What to Know and Do when I'm Gone

The time surrounding a death can be confusing and emotional. Many decisions must be made very quickly.

People may feel uncomfortable talking about their final wishes; yet when the time comes, those decisions can add an extra burden to an already grieving family.

"If I die..." is such an odd beginning to what is often a difficult conversation about how we want our loved ones to handle our affairs after we die; as though if we don't talk about it, somehow it won't happen. Yet, unless you know something I don't know, every mortal being will take a final breath on what I call our expiration date of LIFE. While I think funerals, celebration of life and memorial services are really for those left behind, at least for me I wish to have a say in my final gathering. So, for the record, WHEN I die, I'm leaving rather detailed instructions about my wishes; in part because I think it will help those who will carry out my wishes. So, if you're not comfortable with a conversation that begins with, "WHEN I die..., " perhaps you would give some thought to this inevitable event and if it matters to you, at least leave written suggestions to help those left behind.

Memorial preferences, also called *last wishes*, are instructions you leave about the types of funeral services and other final arrangements you prefer. For example, memorial preferences include choosing between cremation and burial.
Memorial preferences also include matters such as organ donation, what type of religious ceremonies should be observed, and whether you want memorial donations made to charity.
Memorial preferences and last wishes range from being very simple and inexpensive to elaborate and costly. Some people use memorial preferences to demonstrate their creativity or inspire a celebration. Others are determined to go out on their own terms.
Discuss your memorial preferences with someone close to you. Explain what is important to you so this person can ask questions and better understand how you want your final arrangements handled. Let this person know where you plan to store your last

wishes and other estate planning documents. You can put this information in a Letter of Instruction.

Keep your last wishes forms or workbook in a place accessible to the person you want to oversee your final arrangements. This could be a desk drawer, a home safe the person can access, your dresser or wherever you feel comfortable keeping it. Do NOT put your last wishes in a safe deposit box or another place that could take someone several days to access. Your last wishes form or workbook should be stored in a location that may be accessed immediately upon your death without court approval.

Finally, to ensure the person you appoint is the one legally authorized to oversee your final arrangements rather than next of kin, you may want to formally appoint an agent.

The woman who wrote the book we are using for this class has given Oregon FCE express permission to use her book. You will see an addition to her copywrite page with that permission in her own words sent in an email. It can be copied and shared. If you wish, you may have a digital copy of the workbook so that you can fill it out on your computer. You will need to contact Bonnie Teeples- bdteeples@charter.net for that digital copy.

We hope that you will use this workbook or any other workbooks or forms you may find on the internet to prepare your last wishes for your family or an agent you appoint. Please don't leave the final planning of your funeral, celebration of life or wake to your grieving family and or friends.

"AFTER I'M GONE"

DEDICATED TO:

BEULAH ANN GALBRAITH JONES

WHO INSPIRED THE CREATION OF THIS
INFORMATIVE WORKBOOK DESIGNED TO ASSIST
THOSE WILLING TO PROVIDE
THAT FINAL ACT OF LOVE

MARILYN MCMILLAN STRATFORD

Dear Bonnie:

Yes, of course, you do have my permission. I gave Myrna a copy of the interactive e-book for those who want to make a copy on their computer. It allows the user to fill in the spaces into the hard drive and then print it. I do not recommend that it be kept on the hard drive but copied onto a thumb drive or disc and then removed from the hard drive, for security reasons.

I would be more than happy to come and present the book to your group and explain why and how it was created. I have made many such presentations. My only requirement would be that it would not be during snow and ice. I live in Washougal, WA and nasty weather is not my friend.

Otherwise, you do have my permission to copy the book.

Sincerely,

Marilyn M. Stratford

ISBN 0-9764667-0-8

http://www.afterimgone.net

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http://www.creativeprogression.com.

"AFTER I'M GONE"

The need-to-know workbook for families, heirs and Personal representatives

Several years ago, I agreed to serve as a personal representative for my widowed, childless aunt. Little did I know that accepting such a responsibility would require a great deal of effort. Fortunately for me, she was extremely well organized and whenever we would visit her 1500 miles away, she would rehearse each time exactly where I would find the information that I would need in order to carry out the assignment that I had so blithely accepted years earlier.

In addition to showing me where she kept her jewelry (stuffed in an empty roll of toilet paper), the location of all of the house keys and the safe deposit key and the clothes in which she wished to be dressed for her burial, there was… "THE BOOK". It was always placed in a certain filing cabinet and she assured me that I would find it complete as well as updated.

When the time of her passing arrived, I knew exactly where to look. She was true to her word. Everything was in order and well organized. Following her outline reduced the stress even with the many hours it took to complete my obligation. I could only think of how much longer and more intense it would have been had I not had "THE BOOK". Within a year after her passing, we lost two parents and I determined then and there that I would follow my aunt's example and organize a similar book for my own family.

Dwelling upon our own demise is never appealing but death is inevitable and there can be a great sense of relief for everyone involved knowing that there is a detailed record of that which needs to be done…after I'm gone. If my husband should predecease me or visa-versa, this information will be invaluable, as it will be for our children…or anyone who might serve as a personal representative. I reasoned that if this idea is helpful for my family, then what about others? Hence, this workbook was created.

Assembling the information will be somewhat time consuming…and often frustrating because there may be documents that one cannot locate immediately. Imagine then, the frustration of others who know little about where that document might be and where to even begin searching for it. Documents that are in a safe deposit box should be copied, placed in the book, labeled as a copy and the original returned to the bank.

Once the book is assembled, there is always the need to keep it updated…because our lives and circumstances can change very quickly. Make sure family members know about this book, where it is kept and who is to have access to it. It should be stored in a secure place because it will contain some sensitive information. Then when you someday "graduate" from this existence, you will do so knowing that you have provided as much useful information as humanly possible to those left to care for your estate. They will bless you for making the whole process a great deal more trouble-free.

The positive side effect is that this will also put you in better touch with your own affairs and point out areas that really need your attention. Good luck.

TABLE OF CONTENTS

GENERAL INSTRUCTIONS
FOR ASSEMBLING WORKBOOK

- **READ THE ENTIRE WORKBOOK FIRST**
- **FILL IN AS MUCH INFORMATION AS POSSIBLE IN EACH CATEGORY**
- **IF ADDITIONAL SHEETS OF PAPER ARE NEEDED FOR A SPECIFIC ITEM, ADD THREE-HOLED PUNCHED PAGES. THERE IS NO LIMIT TO THE NUMBER OF PAGES POSSIBLE WITH THIS THREE-RING BINDER WORKBOOK FORMAT**
- **USE ADDITIONAL DIVIDER PAGES THAT HAVE INDEX TABS TO MEET PERSONAL NEEDS NOT INCLUDED IN THIS WORKBOOK**
- **MAKE A WORK LIST OF ITEMS THAT NEED TO BE OBTAINED**
- **MAKE COPIES OF ITEMS THAT ARE IN SAFE DEPOSIT BOXES OR OTHER SECURE PLACES AND THEN RETURN A.S.A.P. ie: WILLS, TRUSTS, DEEDS, MARRIAGE LICENSES, BIRTH CERTIFICATES, TITLES, ETC.**
- **PURCHASE VINYL SHEET PROTECTORS TO KEEP MULTIPLE PAPERS SECURE PURCHASE FLAT VINYL 3 RING PENCIL HOLDER TO HOLD KEYS**
- **THIS WORKBOOK WILL CONTAIN SOME VERY SENSITIVE INFORMATION AND SHOULD BE KEPT IN A SECURE, FIRE-PROOF PLACE, POSSIBLY A SAFE DEPOSIT BOX OR HOME SAFE. ANOTHER OPTION WOULD BE TO MAKE A COPY OF ONLY THE WORKBOOK PAGES AND STORE THEM IN THE SAFE OR WITH A TRUSTED PERSON. KEEP A SEPARATE COPY OF "DISTRIBUTION OF PERSONAL GOODS" AT HOME FOR CHANGES THAT MIGHT TAKE PLACE AND WHEN YOU UPDATE THE ORIGINAL, REPLACE THE NEWLY REVISED LIST IN THE WORKBOOK.**
- **UPDATE REGULARLY. MARK A CALENDAR AHEAD OF TIME FOR A SPECIFIC DATE. REMOVE PAGES COMPLETELY AND REPLACE WITH NEW ONES RATHER THAN SCRATCH OUT AND OVERWRITE. BE SURE TO INITIAL AND DATE CHANGES IF YOU DO NOT DISCARD THE ORIGINAL ENTRY.**
- **THE FINAL CATEGORY IS FOR USE OF YOUR PERSONAL REPRESENTATIVE TO MAKE NOTES OF ALL ACTIONS THAT TRANSPIRE RELATIVE TO YOUR ESTATE. A RUNNING LOG OF DATES, TIMES, CONTACTS, ACTION, ETC. NEEDS TO BE RECORDED. THIS INFORMATION WILL BE EXTREMELY VALUABLE IN KEEPING EVERYTHING MANAGED WELL. IF A PERSONAL REPRESENTATIVE IS TO BE REIMBURSED FOR TIME AND EXPENSES, THIS LOG WILL SERVE THAT PURPOSE ALSO.**
- **IF NECESSARY, PURCHASE A LARGER BINDER TO ACCOMMODATE ADDITIONAL INSERTS AND INFORMATION.**
- **CUSTOMIZE TITLE OF BOOK BY DESIGNING YOUR OWN. PLACE IT UNDER THE PLASTIC COVER OF THE WORKBOOK. (SEE ENCLOSED SAMPLE)**

ESTATE INFORMATION

Enter Your Name(s) Here

IMMEDIATE CHECKLIST
LIST OF NAMES AND PHONE NUMBERS

- **Physicians** ____
____
____
____
- **Personal representative** ___________________________________
- **Funeral home & director** __________________________________
- **Religious leader**____
(Bishop, priest, pastor, rabbi, etc)
- **Location of burial clothing**_______________________________
- **Desires for funeral (see funeral category)**
- **Call family & friends: (next category)**
- **Employer**____
- **Contact bank to confirm names on signature cards for writing necessary checks: (See Financial)**
- **Remove needed items from safe deposit box at bank ____________________________________with location of key, number and authorized persons to do so or location of legal papers**____
- **Contact Social Security /Medicare office**______________________
- **Call attorney**____
- **Call C.P.A.**____
- **Location of original will and trust papers**_____________________

NAMES, PHONE NUMBERS AND ADDRESSES

CLUBS AND ORGANIZATIONS

(Name, phone number & account number)

FUNERAL PREPARATIONS

Name and phone number of funeral home ______________________

____

Prepaid funeral documents location______________________________

Location of cemetery plot and deed______________________________

Short life history for obituary: **(record on separate pages)**

Names of newspapers desired for obituaries______________________

____

Desires for funeral to be conducted:

- **Officiators**____
- **Speakers**____
- **Music**____
- **Location of service**____
- **Gathering following the service**_______________________________

____

Burial site____

Desires for cremated remains____________________________________

Suggested charitable organizations______________________________

____

Veteran burial benefits____

ATTORNEY

Name of firm____

Phone number____

Name of personal attorney__________________________________

Instructions for procedures to be followed:

ACCOUNTANT

Name of firm____

Phone number____

Name of personal accountant________________________________

Instructions for procedures to be followed:

WILLS & TRUST DOCUMENTS

(Place copies in this book)

- **Location of original will:**______________________________________
____

- **Location of trust documents:**__________________________________
____

- **Living Will, Advance Health Directive or Advance Health Care Directive documents:**____
____

Placing copies in vinyl protectors in this section will keep these important documents securely together.

BANKS, SAVINGS & LOAN & CREDIT UNION

Checking and Savings Accounts:

- **Names, locations and account numbers**________________________

  ____

  ____

- **Names of those on signature cards**____________________________

  ____

  ____

SAFE DEPOSIT BOXES

- **Bank name and location**______________________________________
- **Number of box**____
- **Key location if other than this book**___________________________
- **Persons on signature card**____________________________________

  ____

  ____

- **Itemized list of contents:(record on another sheet of paper)**

TIP! Keep a copy handy to add or delete items when changes are made. Be sure to amend the original record

MEDICAL INFORMATION

- **Location of medical records**___________________________________
- **Location of Medicare statements**______________________________
- **Procedure to follow for finalizing medical bills**

MEDICAL INSURANCE:

- **Medicare number**____

  (Calling Social Security office will notify the Medicare office.

- **Primary or secondary policies:**

  Names and numbers_______________________________________

- **Procedures to follow**_______________________________________

LONG TERM CARE INSURANCE:

- **Name of company**____
- **Name of agent**____
- **Phone number**____
- **Policy number**____
- **Location of policy**____

RETIREMENT ACCOUNTS

Names and numbers of those to be called for each of the following if applicable:

- **Former employer**____
- **Pensions** ____
- **IRAs**____
- **Keogh Plans**____
- **Profit sharing**____
- **Veteran benefits**____
- **Worker's compensation**_______________________________________

LOCATION OF THESE DOCUMENTS:

LIFE INSURANCE POLICIES & ANNUITIES

- **Names and numbers of each policy**

- **Names of representatives if available**

- **Instructions for handling these accounts**

(Make copies of these documents and place in vinyl sheet protectors)

INVESTMENTS & BROKER

Name of investment broker:__________________________________

Name of firm:____

Address____

Phone number:____

- **List of investments held by that company**

(If addition space is need, record on separate sheet of paper)

- **List of other investments held privately and where located:**

- **Desires for disbursement of holdings and investments**

TAX INFORMATION

Procedure to follow for gathering tax data

PERSONAL INCOME TAX:

- **Location of information for records and receipts of current year**
- **Location of estimated tax slips and envelopes, dates paid for current year and date next due**____________________________________
- **Location of records for previous years**____________________________

PROPERTY TAX:

- **Names of properties owned and taxed**_____________________________
- **Tax I.D. or account numbers**______________________________________
- **Name of country to whom taxes are paid**__________________________

HOUSE & INSURANCE INFORMATION

- **Location of primary property________________________________**
- **Location of property deed____________________________________**
- **Location of leased/rental property____________________________**

  Landlords name & phone number__________________________

HOMEOWNERS/RENTERS INSURANCE

- **Name of Insurance Company_________________________________**
- **Policy Numbers:____**
- **Agent Name____**

Real estate agent to be used for sale of property:

- **Name & Number____**

Estate Sale Company to be used for liquidation of household items:

- **Name & Number____**

Primary Home Information

- **List of valuable items:**
- **Photos of these items (video or snapshot):**
- **Evaluation of each if known:**
- **Secret hiding places for valuable, money etc. Make <u>SURE</u> that someone knows where these places are located!!**

(written in code ie: “backyard hiding hole”, Grandma’s sewing box, etc.)

HOUSE MAINTENANCE INFORMATION

NOTIFY THE FOLLOWING: (Note services to keep until the sale of the house)

- **Gas**____
- **Garbage**____
- **Water**____
- **Electricity**____
- **Cable TV**____
- **Internet**____
- **Landline phone company**_______________________________
- **Cell phone company**__________________________________
- **Newspaper**____
- **Post office that delivers mail**__________________________

  (Note: In order to forward mail to another address, the personal representative must provide proof to the post office with the will or trust document naming representative.)

SERVICES:

- **Gardener**____
- **Sprinkler system**_____________________________________
- **Swimming pool**______________________________________
- **Spraying service**_____________________________________
- **Repairmen**____
- **Other**____

  ____

REAL ESTATE HOLDINGS OTHER THAN PRIMARY RESIDENCE

SECONDARY HOME (S) INFORMATION

- **List of valuable items**____

(Record of separate sheet of paper with evaluations if known)

- **Location of photos of these items (video or snapshot)**____________

____

SECONDARY HOMEOWNERS INSURANCE

- **Name of Insurance Company**_________________________________
- **Policy Number**____
- **Agent Name**____

OTHER HOLDINGS

- **Names of other holdings:**_____________________________________
- **Locations**____
- **Insurances**____

SPECIAL EXPLANATIONS

OUTSTANDING LOANS TO OTHERS

- **Names and numbers of individuals or businesses:**

- **Names and numbers of financial institutions:**

- **Procedures to retire these obligations:**

NOTES RECEIVABLE

- **Names and numbers of borrowers**

- **Amounts of outstanding loans/notes**

- **Agreements for repayment of these loans**

(Copies of these loans/notes should be included in this section, signed and dated)

DISTRIBUTION OF PERSONAL ITEMS

- **List of all items (jewelry, clothing, heirlooms etc. with name and addresses to whom they are to be given________________________**

____

____

____

____

(Record this list on separate sheet of paper)

- **<u>Sign and date this list</u>. If changes are subsequently made on this list…. give an explanation beside the item which is <u>dated and initialed</u>…. or make a new list!!**
- **Instructions for disbursement of these items**

KEYS

- **Use a three-ring binder zipped pencil pouch**

- **Make copies of all-important keys**

- **Label each key and place in the pouch**

VEHICLES

MAKE, VIN NUMBER, LICENSE NUMBER OF ALL VEHICLES:

____

____

____

HISTORY OF EACH VEHICLE:

- **Date of purchase and name of agency:**

  ____

  ____

  ____

- **Location of service records**____________________________________

OUTSTANDING LOANS ON EACH VEHICLE

- **Name, phone number and account number of finance company**

  ____

  ____

LOCATION OF TITLE(S)_______________________________________

INSURANCE POLICIES:

- **Name of insurance company**__________________________________
- **Numbers of policy**____
- **Desires for disbursement of each vehicle:**_______________________
- **Location of DMV for transferring of title:** ______________________

(Personal representative must have will or trust documents proving authority to do so)

CREDIT CARD INFORMATION

Photocopies (both sides) of all credit cards:

(Place these photocopies in this section)

LIST OF CARDS AND NUMBERS TO BE CALLED TO CANCEL USE OF CARDS

____

____

____

____

____

____

INTERNET ACCOUNTS

- **List of passwords**

____

____

____

____

- **Information to close accounts if necessary**

CHILDREN GUARDIANSHIP

- **Names & birth dates of minor children**

____
____
____
____
____
____
____
____

- **Names of those given legal guardianship of minor children:**

____
(Legal papers should be drawn for this guardianship)

- **Location of documents so stating**________________________

____
(Copies of these documents may be included in this section)

- **Desires for religious upbringing, education etc. fully detailed in this section** (Record these desires on a separate sheet of paper)

- **Provisions for financial support of minor children**

PET GUARDIANSHIP

Name & breed of pet (s)____

____

____

____

- **Location of veterinarian**____________________________________
- **Name, location & phone number**_______________________________

  ____

- **Location of any medical records**______________________________

- **Desires for guardianship of pet (s)**

- **Arrangements for financial support of pet (s)**

- **Disposition of pet upon death of that animal**___________________

  ____

PERSONAL DOCUMENTS

Place copies of these documents in a vinyl sheet protector:

- **Birth certificates**
- **Adoption papers**
- **Baptismal certificates**
- **Church documents**
- **Marriage certificates**
- **Divorce papers**
- **Death certificates**
- **Other**

PERSONAL LETTERS TO SPECIAL INDIVIDUALS

- **Written and sealed in an envelope to be delivered to that individual after your passing by personal representative**

GENEALOGICAL RECORDS

- **Location**____

- **Guardian of these records**____________________________________

- **Procedures for sharing of family photographs**

- **Location of personal history**

YOUR PERSONAL TESTIMONY
OR
PHILOSOPHY OF LIFE

LOG TO BE KEPT BY PERSONAL REPRESENTATIVE: