, or had forgotten, any of these. Recheck yearly; funds are notoriously slow to be released to individual State unclaimed funds repositories.
  
- 24) Keep receipts of all your expenses (mileage, parking, tolls, copying, filing fees, document fees, attorney fees, and accountant costs, etc.) to accomplish these many tasks. You should be reimbursed for these costs prior to distribution of your loved one's cash assets to heirs.
  
- 25) Change ownership of joint bank accounts, credit cards, etc.
  
- 26) Order a headstone or placard; or engraving on an existing headstone.

Lastly, do not forget to write thank-you notes or cards to those who attended, sent flowers, or showed you some kindness during this difficult ordeal.

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## **Section 14: ADDENDUMS**

**We have included several addendums (in random order) that may be helpful to you in making plans. They possess interesting and relevant information. We hope you find them useful.**

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### **Addendum I: HAVE A FAMILY MEETING, i.e. “THE TALK”**

First, sort out in your mind, or put it to paper, what the topics of conversation your talk should comprise. Much of this booklet could be used as an outline for your discussion.

Some of your concerns may be that you do not want to alarm your family if they assume some imminent danger to your health. That is not what this is about. You want to talk this through so everyone is on the same page when the time comes. Hopefully that time will be far into the future but planning now will save a whole lot of confusion and stress and prevent a whole lot of mistakes.

You want this family meeting to be an informative and productive and necessary planning session. You may even want to practice the “talk” with a friend before setting a formal meeting date and time (perhaps 1-2 hours) with your loved ones. Try to make it as convenient as you can for all.

You may want to approach it as a teacher in a classroom, as coach on a ballfield, or as a business executive in a board room. Regardless of the manner in which you manage the subject, your goal is to make the presentation and discussion as meaningful as possible for your family.

Your key loved ones are your primary invitees, but you can also invite close friends, clergy, etc.

The meeting is best done without distractions. A quiet, intimate room without TV or radio, without children running about, without causes for interruption, and with cellphones off. This will allow your meeting to run smoothly and efficiently. Note pads, pens, and light refreshments should be available for all.

You could open the conversation with, **“I need your input about my concerns for the future when I am no longer with you.”** Or **“I want each of you to understand what I want in the future and I am relying on your counsel to help me put it into a plan of action.”** It is always a good idea to implore your loved one’s involvement rather than straight lecture them. Allow them to interrupt, to ask questions along the way, to speak emotionally if they need. Gently keep the conversation focused on the goal.

A basic outline (modify to your own set of circumstances) for the conversation could be something similar to this:

**When my time comes, these are my wishes, my decisions:**

**If there is quality of life**

**I want to be at home (or)**

**In a nursing home (or)**

**In a hospital setting**

**If there is no quality of life**

**I want no treatment, e.g. no feeding tube, no resuscitation, etc. (or)**

**I want no treatment other than pain management and comfort care (or)**

**I want to be kept alive at all costs**

**Where I die:**

**I want to die at home (or)**

**I am OK with dying in a nursing home (or)**

**I am OK with dying in a hospital**

**When I die:**

**I want to be alone (or)**

**I want my loved ones with me (or)**

**I want my organs (or body) donated**

**I want to be buried**

**Cemetery \_\_\_\_\_ (or)**

**I want to be cremated**

**Ashes buried in cemetery \_\_\_\_\_ (or)**

**Ashes in columbarium at \_\_\_\_\_ (or)**

**Ashes scattered at \_\_\_\_\_**

**I am a veteran**

**I want military honors**

**My instructions are \_\_\_\_\_**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (or)

**I do not want military honors**

**I want to be dressed in \_\_\_\_\_**

**I want funeral parlor visitations for my family and friends (or)**

**I do not want funeral parlor visitations (or)**

**I prefer a gathering of family and friends for a "Celebration of Life" service on the first anniversary of my death or on a date convenient to all**

**I am considering \_\_\_\_\_ as my eulogist**

**I want music \_\_\_\_\_ (or)**

**I do not want music**

**I want this type of burial marker \_\_\_\_\_**

**With this inscription \_\_\_\_\_**

**I have a list of pallbearers**

**They are \_\_\_\_\_**  
\_\_\_\_\_

**I have many of the important documents you will need, including my Will:**

**They are located \_\_\_\_\_**

**I am considering \_\_\_\_\_ as my Durable Power of Attorney for Health Care**

**I am considering \_\_\_\_\_ as my Durable Financial Power of Attorney**

**I am considering \_\_\_\_\_ as Executor of my Will, and**

**I am considering \_\_\_\_\_ as my 1<sup>st</sup> Alternate Executor**

**I am considering \_\_\_\_\_ as my 2<sup>nd</sup> Alternate Executor**

**I am considering \_\_\_\_\_ as my Digital Executor**

**I have prepared a list of my personal data, veteran data, insurances, attorney and bank accounts and credit card and membership contacts, as well as an inventory of my assets and their details.**

**In addition, all my log-on and password information is listed as well.**

**These are located \_\_\_\_\_ (or)**

**I have provided my attorney with these lists with strict instructions to give it to \_\_\_\_\_ immediately upon my death or in the event I become so incapacitated that I cannot manage my own affairs**

**I have written my obituary**

**It is located \_\_\_\_\_**

**I have clearly written how I want my visitation and funeral to go**

**You can find these instructions at \_\_\_\_\_**

My pet(s) are: \_\_\_\_\_

This is who I would like to care for my pet(s): \_\_\_\_\_

My pet's veterinarian is: \_\_\_\_\_

Location: \_\_\_\_\_

Phone: \_\_\_\_\_

If you have already given a substantial amount of money or assets to someone (examples in Section 3: *YOUR WILL* starting on page 7), you may want to let them know that, because of what you have already given them previously, they will receive less of your estate to make it fairer and more equitable to the others in your Will who have thus far received less or nothing while you were alive. It will save a lot of hurt feelings and animosity when you are gone.

Final statements might be: **“At the end, I want each of you to promise that you will work together, support each other, share the tasks, and cooperate/compromise on important decisions. Know also, that I will be revisiting this topic from time to time and will be updating data and maybe even changing my mind from time to time. But this is how I feel now and is what I want now.”**

Also, let them know if they cannot deliver on every detail, or if it becomes too expensive, they can go to a Plan-B or a Plan-C. Tell them, **“Just do your best and I will be happy.”**

When “The Talk” is over, folks will need to decompress. Why not have a party?

You may find this link helpful:

<https://theconversationproject.org/wp-content/uploads/2017/02/ConversationProject-ConvoStarterKit-English.pdf>

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## Addendum II: FUNERAL COSTS

What better time than the present to start looking? Selecting a funeral home at a moment's notice is an overwhelming task for a shocked and grieving loved one.

Make appointments with several homes in your area now and find the one with which you are most comfortable. Doing this is both appropriate and expected. Discussing these plans well in advance of the event, much like you would a wedding, is just plain smart.

Things to consider after your visit: Was the director friendly and eager to answer all your questions? Did you like the viewing rooms and suggestions the director made? Does he make any notifications for you such as Social Security, Board of Elections, insurance companies, etc.? Is he willing to accept special additions to make the viewing unique to your loved one? Did he show you his inventory of caskets, urns, memorial cards, etc.? Did he clearly explain the itinerary of his services and was he forthcoming with associated and additional costs, such as those charged by the cemetery of your choice? Average pricing can vary from \$4,000 to over \$20,000. Sadly, some (not all) funeral homes prey on grieving and unknowing customers. For example, they may try to upsell caskets, moving you away from what they may term *welfare* models to one more suitably prescribed to your *socioeconomic status*. They will not tell you that you can, if you want, buy a casket from Amazon or from a wholesaler for much less and have it quickly shipped to the funeral home.

Some of the set costs are the basic service fee, removal of the deceased to the funeral home, embalming and preparation of the remains, a casket, funeral home rental length of time, funeral staff during viewing, funeral staff during the funeral ceremony, pallbearers, use of a hearse, a flower car, a family limousine(s), the guest register, memorial cards, additional Death Certificates, and standard cemetery fees, burial plot/columbarium costs, and headstones, etc. Pricing is affected also by competition and region. Most funeral homes require full payment at the start.

Please note that you have the right, according to Federal law, to pick and pay for only those services you desire (or can afford), and you have the right to compare prices between funeral homes. Of course, you will have to pay the basic service fee, but there are limits to the amount directors can charge. The basic service fee covers planning, permits, procuring a death certificate, preparing notices, collecting the remains, and coordinating with the cemetery/crematory. Be sure to closely peruse any "package deal" offered. You can see the pricing of each item in a "deal" and then unbundle the package and pay only for those items you want. The Funeral Consumers Alliance can provide you with cost-saving tips. See: <https://funerals.org/?consumers=ten-tips-saving-funeral>

There are many ways to reduce costs, such as direct cremation or burial with no embalming or funeral home; low-cost casketing; donation of the body for research or to a medical school (both must be preordained by the donor – See Addendum VI: *WILLED BODY PROGRAMS* on page 55), etc.

There are special insurance policies available for paying for arrangements. Obviously, these policies must be purchased prior to death. You can set aside money or make payments at your bank to subsidize your funeral with a Special Funeral POD (Pay On Death) account. However, these funds are locked in a special account and cannot be accessed until after your death. Guaranteed-acceptance life insurance is another, although costly, option. Or you could simply use a dedicated Passbook account, a CD, or other investment asset.

“Pre-need insurance” is sold by some funeral operators but be careful with these and read all the fine-print and consider costs as compared to other options. Also, to help you avoid rising prices, some funeral homes offer a pre-paid program for basic services, but consider this option carefully, and review the contract with an attorney prior to commitment. The funeral home could go out of business or you may move to another city or you may change your mind/plans in the interim years.

You may also want to consider purchasing a burial plot now for you and/or your family. It will be ready for you when the time comes and will certainly be less expensive now, than later. It also prevents hasty plot purchases wherein too many plots, or not enough, for the family will be bought. The brief time between death and burial is not the time to shop for plots. Be sure to visit the cemetery and the exact plot itself before buying to ensure it is pleasing to you and is the correct requirement for your religion. Also, be sure to determine if they allow the type, size, and design of gravestone, monument, etc. you would prefer. You may want to visit a reputable monument dealer to peruse what is available and to decide on what you would like to forever mark your grave.

You will receive a formal deed to your burial plot. It will delineate the exact location in the cemetery and will provide the number of plots and/or number of people who can be buried in those plots. It is common to stack caskets or place them side by side or a combination of both. Keep this burial plot deed in a safe location with your other important documents.

NOTE: You cannot buy or reserve a plot in National or State veteran cemeteries.

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## **Addendum III: A MEANINGFUL VISITATION & FUNERAL**

**The following varies by region and by religions and by cultural norms . . .**

**AT THE FUNERAL HOME:** There will be a time for folks to reflect. Think about the person. Who were they in life? What impact did they have? What made their existence so important? What is their legacy? The program should reflect your loved one's essence. The service need not be lengthy, boisterous, or over the top. It should honor and dignify him or her.

Ask others to speak, as well. Give them plenty of time to prepare something special. Let them know that they can read a prepared statement if they are more comfortable with that. What is important is that they share their remembrance, not how well they do it. They can relate their remembrances through a poem, a funny or uplifting story, or some favor or kindness your loved one showed them. If children are present, do not leave them out.

Photo collages on poster boards is always engagingly meaningful to attendees. In the event of a closed casket, a large photo of your loved one is always in good taste.

Other items that could be included are artifacts of your loved one's life. If a veteran, possibly a military shirt emblazoned with his or her medals. If a carpenter, maybe a saw and hammer; if a doctor, perhaps a stethoscope and lab coat; if a tailor, bits of fabric, needle and thread; and so on.

**AT THE HOUSE OF WORSHIP:** If a religious component is used, a funeral procession will bring your loved one to the house of worship for a formal ceremony orchestrated by the clergy. At this time, too, a formal eulogy should be conducted by the selected eulogist. At the end of the ceremony, your loved one will be taken by funeral procession to the cemetery for interment. On the way, it is often customary for the procession to stop briefly in front of the deceased's home, and then continue to the cemetery for burial.

**AT THE CEMETERY:** Most of the ceremony will be prepared for you based on your wishes made to the clergy and to the funeral director soon after your loved one passed. The funeral director will coordinate with the cemetery. Note that National and State cemeteries may not allow onsite eulogies or speeches. Check in advance.

**AFTER THE CEMETERY:** Generally, you pick a venue for where funeral attendees will meet after leaving the cemetery or house of worship. It could be held at a restaurant or catering hall, a VFW Post, a country club, a church, or even at home. The hall, food, and drinks are paid for by the loved one’s family.

**ALTERNATIVE TO A FORMAL VISITATION AND BURIAL SERVICE:** Generally, even if death is expected, it never seems to come at an opportune time. Costs of long distances to travel; work schedules of family and friends; weather; care of children and pets; important prescheduled events; securing flights, rental cars, hotels; etc. often make last-minute attendance at funerals difficult or impossible for many people. Therefore, you may want to have the funeral a small, intimate family affair and then hold a “Celebration of Life” memorial service/get-together at the first anniversary of your loved one’s passing, or on a date more suitable such as their birthday. This gives folks plenty of planning time for their own personal logistics, allows for a “save-the-date” announcement, and provides you with time to prepare the event in such a way as to make it a true celebration. It places the focus on your loved one’s life, rather than on your loved one’s death.

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# Addendum IV: STUFF TO FIND & ORGANIZE NOW

Set up POD checking and savings accounts. These will transfer your cash “Outside the Will.”

## COLLECT THE OBVIOUS . . .

Everything in Sections 1 & 2, as well as:

- Real estate deeds
- Cemetery plot deed
- Mortgage(s) documents (due date, balloon payment?, pay off date, etc.)
- Long-term care policy
- Loan documents
  - Equity line(s)
  - Vehicle(s)
  - Boat(s)
  - Personal (payment coupons, or paid automatically on-line)
  - Etc.
- Titles & Registrations
  - Mortgage satisfaction(s)
  - Vehicle(s)
  - Boat(s)
  - Etc.
- Credit card statements
- State & local property tax statements and due dates
- Pension, 401K, IRA’s, Keogh plan, etc. statements
- The last 7 years of Federal and State tax returns
- Stock certificates
- Bond documents
- Recurring payment statements
- Bank account statements
- Naturalization papers (if applicable)
- Divorce, Separation, Child Support, and Alimony agreements
- Adoption records
- Membership cards and documents
- Subscription records
- On-going lawsuit information; settlement agreements

- Un-expired Warranties (appliance, various home improvements, security alarm system components, personal electronic items, medical items such as a stair climber or electric cart, auto repairs or auto service contracts, and so forth)
- Etc.

If you have made loans of money, property, or equipment to others, be sure to record that information as well. These monies and assets may be due to your estate.

Make duplicate keys, label them, and let your loved ones know where you put them. Also, write down various combination lock sequences.

Once everything is sorted and looking good, remember to stay on top of your creation with updates as needed.

### **CREATE AN ORDERLY FILING SYSTEM**

A dedicated filing cabinet should be kept for bills, various statements, receipts, tax returns, Social Security and pension data, etc. Each corresponding type of document should have their own separate, labeled folders and in those folders, documents should be placed chronologically with the most recent in front / on top. Photocopies of exceptionally important original documents should be filed in the cabinet as well.

Exceptionally important original documents (Will, birth certificate, Social Security card, cemetery plot deed, stock certificates, insurances, DD-214, and this booklet, etc.) are generally kept in a bank safe deposit box (with access granted to another trusted person) BUT be sure to consider the warning on page 2 of this booklet about bank safe deposit boxes! Better yet, store these with your attorney. Failing that, documents should be kept in a document-dedicated, fireproof lockbox.\*

**\*NOTE: It may be best to leave the key in the lock of your document-dedicated, fireproof lockbox. Here is why: If a thief believes the box contains valuables and cannot open it, he will take the entire box and you will lose everything. If the thief can open the box, he will see that there are no valuables, and he will most likely leave all the documents behind. Remember, family members should know where to quickly find the box.**

We will talk about digital recording in the next section. But remember that paperwork can be carried anywhere, especially to where internet access may not be available, stable, or safe.

## Addendum V: CREATING A DIGITAL RESOURCE

Let's face it, we live in a digital world. So much of what we used to do in person, with check-writing, with sifting through a mountain of paperwork, has now gone digital. Therefore, we need to create a Digital Resource to have ready for our loved ones when we leave this world.

Prior to death, each person needs to give someone the power to manage the digital labyrinth you leave behind, or if you become so incapacitated you cannot act on your own behalf. Without a Digital Resource, a loved one cannot gain access to your accounts without authority. Account providers are subject to criminal prosecution if they allow your loved ones entry into your information without the proper permissions in place. Some allow you to assign a "Legacy Contact" or "Inactive Account Manager" or "Emergency Access Contact." Check with your providers.

Leaving a Digital Resource will prove to be a priceless advantage going forward. Otherwise, your loved ones may be forced to embark on a difficult, possibly decades-long, archaeological quest.

It is smart to have, at the least, one form of backup program for everything stored on your computer's hard drive. There are many "cloud" applications available to do this or you can have physical backup drives at your location or at another location. There are many on-line data custodian programs and many of these operate automatically. Simple USB Thumb Drives (labeled) and other digital storage items are helpful, too. You can search on-line for *digital-legacy* products.

Do not forget to update your files with new or deleted accounts and details as they occur.

**OPEN ME FIRST:** It is wise to have a ubiquitous "Open Me First" (OMF) folder; one in print and one in digital form. This redundancy is smart and necessary.

Your OMF folders should contain everything your loved ones need for the initial and immediate response to your demise. The instructions should be organized in such a way that it will be easy to follow and allow your loved ones, and/or your Digital Executor, to access all they need quickly.

Be sure trusted family members know where to find your OMF file and how to access its contents.

**GRANT ACCESS:** To computer accounts and financial records. Your survivors will need all your log-in and password details, as well as your answers to security questions. This can be done by writing out a physical list on paper. Another good choice is a password manager program. Most folks have

between 10 and 300 various internet applications requiring a multitude of passwords and log-on names. That is why a password management program, that constantly creates and remembers passwords for you, will be so important to your loved ones when they try to sort out your affairs. Just as an example, here's a few entities for which your loved ones will need to access with log-ons and passwords:

- Main computer, laptop, cell phone, etc.
- On-line bank accounts
- On-line bill pays
- On-line automatic payments (mortgage, insurance, trash pickup, car loans/leases, subscriptions, HOA fees, charities, etc.)
- Other on-line automatic bill pays (utilities, TV, NetFlix, iTunes, membership dues, AAA, etc.)
- On-line brokerage sites
- On-line Federal and State income tax returns
- On-line credit card firms
- On-line personal loans
- On-line shopping sites
- On-line home equity account
- On-line mortgage or reverse mortgage account
- E-mail accounts
- Social media accounts
- Gaming sites
- PayPal and other money transfer services
- E-Bay, Amazon, etc.
- Frequent Flyer mileage accounts
- Etc.

Back up your files frequently.

**NOTE:** It is never a good idea to keep your password list in an on-line or hard drive file named, "Passwords." Name it something innocuous if kept in a computer. Or write or print it on paper. Be sure to update it often. And don't forget to inform your loved ones of the password file name!

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## **Addendum VI: WILLED BODY PROGRAMS**

The “ultimate charitable gift” as it is often referred to, is the Willing of your body to medical science. It is a wide-ranging contribution that will help mankind for all time.

From the San Antonio University of Texas Health:

From ancient times, physicians have studied the human body, striving to unlock its secrets in order to treat more successfully the illnesses that continue to ravage humankind. For more than 500 years, this kind of study has been pursued in a scientific way, providing the principal means of introducing aspiring young doctors to the internal structure of the human body, laying a foundation for an understanding of normal bodily functions and how disease may affect both structure and function . . . students of medicine, dentistry, and the allied health professions learn from the bodies of persons who have contributed their physical remains for this very specific educational endeavor . . . these gifts have far-reaching benefits, extending beyond the students themselves to generations of patients as well. Surveys have shown that people inclined to donate their bodies for use in medical studies do so through a strong desire to assist, in a material way, the transmission of medical knowledge across generations and take justifiable pride in their understanding of the essential contribution the gift of their bodies makes to this process.

Willed Body programs are a non-traditional alternative to routine funeral arrangements.

Upon death the body is transported to a university medical center, usually free of charge to your family if within 100 miles. If you die more than 100 miles, you may be transported to a closer medical university. This process forgoes the costly and traditional viewing and wake.

If requested in the original donation form, the university will return your ashes to your family (average 18 to 24 months later). At this point a “Celebration of Life” is appropriate at a venue of your family’s choice and a disposition of remains as per your wishes.

Needless to say, costs are acutely minimized to your family and you have contributed to future generations of doctors and to the healing of their future patients.

Most medical universities have a Willed Body program. Be sure to check directly with your chosen medical school for their programs and particular protocols.

A Forensic Anthropology Research Center is a possible alternative.

## **Addendum VII: YOUR ATTORNEY IS YOUR FRIEND**

Most folks resent paying an attorney for “business advice” and they wait until they get into trouble to hire an attorney. The business of your life is too precious to wait. The time to act is now.

Although you may not realize it, you may be much more valuable, asset-wise, than you realize. For example, if you own a home, other real estate, savings, money in the bank, a 401K or Keogh Plan, vehicles, boats, stocks, tools, collectibles, jewelry, ownership in a business, and other personal possessions of value, etc. you could easily be worth over a million dollars.

Select an attorney whose “primary practice” is in Wills, Trusts, and Probate.

The attorney will help you create an estate plan that will be structured to simplify the inheritance you provide to your loved ones. This can include trusts, pay-on-death contracts, business succession plans, and early distribution to avoid costly and lengthy probate processes, as well as reducing tax liabilities. Your attorney will know the essential legal terminology necessary to make transfers to your heirs painless. They will include the proper phrases and buzzwords to seamlessly, and without ambiguities, realize your wishes.

If you are an active-duty military member, you and your dependents may be eligible for free Will and tax preparation services. If you are receiving retired military pay, you are probably entitled to these free services at the legal office on a base near you. If you do not receive military pay, but have been issued a valid military ID, you may be eligible for similar assistance. Call your nearest base to discover if you qualify. It is worth checking out.

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Write to us at:

[www.info@VietnamBattlefieldTours.org](mailto:www.info@VietnamBattlefieldTours.org)



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**(Inside back cover)**

# My Wishes, My Family

A Guide To Help Your Loved Ones When You Pass



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