

## Hello, Friends!

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February 2021 – Preparing For A Funeral...and What I Have Learned

Last February, my Father passed away suddenly. It was one of his wishes that he pass quickly and not be a burden on anyone.

He got his wish, yet I have learned we are never prepared for that phone call which changes your life.

My Dad, was a wonderful dad and husband. I had multiple conversations with my parents back in 2017 and we discussed their wishes when they would pass away. I asked them questions regarding what they wanted in their obituaries, songs to be sung at mass, donations to be given on their behalf, and so on.

Last summer, I sat down with them again and asked them if the choices I had written on paper were still their wishes. That gave us a place to start when my brothers and I got together with our Mom, after our Father passed away.

My brothers and I accompanied our Mother to the funeral home, where we met with the funeral director. The staff walked us through all the decisions that had to be made and we were comforted in a time of deep grief.

Experts recommend that survivors make preparations to make proper decisions an easier process for your family. Here are a few things you may need to decide:

- A. Do you want a visitation? What times? Where?
- B. What is your budget?
- C. Will casket or cremation be used?
- D. Who will be on the list of pall bearers?
- E. What church or other type of service should be used? Will programs be prepared?
- F. What readings and songs should be sung at the service? Most places will provide you with a booklet to help you choose.
- G. Should a luncheon be offered after services? Where and when will the luncheon be served? If included, directions to the luncheon should be printed out and available after the service.

**KEEP TRACK** — Have a notebook available so donations can be recorded when people are dropping items off, such as food or flowers. It will also help in writing thank-you notes afterwards.

**FOOD CHOICES** — Having food available during visitation time (at the funeral home) comes in handy because it can be calming. There are many decisions to be made involving multiple meetings and schedules. It's hard to think and cook a meal at home, especially while people are stopping by giving their condolences. Plus, we know we have to keep up our energy levels.

**AFTERMATH DECISIONS** — In my Father's case, my brother and I helped our Mom go through papers regarding their property and estate. We split up these duties so it wouldn't be so overwhelming for one person.

Here are several more things that I learned:

**PAPERWORK** — Know where life insurance policies, especially the contracts, are located and keep them together. Some of my Dad's contracts went back to 1970's and that company had been taken over by others, with multiple name changes. We were fortunate that our Mom, who is a great organizer herself, kept all those important documents together, making it much easier for us to have the necessary documentation to transfer ownership. Have your parents simplify things as much as possible.

**FOLLOW THE KISS RULE** — The choice to "Keep It Simple, Stupid" is wise advice. When possible, parents can simplify their bank accounts to one or two institutions, so family members aren't running around needlessly. Consolidate and place all your life insurance policies on one piece of paper, easily visible and easy to find.

**WRITE IT DOWN** — Record all conversations and decisions. Include a date so you know who you called and when, in case you need to follow up. My older brother made the many phone calls to the financial institutions and got the ball rolling. He continued to follow up with them and made the process more seamless. Plus, having details, phone numbers and other data in emails also made it easier to refer to things.

**PROFESSIONAL HELP** — While family members are still healthy, It probably will be helpful to visit a lawyer to discuss end-of-life plans. Your loved one will likely need to set up a will and / or perhaps a trust. Preparing a will can cost between \$500 to \$1,000 but could save you thousands of dollars in unnecessary taxes or fees. Proper plans can help you avoid or reduce probate court costs.

**FOLLOWING UP** — Remember that the surviving spouse, if any, should also have a lawyer create their own will or trust soon afterwards. That helps assure that their wishes will be outlined and well known. Your surviving parent may wish to add another family member to bank accounts as a joint member. That way, their money doesn't get locked up when they pass away — leaving no one with the funds to pay for the funeral.

**CLEANING UP LOOSE ENDS** — Consider how to handle the deceased person's Social Networking. This will be simple if logins and passwords to important websites are written down and shared with a family member. That includes passwords to cell phones, what utility accounts are being paid and where titles and paperwork for houses, property and vehicles are located.

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**ANOTHER VIEW** — Shortly after I returned to work, I came across this recent article from one of my clients. You see the organizer doesn't know everything!

Four Things You Should Do NOW to Prepare for Your Own Funeral

By Andrew Daniels at SilverSneakers.com

Consider these essentials when planning a funeral:

Write down the essential information:

- Legal Name
- Date of birth
- Place of birth
- Social Security Number
- Veteran Status - where and when did you serve in the military?
- Father's Name
- Mother's Name including her maiden name
- Highest Level of Education

Write down all your financial information

- Checking and Savings Accounts — with logins and passwords
- Investment Account – Account Number and Customer Service number
- Life Insurance – Life, Death, Health and Property

A signed advance directive [www.silversneakers.com/blog/planning-future-older-adults/](http://www.silversneakers.com/blog/planning-future-older-adults/) helps express your end of life wishes

Will or Trust

List all your professional people and phone numbers you work with

- Lawyer
- CPA/Tax person
- Bank person

Other things to think about:

Create a list of people with addresses to notify of their passing.

Write your own obituary.

Take a tour of a funeral home - See what your options are and what is your budget?

Find a Package that works for you

Do you want to be cremated with a memorial or a full burial?

You have the right to purchase another casket from another retailer or big box store and the parlor must handle it free of charge according to the FTC. The same goes for you don't have to purchase a package that includes items you don't want. Parting.com or Funeralocity.com are helpful websites.

Make the investment

Pre-Need Plan – lock in your package with funeral home at the price now. Make sure the policy is portable, if the funeral home ends up going out of business or changes ownership, are you protected?

You can set up a Totten Trust or "payable on death" POD through your bank. Then all you need is to set up a beneficiary to the account to help pay for your funeral.

<https://www.nfda.org/consumer-resources/preplanning-a-funeral/bill-of-rights-for-funeral-preplanning>

Keep a list of bills and payments due -Company Names and customer service numbers and how the name appears on the account: Heating and Cooling,

Water, Property Taxes, Cell Phones, Landlines, Cable Bills, Credit Card numbers and customer service phone numbers to name a few.

I apologize for the length of this newsletter, but I hope you find it helpful in your time of need.

Your local professional organizer,

Betty Huotari

P.S. If you would like to share this email with a friend, please pass it along. If they would like to be added to my list, have them send me an email. If you wish to unsubscribe from my monthly newsletter, please send an email to [betty@logicalplacement.com](mailto:betty@logicalplacement.com).

