



Anyone who wishes to be prepared for their death will want to make end of life arrangements ahead of time to both help loved ones with after-death arrangements and to ensure that all assets are given to the right people. Thinking through an end of life plan is never an easy task, but it is one that bring you great peace of mind. The many tasks associated with end of life planning are difficult to keep track of, so it may even make sense to write down what you want to accomplish and to keep a checklist as you complete certain items. When all items are checked off, your plan is complete. However, before you can reach that point, you will need to know what to put on such a checklist.

Estate Planning

Estate planning is one of two major parts of planning for the end of your life. Your "estate" refers to your home, money and all other assets under your name. After your death, these assets must be transferred to someone else's ownership, for keeping, selling or any other reason. Perhaps the first and most important part of estate planning is writing out a will and testament that explains your wishes for all of your assets. In a will, you are able to specify who should receive what as well as who should administer the transfers. A will is a legal document interpreted after your death in order to handle the affairs of your estate to your wishes as far as possible. Dying without a will may or may not result in unwelcome consequences, but there is a higher likelihood that the affairs of your estate will not be carried out exactly as you would have wished. A will can prevent this.

In your will, you can specify a number of things. One major element you should put in your wills is to identify one or more will executors. A will executor is usually appointed by a probate court after your death, according to your will. You write in your will whom you wish to be in charge of transferring your estate, and if that person accepts, he or she will handle the financial dealings of your estate when you pass away. For example, the executioner will use the assets from your estate to pay off debt, pay back taxes and eventually, if there is enough remaining, to transfer your assets to your named beneficiaries.

Wills are complicated documents and should be drafted by professional attorneys. Therefore, you will need to do research into attorneys with estate planning experience in your area in order to determine the best firm to hire for writing your will. Asking this person the right questions is key. You should also meet with many attorneys to learn whose experience, cost and expertise work for you. You may also want to fill out a preparation checklist to have as informed a consultation with potential attorneys as possible.

In addition to writing a will, your checklist may also include getting life insurance if you don't have it already. Life insurance is a way to financially provide for your loved ones upon your death, and any policy pays out better than no policy at all. You may want to look into different life insurance policies to determine the best one for you as you progress in your end-of-life arrangements.



Funerals and Alternative Services

The other major category of end of life arrangements is funerals and other topics related to your memorialization. These include how your funeral will be conducted, what will be done with your body, what items will be purchased to carry your body and other such considerations. If you are interested in completely laying out a plan for your death, you should consider these items in addition to your estate planning. Death often comes unexpectedly, and family members must make difficult decisions regarding funeral and other arrangements. However, with enough planning ahead of time, you have the ability to make your memorial arrangements run more smoothly. You can even write your own obituary.

One question to consider is how to choose a funeral home. Most people have multiple funeral homes in their area, so your plan will have to consider which home provides the best quality of service at an acceptable price. You may want to even visit several homes yourself, or even arrange payment for funeral services, in some cases.

A related consideration is how you want your memorial service to be conducted. Many people wish to have a religious element included in their memorial service, while many do not. As part of your end of life plan, you may want to consider the "tone" you would like your memorial service to reflect, and

you may want to communicate this to your relatives. Would you like to be remembered in a somber, reflective environment? Do you want the service to be lively and positive? Who do you wish would speak before anyone else? You may even be able to arrange some of these aspects yourself.

Another important decision to make is what will be done with your body after death. Will it be buried intact or cremated? If cremated, what urn or urns will hold the ashes? If left intact, what type of funeral casket should be purchased? How do you choose a funeral plot? Will your body be buried or donated to in some way to science? These are all decisions that you can make before your death if you wish. Making such decisions allows you to express your wishes about many things related to your body and your legacy.



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Estate Planning

Anyone wanting to make preparations for the end of his or her life, or simply to ensure that his or her wishes will be carried out after death, should look into estate planning.

Estate planning refers to plans made for the handling of one's "estate," that is, one's money and other owned assets. Estate planning includes the creation of a will, in which you can specify your desires for the transfer of your assets. It also includes what is written in that will, such as who will receive your assets (e.g., creditors, heirs) and who will execute the transfer of those assets. The person responsible for handling your estate after you are gone is called a "will executor," if you have specified this person in your will. You will learn more about what a will executor is and how to choose one in the guide below.

We will also review other aspects of estate planning, including hiring an estate planning attorney, what a will is compared to what a living trust is, the responsibilities of a probate court after you are gone, some consequences of dying without a will, managing your debt before death and how to choose a life insurance policy if you do not have one already.



What Is a Will Executor?

When a person dies, someone must be responsible for handling and dividing that person's estate. In different situations, this person has a different title. However, if the person taking on this role has been specified in the will of the deceased (also known as a decedent), that person is called a "will executor." In probate proceedings, the will executor handles all affairs. Will executors may also be involved in small estate proceedings, if they are named in the will. There are many responsibilities a will executor must take care of in order to successfully handle the decedent's estate. Continue reading the sections below for more information on what will executors handle.

The Duties and Responsibilities of a Will Executor

In the case of probate proceedings, the will executor is appointed by the court, based on what is specified in the will of the decedent. These probates usually open within 30 to 90 days after the date of death, and the court appoints a will executor as one of the first steps in the proceedings. The executor is often someone who was personally close to the decedent, although this is not always the case. The will executor may be:



The surviving spouse of the decedent.



A parent, child, sibling or other relative.



An attorney hired by the decedent before death.



Any other person specified by name in the decedent's will.

No matter who takes on the responsibilities of a will executor, this person is bound by the wishes of the decedent provided in the writing of his or her will. The executor must put the interests of the decedent first, as written in the will, above his or her own interests. There are a number of responsibilities an executor must carry out, but the putting the decedent and his or her estate first is most important.

The "estate" refers to the decedent's property. Executors must faithfully carry out the affairs of the decedent until debts are satisfied from existing assets, taxes are filed and the estate is transferred appropriately. There are three main responsibilities of an executor:



To gather, appraise and document all available assets of the estate.



To pay any necessary bills, taxes or other owed expenses of the decedent through the decedent's left over assets.



To transfer the estate in a manner specified in the decedent's will (or by law, if no will was made).

If you are appointed as a will executor, the various responsibilities can be overwhelming. It is helpful to have them specified and organized so you can see what is done and what is yet to be done. With that said, here is a chart with nine specific steps will executors should be sure to follow:

9 Steps to Follow if You Are a Will Executor

File a petition for probate of will to the probate court within a month of the death date.

Take charge of the decedent's property, items and other assets.

File an inventory of the estate's financial affairs with the probate court within two months.

Obtain cash for estate affairs as needed. (You may be allowed to sell many items of the decedents in some cases, and you may also be entitled to help from the court.)

Pay off debts to the decedent's creditors.

File tax returns and pay off any taxes owed by the decedent.

File a final financial report with the court, within a year of the death date if possible.

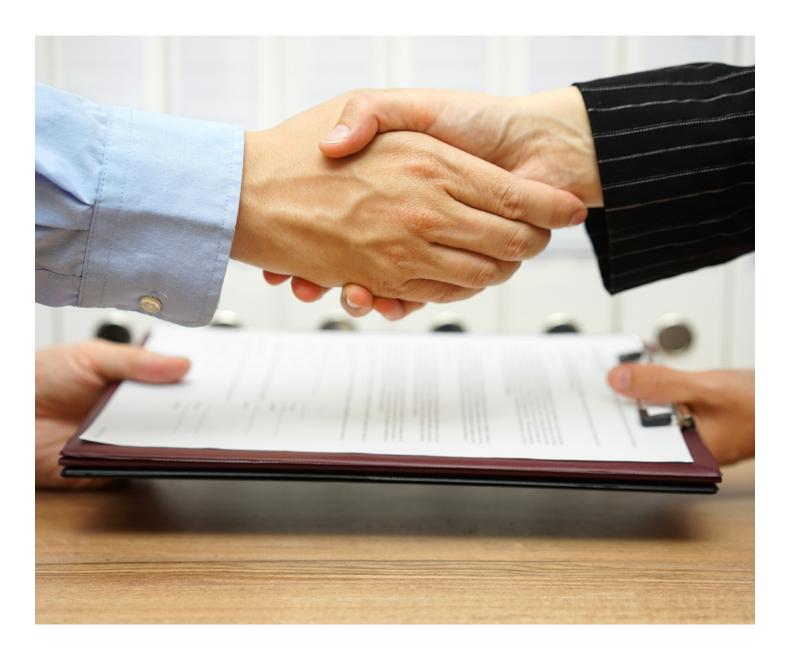
After all debts and taxes are paid and a final report filed with the probate court, distribute all assets left over to beneficiaries specified in the will or other beneficiaries (keep a report).

File an "affidavit of closing" with the court.

Probate courts issue papers to will executors, authorizing them to handle the affairs of the decedent. In probate proceedings, executors cannot act on the decedent's behalf in tax and estate affairs until they have received these papers. Once a person receives these papers and chooses to act as will executor, he or she should take charge of the decedent's estate, including all assets, pay off debts and taxes and then distribute assets to all beneficiaries. The court may require the executor to pay debts and taxes, as well as other expenses such as funeral costs, before distributing assets to beneficiaries. Once a probate period begins, the first thing executors should do is to find out the value of everything the decedent owns, along with all debts owed to creditors. Debts should be verified by appropriate parties, and some assets will require appraisal. The full report of the decedent's financial situation should be filed with the court.

The executor is also responsible for handling the decedent's taxes after death. For tax purposes, the decedent and the estate are considered separate entities. Therefore, executors may need to file multiple tax returns to meet all tax obligations.

The will executor should file <u>one tax return</u> for the decedent as an individual. This tax form will be for the year of the death. Another tax return may be necessary for previous years in which the decedent did not file a return. In most cases, if the decedent received income during any calendar year, the executor will likely have to file taxes for that year, if not done already.



The will executor may also have to file other tax returns for the estate. Executors must get a tax identification number, also known as an employer identification number (EIN), for the estate. The following may be considered income for the estate:



Any assets of the estate that bring in more than \$600 annually (such as real estate investments).



Income from a business operated by the estate.

The executor may also need to file a Form 706 estate tax return on the transfer of assets to beneficiaries of a decedent's estate. This tax only applies to large estates. This page can help you determine if the tax applies to your situation.

Note: If you are a will executor, you should consider reaching out to the <u>IRS</u> for help with the decedent's information. The IRS can provide past tax returns and income forms that will help you as you compile a financial report for the court.

How to Choose a Will Executor

If you have decided to have a will drafted in your name, you will need someone to carry out your wishes as stated in your will. If you specify who that representative should be in your will, the representative is called your "will executor." You, as a person filling out a will, are called a "testator."

Your will executor will administer the affairs of your estate after you have passed away. This person will hold his or her responsibility until he or she finishes handling the estate, refuses the role or is disqualified for some reason. In the sections below, you will learn how to choose your will executor and what to do to formally choose the person.

How to Go About Choosing a Will Executor

Testators may choose nearly anyone to be their will executor. The executor may be a family member, friend or a professional. As long as the person chosen is not legally disqualified, he or she may be an executor. Common will executors may be any of the following:



The testator's spouse, if the spouse survives the testator.



Someone to whom the testator has given property.



An heir of the testator, such as the testator's child.



The testator's next-of-kin, such as a sibling.



Any other person the testator trusts, whether or not that person resides in the same state.

If you are filling out a will, you may choose any of the options above. You should choose someone whom you trust to faithfully handle the affairs of your estate after your death. You should also not choose someone who may be disqualified by a court after it becomes time to execute your will. The following is a list of reasons why a person may be disqualified from carrying out the role of will executor:



The person is younger than 18 years old.



The person has been deemed incompetent by a court.



The person has a disability which prevents him or her from properly carrying out the duties of an executor.



The person has been convicted of a felony and has not had full citizenship restored.



The person does not live in your home state and has not chosen someone who does live in state to accept notice of legal action.

 This is true even if the person lived in your state when you drafted your will.



The chosen executor is a business or corporation that is not legally allowed to operate as an executor in your state.



The person was your spouse at the time of the will's drafting but has since divorced you, separated from you or, in some cases, acted unfaithfully toward you.

The chosen executor may also refuse the responsibility of the role, although this is not always something you can anticipate when you draft your will. In general, you should seek to choose an executor who is suitable for the responsibilities of the role and who is competent. In some cases, the court may not allow your chosen person to be an executor if it deems that person "unsuitable." This justification may be used in many cases, such as in the case of an executor who has a conflict of interest regarding your estate. In most cases, however, the court will honor your choice as stated in the will.

In some cases, you may want to choose a third party professional to act as your will executor. For example, you may way to consider having your estate handling by an attorney or an impartial professional executor service. Professional executor services can also be consulted by your chosen executor if he or she needs help fulfilling the duties of the role. These services have experience handling estates, and they can be of great help to those who are not as familiar with estate matters.

You should also consider choosing more than one will executor, or especially an alternative executor in case your first choice is unavailable, becomes disgualified or turns down the responsibility. This

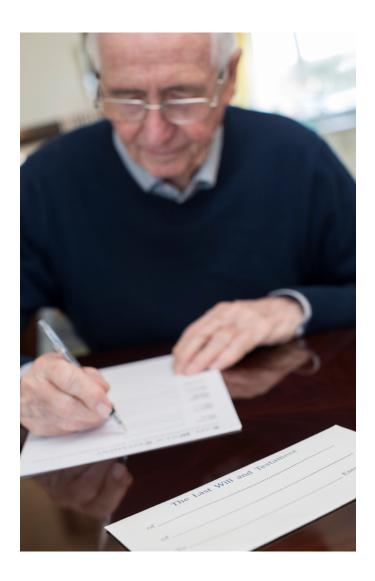
way, you will still have your choice in who handles your estate affairs even if your first choice cannot fulfill the duties. If you do not have an alternative executor in place and your first option rejects or is disqualified from the role, the court will decide who should administer your estate's affairs.

How to Put Your Choice for a Will Executor in Writing

After you have decided on a will executor and have chosen someone you trust to carry out your last wishes, the next step is to make your choice legally official. You can do this by having a will drafted. It is possible to draft your will yourself, however this is not recommended. After your death, the right interpretation of your will is very important, and you will not want any loopholes or easily misinterpreted statements to exist in the document. It is a good idea to have an estate lawyer draft your will, since lawyers have experience in the language necessary to draft wills that will not be later invalidated or misinterpreted. Before you visit the lawyer, you should write down the person or list of persons you want to act as your executors, along with your financial information. You will save time by coming as prepared as possible to a lawyer to have your will drafted.

As far as the language of the will itself, you will need to specify what authority you give and do not give to your will executor. Executors cannot take actions on your behalf unless you give them the authority to do so. You can also split responsibilities between multiple executors if it makes sense to do so. This

helps to spread the load of responsibilities so that is does not fall on one person alone. You may also want to specify that you are waiving the bond for your executor. All executors must be "bonded" if there is no waiver in the will regarding the bond. Being bonded is an arduous and expensive process and may result in your chosen executor refusing the role. Therefore, it is a good idea to specifically waive the bond in the language of your will. Your attorney should provide guidance on how to draft the language you would like to put into your will.



How to Manage Your Debts Before You Pass

Seniors who owe debts to creditors often want to be informed about how to manage those debts. While managing debt is a stressful experience for anyone, it can especially be so for seniors who do not want to burden surviving relatives with their debts once the pass. Therefore, it is important to manage debts wisely when they exist. You can do this on your own or with professional help. In the sections below, we will discuss some tips seniors can follow for managing debts as well as what happens to your debts after you have passed away.

How to Manage Your Debts Before Death

The main goal of your plan to manage debt before passing away should be to pay off as much of it as you can. All other goals should be specific versions of this larger goal. There are, however, three main steps within the larger goal that you may want to follow in order to pay off your debt before death:



Develop and follow an accurate budget.



Contact some or all of your creditors.



Seek the help of debt management professionals.

Before making any other decisions regarding your debt, you should make sure you can see your entire financial profile accurately. The best way to do this is to create a budget. A budget allows you to assess how much income you have regularly and how much money you are spending or plan to spend. You may want to follow these steps to build a budget:



Write out all the income you receive, from all sources.



In a separate place, write out expenses that stay relatively consistent each month, such as your mortgage or rent payment, insurance payment, cable bill and so on.



Then write out a list of expenses that do not stay consistent, such as the money you spend eating out at restaurants, shopping for clothing, buying groceries and so on.



Prioritize your expenses so that the most important items are paid for each month.

 For example, rent or mortgage, food and medical costs may be nonnegotiable for you.



See if you can cut out any unnecessary expenses.



See if you can put any extra money toward paying off debt.

Another step you may wish to take to manage your debt is to contact your creditors. This is a good idea if you are having difficulty making your payments on a certain debt. You can reach out to your creditor, explain your situation and ask if your payments can be modified to a more reasonable amount, if only temporarily, so that you can continue making those payments. However, you may have to pay more after the temporary period is over, so be cautious in your negotiations. Contacting your creditors is certainly preferable to not making your debt payments at all, since there will come a point where your creditors turn your debt over to debt collectors and you will no longer be able to negotiate payments with them. If your debt is turned over to a debt collector, know that there are restrictions on when they can call you. For example, debt collectors may not contact you between 9 p.m. and 8 a.m. or while you are at work (in some cases). They may also not harass you or use abusive language. If you want them to stop contacting you, you can request this in writing and they must honor your request.

Finally, another debt management option is to enlist the help of a professional such as one of the following:



A housing counseling agency



Your state's Department of Housing and Urban Development



A debt relief service (such as a credit counseling service)

In many cases, a professional will look at your finances and advise you to participate in a debt management plan (DMP) DMPs are special plans for those who cannot pay debts. Under such a plan, you will pay the credit counselor each month, and the counselor will use your deposits to pay unsecured bills such as credit card debt. The counselor acts as a go-between for you and your creditors, and your interest rates may be reduced by your creditors. However, you should always check with a creditor to ensure that changes in your rates reflect what you have been told by a counselor.

Note:

DMPs take roughly 48 months to complete, although this may vary depending on your situation.

What happens to your debts after you pass away?

Many people with debt worry they will pass on that debt to their loved ones and heirs when they die. For example, parents worry that debt collectors will eventually contact and harass their children if they do not pay off all of their debts before passing away.

In reality, most debts do not pass on to family members of a deceased person. Your family members will likely not be required to fulfill your debt obligations.

Instead, any outstanding debts upon your death will likely be paid through your estate. While an executor or a representative may handle the affairs of your estate after your death, that person will probably not be responsible for paying off any debt you owe. Instead, money from your possessions and assets will be used to pay the debt if possible. The Fair Debt Collection Practices Act (FDCPA) also protects your family members from certain acts by debt collectors. For example, under the FDCPA, a debt collector may not use abusive or deceptive practices in order to get your family members to pay the outstanding debt.

While your debts probably will not be passed on to your loved ones after you pass away, they also do not disappear. The money you owed before death is the same money owed after death. Usually, as much money as possible from your estate will be used to pay off your existing debts. If all money from your estate has been paid out, but there are still debts remaining, these remaining debts will usually never be paid. They do not become the responsibility of your relatives. However, one of your relatives may be responsible for the debt in certain cases, such as the following:



If your relative co-signed the obligation to pay the debt



If you live in certain states, such as California, which are considered "community property states"



If you are the spouse of the deceased and state law requires you to pay for certain types of debt



If your relative was legally obligated to handle your estate after death but did not follow certain state laws

You should inform your relatives that if they are ever in doubt about whether they are responsible for paying your debts, they should speak to a lawyer.



How to Choose an Estate Planning Attorney

If you've made the decision to create a will and make sure your assets are given to the right people after you pass away, you will likely need help. Estate planning attorneys have experience drafting wills and can assist you in making yours. If you want to make sure that all of your things and any minor dependents you are responsible for are taken care of, you will want to find not just an estate planning attorney, but the right one. Drafting a will is difficult, and there are many opportunities for its language to be invalidated if you do not enlist professional help. In the sections below, we will discuss what you should consider in order to choose the right estate planning attorney.

Factors to Consider When Choosing an Estate Planning Attorney

If you are going to have a will drafted, you should seek the help of an estate planning attorney. Wills are important documents that are subject to interpretation, and if you do not have the help of an experienced attorney, the desires you express in your will may not be fully carried out. However, you should not choose just any attorney. There are many factors to consider as you make your hiring choice. The most important factor is that the attorney specializes in estate planning. Beyond that, there are other things to consider as well. For example, you may want to consider all of the following when looking for the right estate planning attorney:



The attorney you choose should have plenty of experience handling estate planning and writing wills.



The attorney should be well-spoken of in the surrounding community.



Fees for the attorney's services should not be greater than what you can reasonably afford.

You may want to hire an attorney listed in your state's bar. For example, many states offer a Lawyer Referral Service to residents to help them find the right attorney for their needs. These types of services help you find lawyers who are both local and who specialize in estate planning. Referral services are generally free, however you may have to pay for an initial consultation with certain attorneys.

One of the most important factors to consider for many people is the cost of hiring an estate planning attorney. Attorney fees vary, sometimes widely, so it is important to know what you will be paying if you hire a particular attorney. Typically, you will be charged by the hour for the services of an estate planning attorney. Since these fees vary, you should learn projected fees from the attorney during the initial consultation and should only move forward if you are comfortable with the projected cost. Fees are often set based on the amount of time the attorney expects to spend gathering your estate's financial information and drafting the will to your liking.

One last factor to consider is where you live. If you have already had a will written for yourself but have moved to a different state, you should consult with another attorney in your new state. This is because state laws vary, and in some states, the will you wrote elsewhere may require a few changes in order to remain valid in your new state. The best way to know if changes should be made is to consult with an estate planning attorney.



Tips for Selecting an Estate Planning Attorney (And Questions You Can Ask)

As you find options for estate planning attorneys, you will need to know how to choose between them as well as how to handle the initial consultations. However, you also need to know how to find the attorneys between whom you will be deciding. This section covers some tips on each of those stages of the attorney-hiring process:



Ask friends and family if they have used an estate planning attorney.

Today, most purchase decisions are made via reviews or recommendations of some kind. Often, this takes the form of online reviews or other review services. You can use these to inform your hiring decision. However, the best way to find the right attorney is to take recommendations from friends and family that you trust. If someone you know has drafted a will with an attorney and has had a good experience, you are much more likely to also have a good experience than if you hire based on location or other factors. Take as many recommended names down as you can.



Attend several initial consultations.

Once you have a list of attorney names, you should meet with several of them. Find the phone number for each attorney and call to schedule a consultation or visit the office and schedule a consultation in person. Many lawyers offer free initial consultations, but some charge fees.



Come prepared with personal information.

You can cut down the time an attorney will spend on your work by bringing as much information about your estate information as possible. There are many types of Estate Planning Questionnaires available for prepping for consultations. Many attorneys offer their own questionnaires, however, so check with their offices to see if there are forms you can fill out ahead of time to make your hiring partnership as affordable as possible.



As questions to make sure the attorney is right for you.

Some ideas are listed in the chart below.



Finally, make your hiring decision based on your initial consultations.

After asking questions and learning projected costs, you are ready to make a decision.

The table below shows a few potential questions you can ask estate planning attorneys during your initials consultations to make sure you are comfortable with hiring them.

Questions to Ask Potential Estate Planning Attorneys

How long have you been practicing law?

How much of your time is spent practicing estate planning law?

How do you stay up to date with developments in the field of estate planning?

Can you introduce me to anyone in the office who might be working on my will?

What drew you to estate planning law?

How many wills have you handled in the past year?

How much do you estimate I will pay in fees?

How long do you estimate my estate planning will take?

How often do you believe an estate plan should be reviewed?



Last Wills and Testaments

A will is a legal document that allows you to allocate and divide up your property amongst beneficiaries after your death and is typically the first step in estate planning. There are five important steps you should follow when creating a will, whether you create your own or work with an estate lawyer. These steps will ensure that nothing is left out of your will and that your state of residence will consider it a valid last will and testament. If you choose to write your own will, it is important that you know the process necessary to ensure that your will is still legal and valid as well as the types of wills you can choose from. If you ever have any questions about the process of writing a will, contact a lawyer.

How to Write a Last Will and Testament

There are five important steps when it comes to writing a will. The first is that you need to decide which of your assets and properties you want to include in it. These can include houses, vehicles, heirlooms or anything else you consider valuable and worth passing on to your loved ones. To do this, you should create a list before creating your will of everything of value you own and want to include in your will. This will ensure you do not leave anything out. Also, if you are a parent who may leave behind children under the age of 18, you will need to appoint a guardian who will either raise your children in your absence, manage any property left to them until they come of age to manage it on their own or both.

It is important to know that there are also certain assets you cannot include in your will. For example, anything jointly owned with another person. It is not necessary to include this because, by law, when one of you passes away, the item automatically goes to the surviving owner. You should also leave out anything that already has beneficiaries in place, such as living trusts, life insurance policies and retirement plan proceeds. Including these items or any like them in a will would prove redundant, as you have already named inheritors for them.

The second step in writing a will is to decide who will inherit all of the property and assets you compiled in the first step. These people are referred to as beneficiaries. There are no rules against who can and cannot be named a beneficiary in your will, so you are free to choose anyone you know, whether they are a friend, a relative or a coworker. You can also choose to donate some of your monetary assets to a company or organization you support.

Note:

It is important to choose primary and secondary, also called contingent, beneficiaries for your belongings. Your primary beneficiaries are your first choice to receive the items listed to them in your will. If they do not survive long enough for your will to go into effect or are otherwise ineligible to receive what you have left them at the time of the distribution, anything they were going to receive will go to your secondary beneficiary instead.

The third step in creating a will is to decide on

an executor for your assets and belongings. An executor, sometimes referred to as a fiduciary, is someone you trust to put in charge of your will. They will carry out your wishes according to the instructions laid out in the will. You do not have to choose an individual. Instead, you can also choose a company, organization or group to act as your executor. The only limit on who can serve as your executor is that you must choose someone over the age of 18. However, that does not mean you should pick just anyone. The responsibilities of your executor may include:



Filing papers to begin the probate process.



Taking inventory of everything in the estate.



Using the estate's funds to pay taxes and funeral expenses and preparing and filing income tax returns.



Cancelling credit cards and notifying government agencies, such as the Social Security Administration and the Post Office of your passing.



Overseeing the distribution of assets included in your will.

You should determine who in your life you know that would fit the criteria of an executor based on the above list of obligations. You will also want to make sure that whoever you choose is still likely to be around after your passing. If you are unable to find a family member or friend to serve as your executor, you can appoint a third party, such as a lawyer. However, you should note that this will cost your estate. While a family member or friend may act as an executor for free, a lawyer will most likely not and will be paid out of your estate's funds.



The fourth step in writing your will is to find someone to act as witnesses to the signing of the will. The exact number of witnesses required at the signing may vary from state to state, but most will require at least two people. It should be noted that not everyone can serve as a witness. The rules for witnesses will vary from state to state, but there are some general guidelines you will need to follow no matter which state you live in:



Only adults may serve as a witness.

This means you must choose someone who is 18 years of age or older.

They should not be a beneficiary of the will. If a beneficiary is used as a witness, the court could prevent them receiving any items given to them in the will.



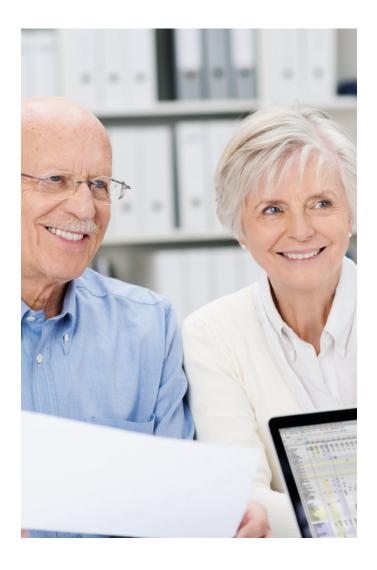
They should know you.

Part of being a witness to the signing of a will is to testify that the you had "testamentary capacity" at the time of the signing. This simply means that you were of sound mind and capable of making the decisions of what to leave in your will and to who.



They may need to testify.

When a will is entered into probate, witnesses may need to give a written statement or verbally testify in court that they saw you sign and that you were in the right of state of mind to do so.



Note:

It is not necessary to have your will notarized in any state, but it may be beneficial in the long run, especially during the probate process.

The fifth and final step in the process of creating a will is to keep it in a safe place. It is a good idea to let your executor know where the will has been stored as well as other family and friends you trust. This will ensure that in the event of your passing, the will can be located and used according to your wishes.

How to Write your Own Will and Testament

As it is not necessary to have a lawyer present for the creation of a will, most states will allow you to write your own, as long as it follows the legal steps listed above and any other laws your state sets for recognizing a will as valid. There are many places that offer do-it-yourself kits on will-writing that you can purchase and use. However, these kits are typically designed as one-size-fits-all and may not accommodate your individual needs.

If you decide to write your own will, you should be aware of the types that are available to you, as there are many. For instance, there are handwritten wills, sometimes called holographic wills. A handwritten will is considered valid if you have written who will get what, named an executor, and, most importantly, signed your name and dated it. Handwritten wills do not need to be witnessed, but it may be beneficial to have witnesses present at the signing anyway.

Another type of will is the oral will. This works the same way as a written will, except that rather than writing out what you want to give and who it should go to, you would simply tell your witnesses instead.

Note:

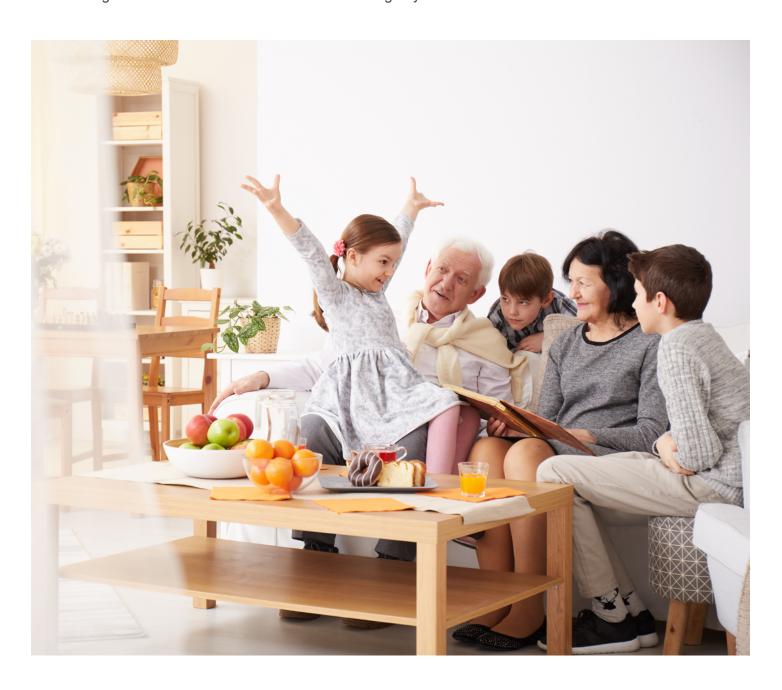
Not all states recognize this type of will. States that do may require that you give an oral will on your death bed and that one of the witnesses write it down afterwards. States that allow oral wills may also put limits on what can you can include in them, such as only giving away small property.

If you have any questions about the types of wills that are considered valid in your state, speak with an attorney who practices estate law for more information.



Wills vs. Living Trusts

As you grow older, you may start to think about what will happen to your belongings and who will take care of your children (should you have any that are still young enough to need an appointed guardian) after you are gone. There are many options you can choose from, but two of the main ones are wills and living trusts. While these two may seem very similar, they both have important differences, as well as different advantages and disadvantages that will affect their usefulness according to your needs.



The Differences Between Wills and Living Trusts

Both a will and a living trust are legal documents written to allocate the possessions of the testator (if it's a will) or the trustee (if it's a living trust) to whoever the document states. However, a living will is different for a number of reasons:



A living trust goes into effect as soon as it is created. A will goes into effect only after the testator has died.



A living trust is not subject to probate.

Therefore, possessions listed under it can be distributed to beneficiaries faster than if they had been left in a will.



With a living trust, you are most likely the one in charge. With a will, you will have to appoint someone else to manage the distribution of assets and payment of any taxes after you are gone.

The Similarities Between Wills and Living Trusts

Even though the above differences exist between wills and living trusts, they also have many similarities:



Both a will and a living trust require you to appoint a manager for them.



Neither a will nor a living trust require you to have a lawyer write them.

In a will, the person appointed to manage it is referred to as an executor. For a living trust, this person is called a trustee. To begin with, this is typically you, the person who created the trust. However, you can change this at any point to transfer the responsibility to someone else should you ever need or want to. You can appoint either a person or an organization. If you appoint an individual, it is advised that you have a second person in place to take over if your original choice either cannot or will not manage your trust. The person or group who takes over the trust after you is known as a successor trustee.

It is not required that you have a lawyer draft your will or living trust for you. There are many different ways to create either a will or a living trust by yourself so that it will still be legally recognized by a court law. However, if you choose to go this route, it may still benefit you to consult with a lawyer to ensure you produce a legally binding document.



The Advantages of Wills and Living Trusts

There are many advantages to creating either a will or a living trust. Use the ones listed below as well as ones you discover through your own research to determine which is right for you.

Wills

Wills are generally more flexible in what you can include in them than a living trust is. For example, if you have children under the age of 18 at the time of your death, you would need to appoint a guardian for them and decide how you would want them to be supported. A will lets you do this. A living trust does not.

While most people may choose a living trust over a will in order to avoid the probate process, there is a silver lining to it: the probate court ensures that the executor(s) of the will acts in accordance with the testators wishes as documented in the will. The exact rules may vary from state to state, but many will require that the executor file periodic accounts with the court to ensure the money and possessions are being distributed properly. In the even that they are not, the probate court will step in and remedy the problem.

Wills tend to more inexpensive to set up and maintain than a living trust. While it is not possible to give the exact price, as it will vary depending on a number of factors, such as the complexity and time spent creating it, as well as whether your lawyer charges a flat rate or an hourly rate for the process. However, the price can range anywhere from \$100 to \$1,000. A living trust may cost more.

Living Trust

One of the main benefits of a having a living trust over having a will is also one of the main differences between the two. As mentioned earlier, a living trust is not subject to the probate process that a will is. Not only does this mean that the distribution of the trustee's possessions can begin much faster, it also means that there is more privacy for all parties involved. During the probate process, a will becomes public record, meaning anyone can access it at any time. Because a living trust allows you to avoid probate court and the probate process altogether, only the trustee(s) and the beneficiaries know the full extent of its contents and how much revenue it generates.

Note:

Possessions and assets added to the living trust via the trustee's will may still be subject to the probate process.

A living trust can also be beneficial for senior suffering from Alzheimer's or Dementia. This is because it gives you the opportunity to determine what will happen to your belongings and maintain control of the trust while you are still able to do so. However, you will need to complete this while you still have the

legal capacity to do so, otherwise the trust may not hold up under legal scrutiny.

If ever become incapacitated for any reason, a living trust may be a good solution to have in terms of managing your assets. This is because a living trust allows you to name the person you wish to succeed you as the trustee. Without this ability, your property would fall to someone else to manage, someone you may not have the opportunity to appoint.

The Disadvantages of Wills and Living Trusts

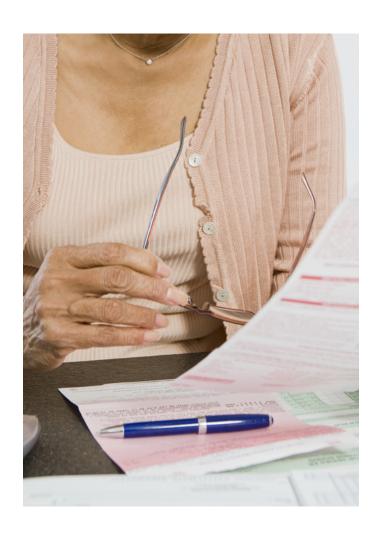
As with anything, wills and living trusts have a few disadvantages to keep in mind when deciding whether or not to create one.

Wills

The main disadvantage—and the main reason people tend to avoid them altogether—is that wills are subject to going through the process of probate. While this does have its advantages, many consider it a nuisance. Depending on the state you live in, the probate process can be lengthy, and the distribution of assets listed in the will cannot begin until it has been determined that it is valid by a court. Also depending on where you live, probate can be an expensive procedure that can ultimately reduce the overall value of your estate. This reduction can range anywhere from three percent to seven percent depending on the length of the proceedings.

Living Trusts

A disadvantage of a living trust is that they can be more expensive to set up initially and maintain in the long run that a will would be. It is difficult to give exact dollar amounts as to how much a trust would cost to set up and maintain, as it will depend on your circumstances and the complexity of the documentation and planning required to achieve the trust you want. Costs may also vary depending on how much your lawyer charges for simply discussing your plans with you and preparing any other necessary documentation for you.



Consequences of Dying Without a Will

The consequences of dying without a will vary from state to state. This event is known as "intestate." If you do not leave a will that states how you want to distribute your property after your death and to whom it should go, your state's intestacy laws will decide this for you. These laws will take into consideration the types of property you had and what family you have to inherit.

What happens if you die without a will?

If you die without a will, it will fall to your state's intestacy laws to determine who will inherit your possessions. Many states will first look at how you owned all of your property: jointly, sometimes also called community, or separately. Separate property or belongings include:

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Property or belongings you owned before you married your spouse(s).



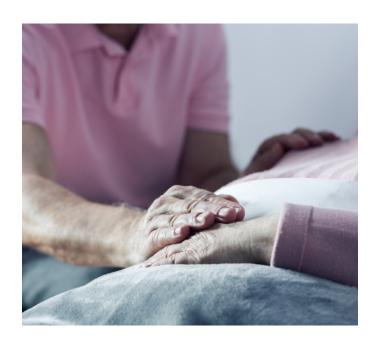
Property or belongings inherited by only one spouse during the course of your marriage.



Property or belongings given to only one spouse during the marriage.

Community property is typically defined as property owned by both you and your spouse during your marriage. Unless the property is considered separate, as defined above, or you signed a prenuptial agreement prior to getting married, then each of you own 50 percent of the community property and will inherit accordingly.

If there is no will to determine what will happen to your property, there is also no executor to manage the estate and ensure the property is distributed correctly after your death. In the event you do not leave behind a will, your state will have to appoint an executor by law. Your state will create a list of your eligible family members who could fill the role. If your estate ends up going to probate court, your state will create a separate list, called a priority list, to choose an executor from. For example, if you have a surviving spouse or a registered domestic partner, they will be the state's first choice.



Note:

If you die without a will, your property will still be distributed amongst your family members and someone will still be appointed to oversee this distribution, but you will not have a say in who inherits what and who is put in charge of overseeing the distribution. To avoid this, it is always best to write a will, either on your own or with the help of an attorney.

What is passed down through a will?

Before you learn what will happen to your belongings if you die without a will, it is important to know that not everything you own can be willed to your family members. Life insurance payouts, bank accounts, any property held in a living trust, funds in a retirement plan account, such as an IRA or a 401(k) that you have already named a beneficiary for are not eligible for inclusion in a will. If you have a payable-on-death (POD) bank account, transfer-ondeath (TOD) bank accounts or titles, they also will not be eligible for inclusion in a will. None of these assets are valid to include in your will because you have already named a beneficiary for them that will inherit them when you die. If you have any of these kinds of assets, in order to find out who will inherit them, you will need to locate the document(s) that state the named beneficiary.

Separate and Community Property

If you die without a will and you own property that is considered separate property, as defined in the

section above, your state's intestacy laws will decide how to divide up your assets and properties. Every state has its own hierarchy for the inheritance of separately owned property. However, there are three variables that will help determine who the beneficiaries will be:



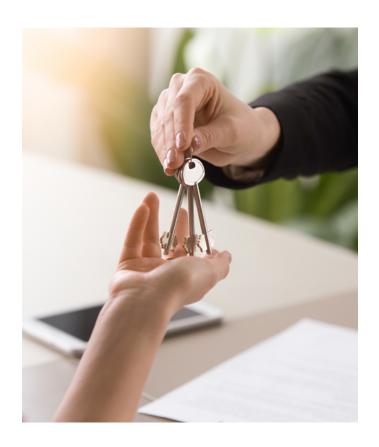
Do you have a surviving spouse?



Do you have any surviving children?



Do you have any other surviving relatives, such as siblings or grandparents?



In most cases, if you leave behind a husband or a wife, they will be the first in line to inherit anything from your estate. If you have community property, they will most likely inherit all of it, as community property is defined as property jointly owned by a married couple. If you have no spouse, then your children or their descendants are next to inherit. If you have none, then any other family member the court can find will inherit your estate. If the court cannot locate any of your relatives, then the state will inherit your property and assets.

Family Members

Spouses

Spouses are typically the first to inherit any property you leave behind. However, the type of marriage you had and the status of your marriage at the time of your death will affect what and if they can inherit. To qualify as your partner, you and your spouse have to either have been married or in a commonlaw marriage at the time of your death. Normally, it is a simple and easy process to determine who is a surviving spouse and who is not, but this is not always the case. If you and your spouse were legally separated or in the process of getting a divorce, it may fall to a judge to determine whether or not they are actually considered a surviving spouse.

Note:

A common law marriage is when you and your partner are legally considered married even though you never went through the official marriage process.

A same-sex marriage, while a legally acknowledged form of marriage, does not necessarily guarantee that a court will recognize your partner as a surviving spouse. However, this should only be an issue if you live in a state that does not recognize same-sex marriages.

Children

Children are typically second in line to inherit from you in the absence of a will. Biological children should have no issues with inheriting property and assets you leave behind. However, other types of children may or may not be qualified to inherit.

No matter what state you live in, if you die without a will and you had any legally adopted children, they will be eligible to inherit from your estate, just as any biological children would be. If you are the stepparent of a child and you legally adopt them, they may still be able to inherit property from your estate if you do not leave behind a will. If you have stepchildren, but you never legally adopted them, they most likely will not be eligible to inherit anything from you. If you have any foster children at the time of your death, they will most likely not be eligible, as stepchildren do not normally inherit from stepparents who did not legally adopt them.

If you have a child born after your death, sometimes referred to as a posthumous child, they will still inherit property from you just as a child born before your death would. Any children born outside of your

marriage can always legally inherit from their mother. In order to inherit from their father, the child will need to show legal proof of paternal identity.

Brothers and Sisters

Any siblings you might have will have a strong chance of inheriting from your estate after your death, especially if you have no other living relatives. This can also include half-siblings and adopted siblings. However, this may vary from state to state according to each state's intestacy laws.

Probate Court Overview

Probate court is where the validity of a will is determined, the executor is set and your estate is distributed according to your will. The process of probate can be very time-consuming, sometimes taking months or even years to complete. A will can go through probate for several reasons, such as someone contesting its validity or the will simply meeting certain qualifications that would require it to go through the probate process. Probate can be a long, confusing and overwhelming process, so it is important to understand how it works and why you have to go through it.

What is probate court?

Probate court is where the validity of your will is determined. The motion to start it must be filed by the will's appointed executor and then reviewed by a judge. If the judge decides that there is enough evidence to do so, the probate process will begin.

The Probate Process

To begin the process of probate, the court will need to officially name an executor. Most wills should already have one appointed, so this person needs to file the correct paperwork to begin the probate process. They will need to submit the original death certificate, the application to start the probate process, the application to appoint the executor and anything else they may need. If they send copies of anything, they may include a self-addressed stamped envelope so that the copies may be returned. Once this has been completed, the process can begin.

Note:

It might be a good idea to hire or at least consult a probate lawyer to help with getting the process started, as it can be complicated and involve a lot of documents and paperwork.

Step two of the probate process is for either the executor or their attorney (if they have one) to notify everyone named in your will and any other legal heirs you may have that a probate hearing is going to occur and when and where it will take place. Some states, such as California, may require your executor to publish this notice elsewhere, like a newspaper where you (the decedent) lived to give creditors fair notice of the event. This advance notice will give attendees the change to make arrangements to ensure that they can show up at the appointed date and time and also give them the chance to contest the will or the appointed executor.

Step three is to attend the hearing. Typically, this step takes a few weeks to get to, as the paperwork filed at the beginning of the process may take time to process. The hearing is where the will is validated as having been written by the decedent, and unless anyone contests the will during this step, it typically does not take long to complete. Anyone who acted as a witness to the signing of the will may need to give a statement verifying your mental state. If there are no objections to the validity of the will, then the executor will be appointed and the probate process will continue.

Step four is when the executor goes through everything the decedent owned and officially begins managing the estate. It is the executor's job to pay off any outstanding debts using money from the estate and file any tax returns. This process typically takes at least a year, but it can take more depending on the size of the estate and what the executor needs to complete. At this time, your executor may need to sell off some of your real estate in order to pay off any debts or meet the wishes of your will. For instance, if your will grants gifts of cash to your inheritors, but consists mostly of material goods, some of those goods may need to be appraised and sold in order to grant the gifts later on.

Step five has the executor file a report with the court after paying off any taxes and/or debts the decedent may have had. This report will account for everything the executor has done for the estate since they began managing it. This includes accounting any money received and any payments made on behalf

of the estate. Once your executor has completed this, the judge will authorize the final step of the probate process to begin.

The sixth and final step of the probate process is for the executor to distribute the property and assets listed in the will to the appropriate named beneficiary as listed in your will. Once this has been completed, the probate process is considered over and the case is closed.

Does a will always need to go through the probate process?

Despite what many people might think, not every will needs to go through probate. Whether one does or not is largely determined by what is in the will and how much value the property and assets amount to. The type of property is an important factor in whether the probate process is necessary. If the properties or assets listed in the will automatically pass down to a joint owner, then they may not need to go through probate. However, the inheritor's may still need to go to court to prove their ownership of the property.

If your estate is valued under a certain monetary amount, which some states put at \$150,000, it may not need to go through a probate court in order for the will go into effect. Note: This may not include real property, such as a house, and will vary from state to state. If your state has this rule, there may be a different process your will has to go through instead. If your estate is worth more than the laws of your state require to avoid probate, it will need to go through the probate process.

Does your estate still go through probate if there is no will?

Many estate's where the decedent wrote a will need to go through probate, and the same may still be true of estates that do not have a will. If you die without a will, issues can arise as to who should inherit what. A probate court can help settle these arguments by allowing a non-biased, third-party judge make the final decision. Even if there are no disputes over inheritance, the titles of houses or vehicles may need to go through probate in order to have the correct name transferred to the them.

How to Choose a Life Insurance Policy

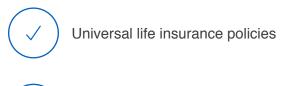
A life insurance policy is an important part of growing older. However, choosing the right one for you and your family can be a daunting task because there are so many different insurance companies to choose from that offer a myriad of different policies. The best way to narrow your search down to your top picks is to research potential companies, making sure to look at their public reputation, customer satisfaction and financial standing and by comparing different policy prices. You will also need to determine what kind of policy you want and how much money it will need to provide for your beneficiary or beneficiaries. There may even be certain policies you qualify for, such as life insurance for military veterans, so it is important to know your options and what to look for when making such an important decision.

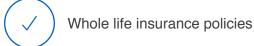
Understanding Life Insurance Policies

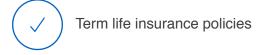
When you have a life insurance policy, you pay a certain amount, called a premium, to an insurance company every month over the course of your lifetime. In exchange for this payment, the insurance company agrees to pay either a series of payments or a lump sum of money to the policy's beneficiary or beneficiaries at the time of your death. Your family, or whoever you named the beneficiary, can use this money in any way they see fit. From paying bills or tuition to simply buying groceries, the money from a life insurance policy can help your family continue to live normally after your passing.

Types of Life Insurance Policies

There are three main kinds of life insurance policies:







Each comes with its own advantages and disadvantages. It is a good idea to decide which of these three types of policies is the best fit for you, as it will help you in your search for the right life insurance policy if you know exactly what kind you need for you and your family.

A universal life insurance policy is one of two kinds of permanent life insurances offered. This means that it provides lifelong protection and has cash value that you can borrow against should you ever need to. A universal life insurance policy also offers you a consistent premium payment, meaning you never have to worry about an increase in price. Unlike a term policy, a universal life insurance policy will never expire, and you will never need to renew it.

A whole life insurance policy is nearly identical in benefits to a universal life insurance policy. Both are permanent insurance policies that accumulate cash value over time and never expire or require renewal. The main difference between the two is that, while a universal life insurance policy offers a fixed premium, a whole life insurance policy offers you flexibility in your premium payments and the death benefits it offers. Death benefits include the money your beneficiary will receive upon your death.

Term life insurance policies are policies that will pay a predetermined sum if you die within a specified period of time, called a term. The length of the term is up to you, but it must be renewed every time the term expires. Term life insurance policies do not come with any kind of cash value, but you may be able to convert it into a permanent life insurance policy. However, this will depend on the insurance provider you choose.

Picking the Right Life Insurance Policy

To pick the right policy, you first need to know how

much you want your policy to provide your family with when you are gone. To figure this amount out, determine what your insurance needs are and who you will name as your beneficiary or beneficiaries. In most cases, beneficiaries are your family members. If this is the case, your first step is to determine, to the best of your ability, what your family's financial needs might be at the time of your passing.

If you have a spouse, you may want to ensure he or she has enough benefits to continue living as they did before your passing. If you have children, you may want to ensure they have enough money to finish school and/or attend college. The next step is to make a list of every source of income your family would have if you were no longer around to help provide for them. Then, compare the amount they would make with the amount you believe they would need. The difference is how much life insurance you will need to get, as you want enough to cover the difference in their current income and what you think your family will need in the future.

Picking the Right Life Insurance Company

In order to pick the right life insurance policy, you will need to do a lot of research on different companies and the policies they offer. The best place to start is with the insurance companies themselves. An important factor in deciding which company to go with is their reputation. You want a reputable company that has a good public image and high customer satisfaction, as this will ensure it will have

the ability to protect your loved ones when the time arises. One way to do this is to see what other customers have to say about the companies you are looking at.

You can look online to see what reviews the companies have or you can ask anyone you know who also gets their insurance from a company you are considering what their opinion is. You will also want to check the financial standing of any company you are considering, as you will want to make sure the company is not going to go out of business due to bankruptcy anytime soon. Then, look at the prices of the policies. Once you know what kind of policy you need, you can start to see what it might cost you at different companies. You can do this by looking online or by calling the company to ask about their prices. Compare the prices to see which ones have the better offers and narrow it down from there. Lastly, you will want to make sure that any insurance company you are looking at are licensed to do business in your state. If they are not, you will not be covered. For other information concerning life insurance companies, you can visit the <u>State Consumer Protection Offices</u> to see what information they can provide.



Life Insurance for Veterans

American <u>veterans</u> may be eligible for certain kinds of life insurance policies through the United States government. There are seven types of insurance policies you can get if you qualify:



Family Servicemembers' Group Life Insurance (FSGLI)

Provides financial support for your spouse and/or children after your death. You will have to pay a premium to insure your spouse, but any children you have will be covered under the policy at no additional charge.



Servicemembers' Group Life Insurance (SGLI)

Is a type of low-cost term insurance that will last up to 120 days after your service has ended. If you qualify for this insurance, you will be automatically enrolled in it and will not need to apply.



Servicemembers' Group Life Insurance Disability Extension (SGLI-DE)

Is an extension of the life insurance policy listed above. If you were completely disabled, including losing the use of either both your hands, feet, ears or eyes, at the time of your discharge, you may be eligible for enrollment in this plan. However, unlike the SGLI, you will need to apply. If you qualify, the plan will provide you with up to two years of free coverage.



Service-Disabled Veterans' Life Insurance (SDVI)

Provides for disabled veterans. Policies can either be term policies or permanent policies and are worth a maximum of \$10,000. If you were released from active duty for any reason other than a dishonorable discharge after April 25, 1951, you may qualify for this type of life insurance.



Veterans' Mortgage Life Insurance (VMLI)

Is for the families of disabled veterans. It will help them pay off the mortgage on their home in the event the servicemember dies. If you qualify for this, you must apply before your 70th birthday.



Veterans' Group Life Insurance (VGLI)

Is a type of permanent life insurance that will cover you for the rest of your life if you stay up-to-date on the premiums. If you had insurance while serving, you can apply for the same amount through the VGLI. You can also apply for less insurance if necessary.



Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)

Is an insurance plan that assists servicemembers who have been severely injured with their recovery process. Injuries include those sustained from combat or while off duty. If you qualify for this plan, you will be automatically enrolled in it.



How to Transfer Vehicle Ownership From a Deceased Loved One for Seniors

There are certain factors that determine the legal steps needed to transfer an ownership, including the title and ownership information of the vehicle, if the deceased left a will and the statements left in the will. Generally, vehicle ownership will be transferred through a probate or non-probate process. Under the probate process, a probate court distributes the assets of a deceased person's estate. This is usually a costly, drawn out procedure lasting months, a year or longer. The non-probate process transfers assets to beneficiaries or joint owners without being handled by a probate court. Transferring vehicle ownership from a deceased loved one can be a complex process, so seeking legal advisement from an attorney is suggested. State laws vary widely in the specific processes, documents and fees for transferring a car ownership. However, there are some basic similarities among states outlined below.

Senior Eligibility to Transfer a Vehicle Ownership

You should first inspect the vehicle title to see if you are eligible to transfer ownership from the deceased to another party. If the title states that you are a joint owner with right to survivorship or beneficiary of the vehicle, you are eligible to have the vehicle transferred in your name. Depending on the state, there may be certain words by your name on the title

signifying your right to survivorship. These words may include "or survivor," "Tenants by Entireties," "Tenants by the Entirety" or the word "or" between the names of ownership. Depending on the state, if you are listed as a beneficiary on the title, the words "Transfer on Death" or the acronym "TOD" may appear near your name. If you are mentioned as the joint owner without right to survivorship on the vehicle title, you must be in charge of the estate of the deceased to be eligible for a transfer of ownership. If your loved one has a will and states you as the inheritor of the car, you are eligible to transfer the vehicle to your name. Depending on the state, if you are the spouse of the deceased vehicle owner, you may be eligible to claim ownership of the vehicle. Check with your local DMV office for the eligibility laws in your state.

Steps to Transfer Vehicle Ownership for Seniors

Before transferring vehicle ownership from the deceased, check if the estate is under probate by contacting your local probate court. If the deceased left a will outlining the inheritance for each of his or her assets, the estate could be under probate. If the deceased left the estate intestate without a will describing the inheritance of their assets or with a will that does not cover the inheritance of every asset, the estate could be under probate. Property that is given to joint owners or beneficiaries outside of a probate court is considered non-probate.

Note:

If you are visiting a DMV office for the transfer process in person, you are required to bring in original documents. If you are mailing documents for the transfer process to a DMV office, you may only send photocopies of original documents.

Probate Transfer of a Vehicle Ownership From the Deceased

If you are listed as the inheritor of a vehicle in the will of an estate under probate, a local probate court will elect an executor to automatically transfer ownership of the vehicle by signing the title over in your name. If the estate is under probate and intestate, a local probate court will analyze the assets of the estate and distribute them to next of kin. Depending on the state, you will receive a title signed by an executor in your name and/or some other form of documentation giving you ownership of the car. For most states, if you are designated inheritance of the vehicle but were not listed as a joint owner or the registration has expired, the car has to be re-registered in your name. Bring in or mail the title or document signed by the executor providing you with ownership of the vehicle along with a valid ID, required documents and fees to the DMV to register the car. These documents vary by state, and may include a car registration application, insurance card, lien release, transfer form and/or death certificate.

Non-probate Transfer of a Vehicle Ownership From the Deceased

While non-probate transfers of vehicle ownership vary widely among states and require specific criteria to be met, the following information covers the general process for a non-probate transfer.

Determine Ownership Eligibility

The first step in a non-probate transfer is proving you are eligible for ownership of the vehicle. A car registration title stating you are a joint owner with survivorship rights or a beneficiary may prove eligibility. State-specific laws also determine ownership eligibility. Contact your local DMV office for assistance with proving eligibility.

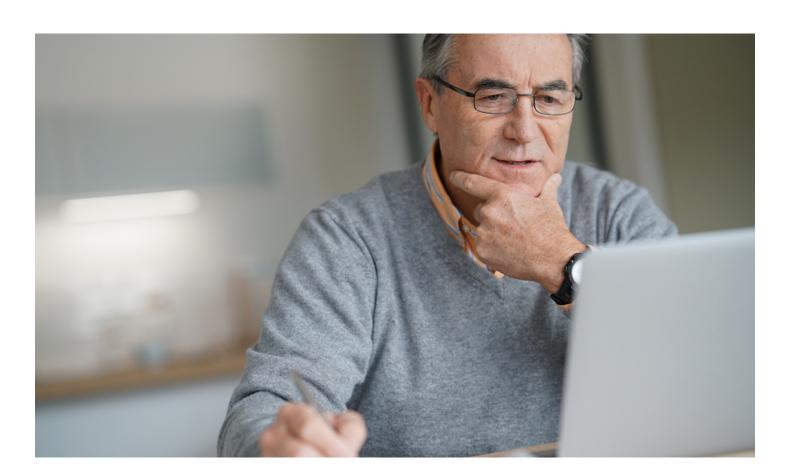
Gather Necessary Documents and Fees

After determining your ownership eligibility, prepare the required documents and fees to bring into a local DMV office. Documents and fees for non-probate transfers vary by state, but most states require a valid ID, death certificate, transfer form and title certificate. A valid ID, usually in the form of a license, identifies you as the joint owner or beneficiary of the vehicle. The title of the vehicle often determines non-probate eligibility and contains important information required for the transfer of vehicle ownership. If the title is missing or cannot be found, contact the DMV to request a duplicate title. The death certificate helps identify the deceased as the registered owner of the vehicle title to be transferred. The transfer form, which varies by state, provides the DMV with

transfer information about you and deceased. Some states also require an odometer affidavit describing the amount of miles on the vehicle before the ownership is transferred. For some states, you can find transfer forms and odometer affidavits on the state's DMV website. You can also request the documents by phone or in person at the DMV.

Turn in Required Documents and Fees

Visit the DMV with the necessary documents and fees to get the title transferred into your name. Depending on your state of residence, you may be able to mail or send in documents and fees online. When your documents are verified by the DMV, you will receive a new title for the vehicle. If you are listed as a joint owner with survivorship rights or a beneficiary on the old title, the new title will be registered in your name automatically. If you not listed as either, you must prove that you are handling the estate of the deceased person with additional documentation. Depending on the situation and your state, you may also have to re-register the vehicle after the title transfer with required documentation. These documents vary by state, and may include a car registration application, insurance card, lien release, transfer form and/or death certificate.



Funeral and Alternative Services for Seniors

When choosing funeral services for yourself or a loved one, there is a wide array of options available to suit your personal and financial needs.

There are also legal requirements for planning a funeral determined by your state of residence. You should understand your rights and what you are required to purchase by law when weighing the cost of different funeral arrangements to avoid overspending. Based on your personal wishes, you can choose to be buried, cremated or donate your body to science. For burial services, you need to choose a casket and pick a funeral plot. For cremation services, you need to arrange for the cremation and choose an urn. Donating your body to science is a process that begins before a person dies. You and/or your family will need to write an obituary to be published after death. You can choose whether you would like to write the obituary beforehand or have your loved ones write it after death. In general, you should decide whether to employ the services of a funeral home and/or decide on memorial services that honor your budget and end of life wishes. The guide that follows can help you make important decisions as a senior citizen for the end of life arrangements described above.



Choosing a Funeral Home for Seniors

After a senior dies, there are many arrangements that need to take place within a short amount of time. Funeral homes offer goods and services that make the end of life process easier for many American families. Some services offered by funeral providers include organizing cremations, embalming and burials, preparing and/or hosting a memorial, transporting the body of the deceased and providing coffins and urns for purchase. While funeral homes provide this assistance, you and/or your family must make decisions about the details of the arrangement. This process begins with finding the right funeral home that fits your budget and personal needs.

How to Choose a Funeral Home for Seniors

Even if you have experience with a funeral home from the past, do not settle on a provider without exploring the other options available to you. Follow these detailed steps to make the process of choosing a funeral home as a senior as efficient and detailed as possible. First, you should understand the laws concerning funeral homes.

Understand the Funeral Rule

There are certain laws on the federal and state levels that concern making arrangements through a funeral home. Check with your state government for specific funeral arrangement rules. At the federal

level, the <u>Funeral Rule</u>, created by the Federal Trade Commission (FTC), provides you with protections to prevent providers from overcharging. The Funeral Rule states that you have the right to purchase any good or service individually from a provider. Many funeral homes offer packages with a complete set of goods and services, but you only have to pay for what you want.

When you visit a funeral home, it must provide you with an itemized General Price List (GPL) outlining the price of each good and service available. Funeral homes are also required to provide you with a price outline over the phone. You have the right to see a price list for caskets and burial containers if it is not included in the GPL. When you decide on the goods and services you want from a funeral home, they must provide you with an itemized price statement that includes the total cost of all services. Make sure you receive this statement before you pay anything. If there are extra costs for cemetery or crematory arrangements, you must receive an explanation from the funeral home about the costs. There is no law stating you have to use a casket after a cremation. Any alternative container may be used. A casket or urn from an outside source can be used without an extra fee. You are not required to purchase a casket or urn from a funeral home. Last, embalming is not required by law after death.

Determine Funeral Wishes

Next, consider your basic priorities as a senior for your funeral arrangement. These are the details important to you and your loved ones for the funeral service. Determine what religious or cultural ceremonies you would like, what will be done with your body after death and whether you want a memorial service and/or viewing. For a memorial service, consider where you want the service to happen and amount of people you expect to come. Cost and location of the funeral home or cemetery may be other important factors to consider. Your personal wishes give an idea of what services and items to look for when looking for funeral homes. If you are planning a service for a loved one after death, look for anything left behind by the deceased concerning their funeral arrangements to ease this process.

Create a Budget

With your funeral wishes in mind, create a funeral arrangement budget. Determine what is affordable to you and your family. Each funeral home charges a basic services fee along with the goods and services you request. Visit the FTC website for a complete list of funeral fees to consider. Set your price limitations and come up with a number or price range to use when shopping for funeral homes. Use this cost limit when weighing the options of funeral providers. Having a budget in mind makes it easier to shop around for providers who fit your monetary needs.

Compare Funeral Homes

Begin researching funeral homes in your area. If you have access to a computer, the Internet is useful for finding local providers and visiting the website of

each business for additional information. Call funeral providers to get price summaries for goods and services. Many funeral homes will mail you a price list at your request. Using the Internet and calling around are good ways to get general information and prices from several funeral providers. Many places have options for package deals that include a bundle of goods and services at a lower cost than buying each item individually. However, remember you have the right to purchase individual services if you wish. Compare the services offered and prices of the funeral homes you have discovered to narrow down your choices.

Visit Funeral Homes

Now that you have narrowed down your choices to a few funeral homes, make appointments to visit each place. At the meetings, speak to the Funeral Provider and staff about the items and services they offer. Remember, they are required to give you a GPL with detailed price information. Inquire about any items you may need, like a casket or urn. Ask about any low cost caskets or urns they may not have on display. Do not sign anything or make any payments during the initial visit unless you are sure you would like to go with that provider.

Make a Decision

Compare the price lists provided by each funeral home, consider your personal wishes and use your overall impression of the provider to help make your final decision. Discussing the pros and cons of your top contenders with your loved ones may also be

helpful. When your decision is made, inform the funeral home and take care of any pre-arrangement affairs including placing deposits and signing a contract. Inform any necessary parties of your decisions, including your loved ones and attorney. You may want to put your funeral arrangements in your will to be sure your wishes are met after death.

How to Select a Funeral Casket for Seniors

The casket serves as a vessel for transporting the body or cremated remains of the deceased in a respectful manner. The casket is usually the most expensive thing to buy when planning for a funeral. Depending on the material and style, caskets can cost thousands of dollars. When purchasing a casket, consider your budget, the style and material of the casket and you or your deceased loved one's personal wishes. Consult the following detailed guide on how to select a funeral casket for a senior that best fits your budget and needs.

Things to Remember When Choosing a Casket for Seniors

There are large ranges of prices, styles and materials to examine when shopping for a casket. Getting an idea of what you are looking for and understanding the options available from funeral homes, showrooms and online is the best way to find a casket that fits your price range and personal expectations. Consider the below factors to help you search for the right casket.

Cost

Caskets range in price from \$2,000 to \$10,000. With such a wide range of prices, creating a budget before shopping can make the process much easier. Setting a cost limit will help you eliminate options that are too expensive right away. Consult with your family to find an affordable monetary limit on a casket. Keep in mind the other costs that are required for a traditional funeral.

Material and Style

The price of a casket is largely based on the material it is made of. Wood, metal, plastic, fiberboard and fiberglass are some of the materials used for caskets. More expensive materials, like certain types of wood and copper, will make a casket cost more. When choosing the material, remember that the main function of a casket is to transport the body to the burial site. Some caskets made of thicker steel can delay water from entering a casket, but no material can prevent a body from decaying forever. Be wary of advertisements for protective or sealed metal caskets, as these labels are often used to drive up the price. These more expensive metal caskets may come with a longevity warranty, while wooden caskets usually do not. Wooden caskets are general walnut, cherry, mahogany, pine or a combination of different types of wood. There are also caskets made of environmentally friendly, biodegradable materials that are usually inexpensive and better for the environment.

Where to Purchase a Casket

Caskets can be purchased at a funeral home, online or in a showroom. Be sure to look at the caskets available from all three options. The Funeral Rule states that funeral homes cannot charge an extra fee if you buy a casket independently.

Steps for Choosing a Casket for Seniors

Before shopping for a casket, have the height and weight measurements of yourself or your deceased loved one on hand. If you are having trouble finding a casket that fits the measurements, you may have to get a custom casket made.

Visit Your Funeral Home

First, view the selection of caskets available at your funeral home. The Funeral Rule requires a funeral home to provide you with a price list of each casket available. However, the lower cost options are often not on the price list, since funeral homes want you to purchase the more expensive options. Be sure to ask about available low-cost caskets. Keep your budget in mind when looking at options, and avoid emotional overspending if you are shopping for a deceased loved one. Do not purchase a casket from a funeral home without viewing the selection offered by third party sellers.

Check Third Party Sources

Next, check the casket options available from third party sources. Search online for caskets according to your budget and material/style preferences. While there are many online options available for caskets, keep in mind that buying one online means you will not be able to see the casket in person before making the purchase. Another option for a third party seller is a showroom that operates like a retail store selling caskets. Visit showrooms near you to view their selections and prices. Between your funeral home, online and in showrooms, you can see all of the options available to you and make the best choice that fits your budget and needs. Choose the material and style of your casket according to your budget and needs. If you are shopping for a deceased loved one, consider his or her life, personality and accomplishments. Decide what type of casket would fit in best with the funeral service and honor the deceased while keeping your cost limitations in mind

Purchase the Casket

Make a final decision only after you have thoroughly considered the selections from each seller. Make the purchase through your funeral home, online or at a showroom. If you buy the casket online or in a showroom, the seller can usually ship the casket directly to your funeral home. Be sure to notify the funeral home of your decision, and remember that they cannot charge you an additional fee for obtaining a casket from a third party.

Purchase Burial Container, if Necessary

After purchasing the casket, you may need to buy a burial container, such as a grave liner or burial vault that can prevent the ground from caving in on the casket. While there are no state or federal laws requiring a burial container, most cemeteries require the use of a grave liner or burial vault. Burial containers can cost hundreds of dollars, so it is important to shop around for a container that fits your budget and the standards of your cemetery. Follow the same steps outlined above to purchase a burial container through your funeral home, a third party or cemetery. The Funeral Rule requires funeral homes to provide you with a written price list for burial containers.

Planning a Memorial Service for Seniors

When a senior loved one dies, you and your family may want to plan a memorial service that commemorates the life of the deceased. While funerals are usually mournful events for grieving loved ones, memorial services shift the focus to honoring your loved one and celebrating their accomplishments in a more positive light. A memorial event can be an uplifting and comforting space for loved ones to pay their respects and say goodbye. Memorial services can be held any period of time after a death, from weeks to months or more. A funeral involves the body of the deceased being present, while the body is not present at a memorial. However, if your loved one was cremated, the remains may be present at the memorial. Any budget can be used to have a memorial service, making the planning process more stress-free than planning a funeral. As you

are planning the service, remember you have the freedom to make the event take any shape you would like to honor the deceased. Use the following guide to help you plan a memorial service for your loved one.

How to Plan a Memorial Service for Seniors

Before planning a memorial for a senior, create a budget to use while deciding on the details of the service. Tell your loved ones that you are planning a memorial, as they may want to contribute to the event in some way. If others are planning the service with you, the budget may be shared between each person. Developing a budget beforehand can keep the planning process stress-free and affordable. Lastly, use any information your loved one may have left on their wishes for a memorial service while planning the event.

Choose the Type of Service

Now that you have created a budget, decide on the type of service you would like to organize. The memorial can be formal or informal, small or large, simple or extravagant. The event can be intimate, for those close to the deceased, or big and for anyone who wants to pay their respects. You can make the memorial formal and organized or informal and casual. Consider what fits with the wishes of the deceased, the attendees and your budget. The memorial should be a reflection of your loved ones life, so make sure the type of service is what they

would have wanted. If you are planning a memorial for a veteran, contact veteran services for help organizing the event.

Decide on the Number of Guests

Consider how many attendees will come to the senior's memorial service. The event can be small with or without invitations for those close to the deceased, large with or without invitations, or open to the entire community. Consider your budget and the costs involved with certain numbers of guests. Remember, even large memorial services can be low-cost depending on the details you are planning for the event. However, if you are expecting a large number of people to attend, make sure you have enough help to facilitate and clean up after the event.

Choose a Location and Date

After deciding on the type of service and number of guests attending, determine when and where the memorial will happen. Since the date of the memorial may be contingent on the availability of a venue, attendees and any speakers you may have, choose a general time frame for the event to happen. Since memorial services can be organized any time after a death, you have the freedom to choose a date that is most convenient for those attending. Next, decide on a location for the service to take place. Choose a place that is fitting for the life, personality and wishes of the deceased. You may want to hold the service at a place of worship, park, beach, home, funeral home or community center. The location can be

indoor or outdoor. Keep in mind what the weather will be like at the time of the service, especially if you are planning to use an outdoor location. Make sure the location is suitable and accessible for the number of attendees you are planning to host. For larger services, the location should have enough parking for everyone attending. For certain locations like churches and community centers, you may have to place a reservation and/or pay a fee for use of the venue.

Arrange the Details of the Service

The next step in planning a senior's memorial is organizing the details for the service. The details of the service should uniquely fit the personality, interests and achievements of your loved one. Some common elements of a memorial service that celebrate a person's life are speakers, religious and/or cultural ceremonies, sharing stories and/or photographs, readings and discussion about the deceased. These elements give the attendees time to laugh, cry, remember and honor their loved one. If the service is going to be religious, you may want a religious official to speak at the memorial. If the deceased was a veteran, you may want a military official to speak about the accomplishments of their career. Memorial services can include decorations, food and music to bring the attendees together and make the event uplifting. You can request for the attendees to bring food, have the event catered or prepare food beforehand. You can play music in the background or hire professionals for the event. Keep your budget in mind when planning the details of the event. If you are having speakers, musicians or caterers at the event, check their availability for the date you have planned the service.

Inform Attendees and Prepare

After planning the service, you can finalize a date for the memorial and begin informing others of the event. If the event is invitation-only, send out invitations well in advance so attendees can RSVP for the memorial. If the event is open, you can post a notice of the event, send emails or make phone calls to notify the community about the service. Begin any preparation for the service well in advance to ensure you are ready for the event plenty of time beforehand.

How to Find Funeral Plots for Seniors

For seniors making end of life decisions, choosing a cemetery and burial plot is a meaningful step in the funeral planning process. There are many options, prices and locations available for burial plots, so understanding the process of picking the right cemetery and plot is helpful to find the best choice for you or your loved one. Since a burial plot is the final resting place of a deceased person, finding a cemetery with funeral plots that fit your personal and financial needs is important to many seniors. Prearranging a funeral plot is beneficial to you and your family. This way, you and your loved ones can make a thorough and cost effective decision without the stress of short time constraints. Whether

you are prearranging a burial or looking for a plot for a deceased loved one, consider the following information to help you find the right option.

Note:

The U.S. government provides free burials in a national cemetery for veterans and burial assistance for family members of veterans. Contact your Department of Veterans Affairs local office for more information by calling 1-800-827-1000.

Points to Consider When Searching for Funeral Plots

Before searching for funeral plots, consider the total cost involved, location of the cemetery and personal wishes of the deceased. Understanding this information as you are looking for burial plots will help you make the most fitting decision.

Total Cost of a Burial Plot

It is important to understand the total cost involved for burial plots, because the Funeral Rule imposed by the Federal Trade Commission does not apply to cemeteries unless they provide funeral services and items. The Funeral Rule provides protections on purchases made from funeral homes and requires them to provide you with detailed price lists. Since cemeteries do not fall under the Funeral Rule, they do not have to provide you with a price list or adhere to certain standards. When purchasing a burial plot, remember that the cost of the plot does not

include additional items needed for a burial. This includes burial containers, interment, monuments, memorials, plot maintenance and special burial locations. Burial containers, such as grave liners or burial vaults, are often required to prevent the grave from sinking and cost hundreds of dollars. Opening and closing a grave is an additional required fee for most cemeteries.

Location of Cemetery

Choose a location that is convenient for your loved ones and funeral attendees. Consider the proximity of the cemetery to those who will be visiting your grave. If you are having a memorial or visitation service at a funeral home, be sure the distance from the cemetery and funeral home is manageable for those driving between the two.

Personal Wishes of the Deceased

When searching for a burial plot, think about you or your personal wishes and values. Decide if you want to be buried in a religious and/or cultural cemetery or in a special location, like within a city or in the country. Would you like your burial plot to be surrounded by plants or trees? Do you want to be buried near a loved one? All of these factors can help you decide what kind of burial plot is most appealing to you. If you are looking for a deceased loved one, first check if he or she left any burial wishes in his or her will or somewhere else. Otherwise, consider the deceased's personality, values and accomplishments to help you choose a burial plot they would have wanted.

Steps for Finding Funeral Plots for Seniors

Now that you understand the points to consider when looking for funeral plots, you can begin searching for local cemeteries. Remember to take your time making a decision and avoid emotional overspending if you are shopping for a loved one. Follow these steps for detailed instructions on how to choose a funeral plot that fits your price range and personal needs.

Create a Budget

With you or your loved ones funeral wishes in mind, create a budget for burial plot expenses. Consider the extra costs involved with purchasing a burial plot to determine what is affordable to you and your family. Set your cost limitations to come up with a number or price range to use when searching for cemeteries. Having a budget in mind makes it easier to shop around for cemeteries with burial plots that fit your monetary needs.

Compare Cemeteries and Burial Plots

Begin researching cemeteries in your area. If you have access to a computer, the Internet is useful for finding local cemeteries and visiting their websites for additional information. This way, you can get general information and prices to compare from several cemeteries. Some cemetery websites provide pictures so you can get an idea of how the cemetery looks. You can also call to get cost information and details about plots available. Remember that the

Funeral Rule does not apply to cemeteries, so be sure to ask for complete pricing information to avoid hidden fees.

Visit Cemeteries

After narrowing down your choices to a few cemeteries, make visits to each place. Speak to the cemetery director about all services and items offered by the cemetery. Make sure to ask about additional items required with a burial plot, such as burial containers, interment fees, and/or plot maintenance costs so you can calculate the total cost of the plot. Walk around the cemetery to the plots you are interested in to get an impression of the surroundings and location. Make a judgment about each place using your budget, personal wishes and overall impression of the cemetery.

Make a Decision

Compare the total cost of burial plots in each cemetery, consider your personal wishes and use your overall impression of the cemetery to help make your final decision. Discussing the pros and cons of your top contenders with your loved ones may also be helpful. When you make a final decision, inform the cemetery and take care of any affairs, including signing documents. You may want to prepay for the burial plot to avoid your family having to pay higher prices in the future. If you are using a funeral home for a memorial or visitation, inform them of your decision so they can coordinate burial plans with the cemetery.

Purchase and Prepare Additional Items

After finalizing your decision on a burial plot, purchase additional items such as burial containers, interment fees, monuments, memorials and decorations. These final details will make the burial site visually appealing and a space of honor for yourself or a deceased loved one.



How to Arrange for Cremation

Cremation offers an alternative option to a traditional burial. Instead of interring a body inside a casket in a cemetery, cremated remains can be scattered, kept by a loved one or interred on private property or in a cemetery. You can arrange for cremation in advance for yourself. Arranging for cremation in advance takes pressure off loved ones, because you can prepay for most expenses, relieving that burden and ensuring that your own wishes are honored. If you are arranging for cremation at the moment of need, there are several decisions to be made based on your preferences and budget options. Read the sections below to help you consider your options and budget for cremation.

How does cremation work?

Cremation is the process of turning a body into ash by applying intense heat. As an alternative to embalmment and traditional burial, cremation has become popular in recent years. After a person dies and the death certificate has been issued, a certificate for cremation is required before the process can begin.

You can choose to work with a funeral home if you also want a wake/viewing or a funeral service. Alternatively, you can contact a crematory or cremation service directly. Cremation is done at a crematory, where a body is placed into a combustible container after the process is complete. According to the Federal Trade Commission (FTC), there are no

state or local laws requiring the use of a cremation casket. Funeral homes that offer cremation services are obligated to inform you about and allow you to choose an alternative container for cremation. These could be made of cardboard, unfinished wood, fiberboard or pressed wood.

Direct Cremation or Traditional Cremation

Direct cremation and traditional cremation are the two primary options you have to choose from when arranging for cremation. Direct cremation is often the cheapest option. A crematory will handle all aspects, from the death certificate to the cremation. A simple urn is often used, which also limits costs. Some funeral homes are now offering direct cremation services as well, which can still lower costs from a traditional cremation.

Traditional cremation typically entails a service in the form of a viewing, a funeral or a memorial service. It can also include a burial or a service to scatter the ashes. In this case, a casket may need to be rented or purchased if the family choose to hold a viewing or funeral before the cremation takes place. Direct cremation is as it infers: direct and succinct. Traditional cremation includes more in terms of products and services.

Costs for Cremation

The costs for cremation vary depending upon your choice of direct or traditional cremation. They also

vary based on your location. Generally speaking, the cost for cremation is less than the cost of traditional burial. However, there are many other costs that overlap if you choose to add certain options. For example, having a traditional wake and/or funeral service will increase your costs. Additionally, purchasing an expensive casket or a headstone for a cemetery burial will add to your total costs.

The FTC has a formal Funeral Rule to support consumers and ensure fair treatment under the law. A funeral provider is obligated to provide a General Price List (GPL) upon request. That GPL must clearly outline all costs included in any services provided. All funeral-related costs must be divulged to you in advance so you know all your options. Funeral providers are also required to offer the services you need, without adding options into a package deal you do not want those options. The funeral home is required to provide you with a statement listing each product and service you have opted to purchase, the cost per item and the total cost for all arrangements. A traditional funeral and burial can cost around \$10,000. A cremation can cost as little as \$500, upwards of \$6,000 if you add several options. If you use a funeral provider for your cremation arrangements, the provider is required by law to offer an alternative container in place of a casket.

The following are potential costs associated with the cremation process that you should consider:



Obtaining an original death certificate and several certified copies. The cost is typically \$10-\$20 per certificate. This cost cannot be prepaid and your next of kin will require certified copies for all banking and legal purposes. You can <u>find your state</u> details on the Center for Disease Control website.



Securing the certificate for releasing the body for cremation, typically issued by a coroner or a medical examiner and the permit for cremation. This could cost around \$10-\$40, but varies by location.



Transporting the body from the place of death to the place of cremation. This is typically included in a total cost from a funeral home or the crematory.



Disposing of the cremains by burying or scattering them

You will have to pay for space at a cemetery or mausoleum if you choose to bury cremains.

- You will also likely pay for a headstone or other grave marker for burial.
- Additional cemetery costs could include fees for opening and closing the grave, headstone installation or other care.
- Scattering the ashes, keeping them or burying them on private property are all free options, unless you choose to scatter by air or sea, which can incur additional costs.



Removing any devices, including a pacemaker or similarly potentially explosive device



Paying for funeral industry expenses

• If you choose to have a wake/
viewing or a funeral service, the
funeral home involved will charge
for space and staff's time, plus any
equipment you rent or purchase.
These costs will vary considerably,
but funeral service providers are
legally obligated to tell you all
possible costs up front.



Purchasing or renting a casket or alternative container

- You might be able to rent a casket for a wake/viewing from the funeral home, which is often cheaper than purchasing a casket.
- You can choose to purchase a casket if you wish, but this is not required. Caskets can cost anywhere from \$500 to \$3,500.



Purchasing an urn to hold the remains if they are to be kept or buried as such. This could cost anywhere from \$20 to \$1,000.



There may be a cost for witnessing the cremation if you choose to do so. Ask the crematory when to schedule the witnessing.



Arrange for a Cremation in Advance

You can arrange for a cremation for yourself in advance if that is your plan. Simply choose the type of cremation you would like to have and make the arrangements as needed. It might be possible to prepay for services required, although not all payments can be made in advance. For example, a death certificate must be paid for at the time it is needed.

When you choose a cremation service provider, you want to ensure professionalism and quality. You can ask locally for references, consult your friends and family network for recommendations, or search online through the <u>Cremation Association of North America (CANA) member directory</u>.

There are several considerations for prepayment of cremation services, including the following:



Know exactly what your payment includes. Is it products, like a casket, an urn or a cemetery plot? Are you also prepaying for services, like transport of the body, cremation or funeral services?



Is there a protection for your payment if the funeral provider or crematory business closes?



What is the cancellation or refund policy if you change your mind later in life?



Can your prepaid funds be transferred to another location if you move?



Consider the financial ramifications. How is your money handled upon receipt by the provider? What about any interest earned?

The most important consideration when arranging cremation services in advance is to notify your close family or friends. You should have all documentation and receipts readily available for them when needed and they should be fully aware of your wishes and your arrangements. If there is no discussion about finances, your family might end up paying again after you pass. Legal documentation is also a good idea to ensure your wishes are honored.

How to Choose a Cremation Urn

If you have decided you would like to be cremated after you pass away, then your next step in arranging for your care will be choosing a cremation urn. Cremation urns can also be selected as needed if previous arrangements have not been made. Whenever you are purchasing a cremation urn, there are many considerations to take into account, from cost to design to size. You want to ensure you consider all the options before making a decision, which is why arranging for cremation in advance comes highly recommended. Eliminating that stress during the grieving process is a massive benefit to all surviving family members.

What to Consider When Selecting a Cremation Urn

It is important to know what to consider when selecting a cremation urn. First, consider where the urn will go. If you want to bury or inter the cremation urn, you should choose accordingly. If you are going to inter the cremation urn in a "niche" at a mausoleum, you should confirm the size of the niche available. Typical niches are 11 cubic inches, which can limit the type and style of urn you are able to choose. Some niches also offer a glass plate, allowing the urn to be seen. This might also sway your decision when selecting a cremation urn, opting for a more visually pleasing urn if it will be visible.

If you plan to have the cremation urn buried at a cemetery, you need to consider the material used. Cemeteries might require an additional protective outer shell vault to ensure the urn is not crushed. Alternatively, you could purchase a marble urn vault to avoid purchasing the extra protective shell. If you want to keep the cremation urn at home on a mantel or otherwise prominent place, you will want to consider the aesthetics of the cremation urn. Choosing something that will always fit well in the home is a good idea, as is choosing something very personal and unique.

Alternatively, if you intend to scatter the remains or bury them while planting a tree, which are both common choices, then you could choose a more basic urn to hold the remains only until you use them as intended. If you have not provided an urn, the crematory or funeral home should provide a temporary urn after the cremation. A temporary can easily suffice as a container until you have scattered the ashes or found a biodegradable urn with which to plant a tree.

How to Determine the Size of a Cremation Urn

The cremated remains, or ashes, can weigh anywhere from three to nine pounds. When selecting a cremation urn, be sure to consider that potential weight range. The weight of the ashes plus the weight of the urn material can certainly add up, so be sure you consider the material weight and durability when purchasing.

Another aspect to consider when selecting a cremation urn is the size and space inside. Generally speaking, you can estimate the size of the urn you will need based on body weight. For each pound of body weight, the urn will need about one cubic inch of space to hold the ashes. This can vary as the "ashes" are actually pulverized bone fragments, so excess weight tends not to impact the space required in the end. Standard cremation urns are typically 200 cubic inches for adults.

There are also "keepsake" size urns, which typically only hold a small amount of ashes and are meant to be decorative. For example, jewelry is a common keepsake urn. Keepsake urns are a good option for

families so various relatives can keep some of the remains nearby.

Another common urn size is a double urn at 400 cubic inches and is meant for companions to stay together. This can be a great option for planning ahead together. Whatever size you opt to purchase, you can choose a design based on that size to suit your needs. From inscriptions to colors to carvings and more, a cremation urn can be as creative and lively as the person it will hold forever.

How to Choose a Cremation Urn

While there are no legal restrictions or requirements for cremation urns, there are some guidelines to select a cremation urn that is right for you. When selecting a cremation urn, note that the Federal Trade Commission (FTC) has an official Funeral Rule that requires funeral homes and crematories to accept your urn. They cannot refuse it, charge you additional fees for using it nor require that you purchase an urn from them.

You can choose a cremation urn that suits your needs and also your budget. Cremation urns could cost anywhere from \$20 for a simple, basic design upwards of \$1,000 for a more intricate option. The material used, any customization you opt to include and the timing of the order all impact the overall cost. Keep in mind that arranging for your own cremation in advance allows you to minimize costs and hassles for your family or friends down the road when the inevitable happens. If you need to choose

a cremation urn in the moment of need, you will likely have fewer options in terms of customization or even basic availability. However, depending on your intent for the remains, you might not need to rush in acquiring the right cremation urn. The crematory or funeral home will provide you with the cremated remains inside a temporary container if you do not yet have the cremation urn you want to use.

How to Buy a Cremation Urn

You can buy cremation urns from most funeral industry service providers. These will be specifically designed urns for the purpose of holding cremated remains. Alternatively, you can choose your own urn. Any container can serve as a cremation urn, from a ceramic jar to a wooden box to a metal tin.

You can also order custom-made urns through design websites or through a local service provider. If you are arranging your cremation in advance, you can also purchase your cremation urn in advance. Some benefits to buying your own urn include:

Getting the right urn for you

Choosing any inscription or personalized elements Eliminating extra costs like faster shipping or rush orders for custom urns

Not having to worry about leaving the burden on your family financially or emotionally

You can buy your cremation urn when you make all your cremation arrangements with a funeral home or crematory, whether in advance or as needed.

How to Write an Obituary

Writing an obituary is a way of notifying the public of a recent death. While you can try to reach family and friends individually with such news, an obituary reaches a much larger audience far and wide. Writing an obituary allows those who might have once known the deceased to hear the news and to pay their respects as well. The actual writing of an obituary can prove to be difficult, since it is most often written by someone close to the deceased. If you want to write a traditional, formal obituary, follow our steps below in that specific order. If you prefer to write a more contemporary obituary, you have endless options. Obituaries can be lighthearted and funny, despite their somber context. An obituary is a final, public goodbye that offers readers the chance to get to know the deceased and to honor the life he or she lived.



Instructions for Writing an Obituary

Writing a traditional obituary follows a fairly standard outline of information. Traditionally, obituaries appear in a local or regional newspaper. Today, people often choose to submit an obituary to a local newspaper while also posting an online obituary via the funeral home website or another website devoted to promoting legacies. Some newspapers will have a standard format they follow for all obituaries, so you can simply provide the requested information per their guidelines.

If there are no instructions or you would like to write an obituary for the funeral home website, you can follow these step-by-step guidelines for writing a traditional obituary:

1. Start by writing down the basic details:

- Full name (and maiden name if applicable)
- · Year of birth
- · Place of birth
- · Date of death
- Parents' names
- Spouse's or significant other's name
- Children's names (and their spouses' names as applicable)
- Grandchildren's names
- Siblings' names (and their spouses as applicable)

2. Next, include details about the life of the deceased, including:

- Education
- Employment

- Memberships or associations/organizations
- Honors or awards, achievements the deceased was proud of

3. Finally, offer details about the services:

- Date, time, location of the wake/viewing/ visitation
- Date, time, location of the funeral/memorial service/celebration of life
- Requests for charitable donations instead of flowers are quite common and can be included at the end of the obituary. Include contact details for donations.

To personalize an obituary and allow for more creativity, you could consider including the following information:



Details about the character of the deceased. What did this person love to do? Any hobbies of note? Any quirks or fun habits known to the public? These small details about a person make an obituary a celebration, rather than a list of facts.



You can include the cause of death.

Often, a charitable donation is requested in connection with a long-term illness or a specific medical care facility that supported the deceased.



A beloved quote or a phrase often said by the deceased can be included to further personalize the obituary.

How to Write an Obituary for a Parent

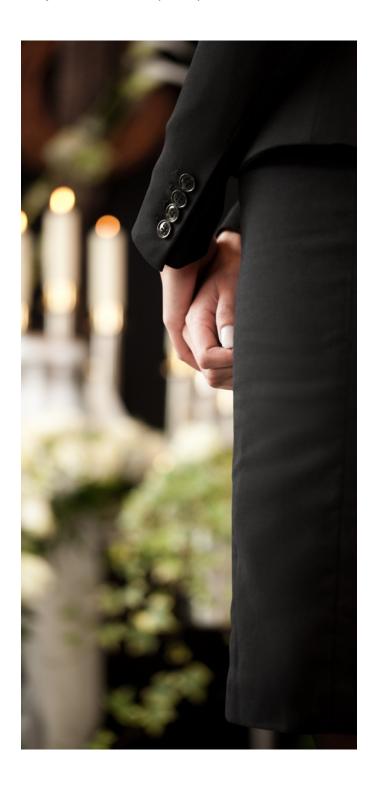
When writing an obituary for your mother or father, you should first include all the basic details of any obituary as indicated above. As a child of the deceased, you have special insight into his or her character and relationships on a very personal level.

Writing an obituary for a parent can include that perspective as a fond remembrance. While you may be tempted to wax poetry about your parents, keep in mind that the obituary is a public outlet and should include less detail than a full biography. Think about what made your mother or father so special and include that insight. Short and sweet is preferred for print newspapers especially since you will likely be paying for a set amount of column space, although online obituaries can of course be longer with more detail.

How to Write an Obituary for a Funeral Program

If you are having a funeral for the deceased (or planning ahead for your own end of life arrangements), you can include an obituary in your funeral program. The funeral program offers you an opportunity to include more details about the deceased and to be more personal, given the less public setting of the service.

The funeral program obituary can include fewer of the traditional, formal details and instead offer more insight into the character of the deceased. Use this opportunity to celebrate and honor the individual. You could also include photos with the funeral program obituary, especially if they help to illustrate a specific story written or a unique aspect of the deceased.



Cautions When Writing an Obituary

It is important to remember that the purpose of the obituary is to notify the public of this person's passing. Therefore, the information provided will be available to everyone. Be sure to avoid specific details that could then be used in identity theft, which is, unfortunately, not too uncommon.

Certain details to exclude from an obituary include the following:



The full date and month of birth. You should include the year only.



The full address of the deceased. You can include the town or city of last residence and/or birth, but avoid using the entire address.



The mother of the deceased's maiden name. Mother's maiden name is a common password security question, which can offer easier access for identity theft.

Another consideration is other family members and close friends of the deceased. If you have taken on the task of writing the obituary, it is still a good idea to ask a few others close to the deceased to review it before publication. Ensuring both accuracy of facts and of the person's character and memory is important.

Write Your Own Obituary

Drafting your own obituary before you pass is a great way to relieve your family and friends of the burden. It also offers you a chance to creatively say goodbye in your own words. In recent years, examples of self-written obituaries have gone viral, gaining popularity for their wit or creativity and being shared online around the world. But don't feel the pressure to become so famous - a self-written obituary in a local newspaper is meaningful and special. Choose how you want to be remembered and highlight your own life's work as you see it. This also takes the pressure off your family and friends while they are grieving and ensures that no details are overlooked during that time.

How to Plan a Religious Memorial Service

Planning a religious memorial service can honor a loved one's life and spirituality during a difficult time. To honor a loved one, you might choose to do a traditional service, which includes a wake (also called a viewing or a visitation), followed by a funeral service and burial. Alternatively, you could choose a memorial service to be held at a later date. Memorial services can take any shape or form, from religious to secular. Memorial services are most common when the deceased is to be cremated, but not buried, or when much of the family of the deceased lives far away and must plan for travel.

The first step to planning any services is to ensure no

specific instructions had been left by the deceased. If any previous arrangements have been made, simply contact the appropriate people and venues to finalize arrangements. If nothing has been arranged and no instructions have been left behind, there are several things to do immediately following the passing.

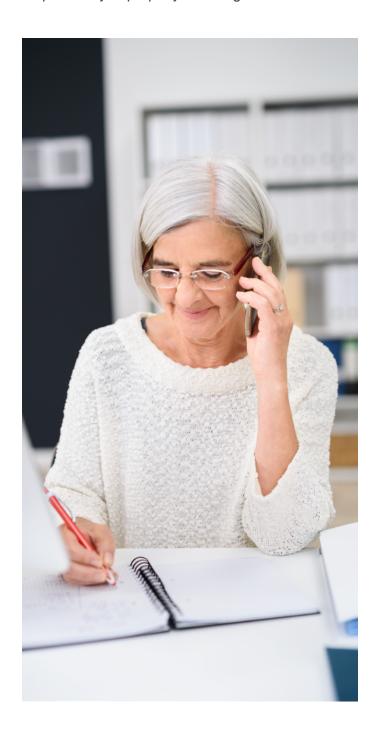
How to Plan a Religious Memorial Service

To plan a religious memorial service, the point of contact should be the religious representative of the deceased. That could be a pastor, priest, rabbi, minister, imam, monk or other religious representative.

It is important to contact this representative as soon as possible to ensure you follow the standards set forth by the respective religion. This will determine the timing of the service, the tone, who is encouraged to attend and how the body will be handled. Some religions prohibit organ donation, some prohibit embalming and some dictate the time that must pass between death and burial. It is important to adhere to the standards that are expected to be followed should a person wish to have a religious service.

Checklist to Plan a Religious Memorial Service

When you plan any memorial service, you should ensure you follow a checklist to not leave anything out. Unless all of the end of life arrangements have already been made and paid for, you will undoubtedly have a lot to deal with during a difficult, emotional time. Following a checklist can ensure your emotional state does not distract you from the responsibility of properly honoring the deceased.



Here are the important points you need to consider when you plan a religious memorial service:



Decide what type of service or celebration you want to hold.

- A traditional wake and funeral tend toward the religious aspect of services, but contemporary services can also be religious or spiritual. This decision should be based upon the wishes of the deceased as well as the surviving family.
- If you are planning a memorial service, be sure to still adhere to religious standards.



Choose a location, date and time for the memorial service.

- This will often depend upon whether the deceased is being embalmed or cremated. For a traditional wake and funeral, these services are typically planned immediately after death, although certain religions have strict rules on the time that must or is allowed to elapse.
- With cremation, you can plan for a memorial service at a later time, especially to accommodate family or friends who must make travel arrangements. A memorial service can be religious or secular.



Discuss the services with the presiding clergy or representative for the religious service. Determine how the service should run and any additional aspects according to the prescribed religious tradition.

- Determine the number of readings, prayers, poems or other content included in the service. Choose who will give them and contact those individuals.
- · Select any music to be played.
- Determine who will write and give the eulogy if that is to be included during the service.



Determine the budget.

- Funeral expenses can quickly add up into the thousands of dollars, so you must decide upon the budget before delving too deeply into the details.
- Also be sure to inquire as to any arrangements and payments already made in advance.



Write an obituary.

 You can publish an obituary in the local or regional newspaper as well as online with the assistance of the funeral home.



Invite guests to the service.

- Family and friends should be notified of the services as soon as possible in order to make arrangements to attend. Depending upon the services you arrange, you might also request an RSVP for food and/or drink estimates.
- The obituary should include information on services if they are open to the public. If you require RSVPs, simply request that prospective attendees contact the family in order to attend.



Create a funeral program.

 A funeral program offers you the chance to add to the traditional obituary and to include photos of the deceased. It also informs attendees of the events to come.



Coordinate and order any additional items, such as flowers, candles, photos to be printed, food and drink and any other personal items to include at the service. A memorial table with items special to the deceased is a common practice as is a guestbook for memories and well wishes.

While these considerations apply to all types of memorial services, the most important aspect of planning a religious memorial service is to adhere to religious guidelines. The religious leader should assist you with this to ensure that the deceased receives the proper religious memorial service desired.



Other Options for Memorial Services

Spiritual services are becoming more and more popular these days. While maintaining a somber and traditional scope, spiritual services allow for more creativity and personalization in a memorial service. A spiritual service adheres to fewer restrictions or requirements set forth in a religious ceremony. What you choose to do is entirely up to you and your family.

Plan Your Own Religious Memorial Service

If you are planning ahead for your own end of life arrangements, be sure to communicate your wishes explicitly with your family and friends who will be responsible once you pass away. You can leave instructions in your legal documents as well to ensure your wishes are honored. If you would like, you can also opt to prepay for much of the inevitable funeral expense. This can relieve a huge burden from your family when making arrangements while simultaneously grieving their loss.

How to Donate Your Body to Science

If you are trying to decide what you want to happen to your body after you pass away, donating your body to science is a unique option to consider. While organ donation is a fairly popular concept these days, full body donation to science is somewhat less popular. It is estimated that only about 20,000 bodies are donated annually in the United States.

If you are thinking about donating your body to science, you should ensure you understand what is involved and how to go about preparing to donate. There are also common concerns when it comes to the use of a body that has been donated, so be sure to fully research before making any decisions.

How to Donate Your Body to Science

Donating your body to science can be arranged at any point during or after your life. Your next-of-kin can decide to donate your body after you pass, especially if that person believes you would want to do so. If you already know this is what you want to do, you can begin the process on your own. The most important aspect of donating your body to science is doing your research. You want to ensure that the program you donate to is a reputable program whose work you support. Donated bodies are used in a wide variety of ways, so it is important to understand the options and to assure your interest in donating accordingly.

If you want to donate your body to science, it will be considered a whole body (or willed body) donation. You cannot usually be an <u>organ donor</u> and also donate your body to science as most programs require the whole body. However, many programs will allow eye donation prior to receiving the cadaver. Some programs will decide on a case-by-case basis if a body can still be donated after organ donation. It is best to inquire with the program you choose for clarification on their policies.

Next, research and identify the program you wish to donate to. There are many choices, including medical and mortuary schools, non-profit tissue banks and for-profit companies. You can reach out to your selected program directly and then simply follow their procedures. Keep in mind that there may be costs involved, especially in relation to transporting your body and then returning your cremated remains to your family or friends. Many programs offer free cremation and transport, but be sure to inquire for full details. The program will require you to fill out forms in accordance with the <u>Uniform Anatomical Gift Act (UAGA)</u>, which has been signed by all 50 states and the District of Columbia.

Finally, be sure to inform your family and friends of your decision and include this information in any will or other legal documentation you have completed. The more your family and friends know about your intentions and wishes, the easier it will be for them to handle all of the necessary arrangements after you pass. It is also important to have a back-up plan in place with your family and friends, in case your donation is rejected. Body donations are rejected for a number of reasons, including—but not limited to—communicable diseases, obesity, autopsy and cause of death (specifically trauma or severe damage to the body).

Why Donate Your Body to Science

Donating your entire body for scientific learning, research and use allows you to help a number of causes all at once. Additionally, your donation

will further impact the lives of the future patients and recipients of medical care as a result of that education and research. It is important to understand that your body might be used intact in a first year medical school dissection, or it could be used in parts for various research, practical and educational purposes.

Cadavers are used for everything from testing protective gear in the U.S. Army and testing car crashes to providing demonstrations at medical conferences and as learning tools at medical schools. Your body parts might be used in any variety of ways, so be sure to research the potential options.

Considerations When Donating Your Body to Science

One downfall of donating your body to science is the lack of oversight within the industry. Your research will likely indicate that body brokers, or non-transplant tissue banks, are not at all regulated by the U.S. government. Unlike the organ and tissue transplant industry, non-transplant tissue banks can dissect and sell body parts at will. There are a few states that regulate the industry internally, but no federal law exists. You can search for state-by-state laws concerning donations on the Organ Donation Alliance website. You can also search for tissue banks that are accredited by the American Association of Tissue Banks if you have concerns.

Another consideration with donating your body to science includes the timing and method of transport

after you die. Your family might not have a chance to say goodbye since transport must typically be done immediately. Most programs require the donated body to arrive at their facilities within 24 hours of death. This means your family and friends could choose to have a memorial service or funeral without the body, or wait until remains are returned for a service at a later time. That could take anywhere from six weeks to two years, depending upon the program's general standards.

Whole Body Donation Programs

When you decide to donate your body to science, you can begin to look at various programs and centers that accept whole body donations. Popular choices include university-affiliated medical schools, where students can practice and learn on cadavers for more practical experience. After the body has been used for learning and research, the program will cremate the remains and then either return them to family, bury or scatter the ashes, as previously agreed upon.

Medical schools are not the only option for body donation, however. Non-profit tissue banks and non-transplant tissue banks, or body brokers, compete with medical schools for body donations. You can choose whatever works best for you based on your preferences and location. From non-profit and for-profit tissue banks, donated bodies and body parts are often sold to medical schools experiencing a lack of donations, military or government agencies, companies developing pharmaceuticals or medical

equipment or private medical or surgical training organizations.

To locate programs near you, you can call the National Family Service Desk at 1-800-727-0700 for free body donation referral service. You can also search online for willed body programs in your local area or whole body donation in your area. The Anatomical Board of the State of Florida College of Medicine also provides a <u>list of U.S. university medical programs accepting body donations</u>.

How to Find a Grief Counselor

Grief, also known as bereavement, is a process you must go through when you lose a loved one. Your personal grieving process will depend on how close you were to the deceased. Other factors, such as the suddenness of the death, can also influence your grieving process. The grieving process may include depression, loss of appetite or loss of sleep. These symptoms are expected immediately following the loss of a loved one. If they persist, they can quickly become hazardous to your health. Such persistent symptoms are called complicated grief. Family support may help you to overcome some of your grief. However, finding professional help for complicated grief is more effective. A grief counselor is a therapist who is specifically trained in helping you through your grieving process. Selecting a counselor with whom you are comfortable and seeing him or her regularly will help you work through the feelings associated with your loss. Below are tips for how to find a grief counselor.

Speak to a Nursing Home, Hospital or Hospice Service

If your loved one died while under care, the care facility is often required to provide optional grief counseling for you and your family members. Examples of care facilities include nursing homes and hospitals. If your loved one received in-home hospice care prior to death, you can also inquire about grief counseling services offered by the hospice provider. However, you are likely to be automatically provided information about grief counseling services around the time of the death without having to actively inquire. You can also contact local facilities for lists of local grief counselors, even if your loved one passed away without being in their care.

Speak to the Funeral Home or Religious Center

The funeral home chosen for your loved one may be a valuable resource in your search for a grief counselor. Its staff members deal with grief and loss on a daily basis. Since family members may often inquire about services, a list of local grief services may have been compiled already. If no such list exists, the funeral home workers may be able to offer verbal recommendations based on past experiences. The religious center handling the funeral services may also connect you with counseling through on-site or recommended programs.

Speak to Your Physician

Although you may think of your doctor as a physical healer, he or she can also make basic assessments of your mental health. When you go to your doctor's office to request help with your grief, he or she will ask you a series of questions. For example, he or she may ask if you have had negative or suicidal thoughts following the death of your loved one. The answers you give will allow him or her to give you a referral to an appropriate grief counselor.

Speak to a Medical Insurance Company

Your visits to the grief counselor may be partially or fully covered by your insurance. Contact your insurance company or read through your policy to see if these services are covered. If they are not, you may still be eligible for grief counseling coverage through the decedent's health insurance plan. For example, if the decedent was a Medicare recipient, grief counseling for you and other loved ones may be included in his or her coverage. However, mental health care coverage regulations vary in each state. Check with your state agencies to determine your level of coverage. You may also be eligible for certain types of financial assistance through state and local agencies to offset the cost of non-covered counseling.

Look for Affordable Grief Counseling Alternatives

If your grief counseling sessions will not be covered by insurance, you may feel you are unable to afford counseling. However, you can investigate other local options for discounted care. For example, if you have a university campus nearby, check to see if it operates a counseling facility open to the public. If so, the cost of grief counseling through this type of center will be far lower than in many other locations. Other options include grief therapists offered through nonprofit organizations or therapists in training. Therapists in training are required to work under the supervision of trained therapists, but they often charge lower rates for their services.

Get Personal Grief Counseling Recommendations and Read Reviews

Often, one of the easiest ways to find a local grief counselor is to ask for personal recommendations. If you have a friend or family member who has already undergone counseling, he or she may give you the name of a counselor to contact. You may also gain valuable insights into the qualities that make a good grief counselor by speaking with friends or family members. These insights can help you to make your final selection.

Once you are given names of local grief counselors, investigate them online. Read posted reviews to see what kind of reputations they have. However, keep in mind client reviews are not always fair or accurate because these counselors often work with emotional patients. A good indication of the true character of the therapist you are investigating is how he or she has responded to the reviews. If there are no responses at all or the responses are negative, remove him or

her from your list of candidates. Detailed and eventempered responses may indicate he or she is a caring therapist.

Conduct Interviews with Several Grief Counselors

The process of finding a therapist is often equated to the dating process. You must talk to him or her on an ongoing basis. Therefore, he or she must be able to set you at ease. To establish a level of comfort and trust, interview several grief counselors. Call three or four on the phone or set up in-person consultations. Prepare questions about their backgrounds and credentials ahead of time. After you have interviewed a small group of counselors, use the information gleaned to narrow down your list.

How to Overcome Your Fear of Death

The only certainty about life is that it eventually ends and because of this fact, many human beings are naturally afraid of the finality to their lives. Senior citizens are more prone to ponder thoughts of dying because they become more aware of their mortality as they approach their later years. Some seniors experience a fear of being dead while others become afraid of the actual event of dying. When these fears become prevalent and affect their daily lives, these seniors have developed crippling phobias that can often produce uncontrollable anxiety and obsessive thoughts.

Fear of death, or thanatophobia, affects millions of people worldwide and so it is important to understand what causes it, the symptoms associated with it and how to overcome the fear of death.

Causes for the Fear of Dying

There are a number of contributing factors that can make you develop this phobia. You may be afraid of dying simply because it is the great unknown, forcing you to acquire severe anxiety. This can be due to your inability to answer the question of what will happen to you after they die.

Additionally, your fear of dying may have been acquired due to:



Traumatic experience: a violent attack, near death experience to you or loved one, severe accident, life threatening illness or the loss of loved one.



Religion confusion: Questioning faith intensifies your fear of being wrong about the afterlife.



A fear of the unknown: Highly intelligent, thoughtful individuals who question their beliefs are mostly affected by this fear.



Surrounded by Death: If your profession includes medical personnel or another industry that assists the sick or dying, you are constantly exposed to death and must confront it.



Lack of control: Fear of not being able to prevent your death.

You may also display fear of anything that reminds you of death, like funeral homes, ghosts, tombstones and other symbols of death.

Symptoms of the Fear of Death

A variety of symptoms may be present when a person suffers from the fear of dying. Some physical symptoms, brought on by the mere thought of death or more vivid and disturbing thoughts include: sweating, nausea, dizziness, stomach ache or chest pain. Emotional symptoms, like constant thoughts of death or dying, delusions, repetition of violent or distressing images and the inability to tell fantasy from real life can also be prominent.

As these symptoms develop, you may suffer constant worries about the prospect of dying and begin to feel a strong desire to escape the situation. Common symptoms include:



Extreme fear that you or someone else will die and repetitive or distressful thoughts about dying.



Difficulty separating reality from fictitious things.



Fear of burial, cremation and other death related events.



More aware of dangers that threaten your life, such as when you drive or when you are sick.



Panic attacks accompanied by physical distress including chest pain, sweating, dizziness or fainting, vomiting and accelerated heartbeat.

Overcoming Fear of Death

There are ways to alleviate the symptoms experienced as a result of being afraid to die. These helpful tips can make you put death in its proper perspective, by understanding that death is a part of life we all experience. Channeling your fears into healthy avenues will help you cope with the possibility and thought of dying. Here are some approaches to help you overcome the fear of dying:

Live Your Life to Its Fullest

Take the opportunity to spend time with those you love being around, whether it is family or friends. Keep yourself active, be proactive about your life and your future and try the things you were always curious or nervous about.

Find your happiness by discarding the things that make you unhappy, such as an unsatisfying career or a relationship that has never quite worked out. Fear of death sometimes results from not living life to its fullest on your own terms.

Death Is Natural

Accepting that death is just a part of life can go a long way when attempting to eliminate the fear of death. It is helpful and comforting to know that everyone else has experienced or will experience the same fate.

Literature About Death

Death is one of the most written about subjects and so many writers have put to paper their beliefs and interpretations of death. You can read from the most renowned novelists, theology writers, philosophers and mystics about the subject and ease your fear of death by understanding how they approached their own fears.

Get in Touch With Your Spirituality

People who subscribe to religious beliefs are generally more at ease with the prospect of death. Some may reacquaint themselves with scriptures or other religious text to prepare mentally and emotionally for the upcoming event.

Live a Healthy Life

Aim to feel healthier and you will take a positive step in your life. By exercising, eating properly and getting plenty of fresh air, you will acquire a greater energy and enthusiasm for living. Be proactive with your goals and consider working on a bucket list of things you still want to accomplish.

Plan for Your Passing

When people plan for their passing, it becomes much easier for them and their loved ones to cope with the event. Having preparations completed and planned allows a person to keep living life to the fullest without worrying about leaving things unresolved for loved ones.

Should You Get Remarried After Your Spouse Passes?

The decision on whether or not to remarry after your spouse passes is a highly personal one and there is no single right answer for everyone. There are several considerations to make when deciding whether getting remarried after your spouse passes is the correct choice for you. You must examine your own values and concerns for how you wish to live out the remainder of your own life. Among the key considerations for most people in this regard are religious, emotional and practical concerns. Timing is also a key consideration when it comes to remarrying after a spouse passes. Typically, this is one of the biggest concerns regarding getting married again and it is not a decision you should rush.

Many religions require a full year of mourning before a widow can appropriately and respectfully remarry. Many widows and widowers feel too close of a bond with their departed spouse to remarry right away, or ever. Financial and other lifestyle concerns might make remarriage a more attractive and comfortable decision than the alternative. In every case, the

choice is yours and yours alone. Before making a final decision, consider all of the factors mentioned below to help decide whether or not it is appropriate for you to marry someone else.

Emotional Considerations

Many studies show loneliness causes a great deal of stress. In severe cases, it can even lead to death. Loneliness raises stress hormone levels and increases inflammation. Increasing inflammation can cause illnesses or worsen preexisting medical conditions. Loneliness can also interfere with wellness and healing. By denying yourself the possibility of a happy and healthy relationship with a partner you love, you could unwittingly be hastening your own death.

Carole Brody Fleet, author of "Widows Wear Stilettos" and "Happily Ever After," notes that despite popular misconception, getting married to someone else does not invalidate memories of your previous marriage. You can love a new person and still honor, respect and love your former spouse. Love in marriage and love in remarriage are not mutually exclusive and widowhood is not necessarily a terminal state. You do not disrespect your departed spouse by moving on with your life and finding happiness again while you still can. You can respect yourself and honor your departed spouse's marital commitment to your health, happiness and wholeness after he or she is no longer able to see to those goals personally.

Live out your departed spouse's values in your remarried life to honor his or her memory and keep

his or her spirit present and alive in the world. Remember that your departed spouse married you and stayed with you because he or she wanted you to be happy and taken care of throughout your life. A 1996 study validated the positive emotional effects of remarriage after widowhood, revealing a correlation between higher psychological wellbeing and remarriage within the first two years after a former spouse's death. The study also found women exhibited greater emotional resistance than men to forming new romantic or partnership relationships. It was found that younger people of both genders had easier times emotionally forming new romantic bonds compared to older people.

Religious and Spiritual Considerations

Many people wonder if remarrying after their spouses pass away may contradict with their religion and risk offending the higher power or threatening their potential afterlife. Several quotes from the Bible address this concern, all articulating a spouse's release from the bounds and confines of marriage once his or her spouse passes. Christians considering the resurrection may have concerns about polygamy if they remarry after widowhood. According to Jesus, relationships are so different in Heaven from our limited perceptions of them that the concepts of monogamy and polygamy do not even apply. There are also Biblical passages extolling the virtues of remarrying after a spouse passes, which can prevent the widower from becoming a burden on the church or a possible victim of the Devil's temptation.

Practical Considerations

If your marital partner was also a financial partner, his or her departure may have left you with an overwhelming or insurmountable financial obligation to meet on your own. Sometimes, the contract of marriage can be wise for purely financial reasons. If you have rent to pay or a mortgage remaining on your home, an additional source of income can make the difference between keeping your home or becoming homeless. Specific marital tax advantages can also financially assist both parties.

There is also a law regarding Social Security benefits that states if you remarry after reaching 60 years of age, you do not lose your eligibility to collect survivor benefits on your departed spouse's record. However, you must have been married to your departed spouse for at least 10 years before he or she departed to qualify for survivor benefits. Furthermore, if you remarry before you reach 60 years of age, you will forfeit any remaining survivor benefits to which you would have otherwise been entitled to receive.

Considering all this, be aware that you may still be eligible to receive spousal benefits from Social Security against your new spouse's record, regardless of whether or not your survivor benefits continue. In the formerly cited 1996 study on dating and remarriage over the first two years of widowhood, men were found to value practical considerations like these more highly than women when determining whether or not to enter new romantic or partnership relationships.

How to Have an Estate Sale Before You Pass

You do not need to wait until after you pass away to hold your own estate sale. There are several benefits to holding your estate sale while you are still alive. You can demonstrate your ability to raise needed funds for your end of life care. Holding an estate sale before you pass can also help you settle a divorce or pay off debts rather than leaving those responsibilities to your heirs. An estate sale can also help you avoid placing the burden of dealing with the execution of your estate onto your loved ones. By conducting your own estate sale, you do not have to trust anyone but yourself to execute your estate correctly and you can retain complete control until the end. You can hold your own estate sale before you pass by adhering to the simple advice that follows. By timing the sale carefully, liquidating assets not for sale and advertising sufficiently, you can ensure a successful estate sale. Additionally, you can also enlist the aid of a professional to help you do it from start to finish and take the burden of performing all the tasks yourself off your hands.

Time It Carefully

Consider the timing of your estate sale carefully before you execute it because the timing will invariably affect how you live out your remaining days. Do not wait until the last minute to hold your estate sale if you wish to still be present to see it through. An estate sale can take a whole month or longer to complete from start to finish. You also need

to plan for it well enough in advance to prepare, set up and advertise. One preparation you can complete in advance is setting a date for your estate sale to occur when you know you will not yet be admitted to the hospital or hospice. You may also need to coordinate the timing of your estate sale with any family members, volunteers or professionals whose help you intend to enlist. This will require even more care and forethought in your planning and scheduling.

Liquidate Assets Not for Sale

Before your home can be sold, your belonging must be completely removed. Therefore, decide which belongings you wish to pass along to various family members and loved ones. Consult with your family to make sure there are no specific items you had not initially considered passing along to them which they were hoping to hold onto after you pass. Liquidating your assets before you pass is one way to make sure your heirs receive the correct items. Leaving family members with the right items means they do not receive the burden of dealing with the rest of your belongings. Once all the sentimental items have been meticulously distributed, consider whether there are any items you wish to donate to charity or a community organization. After you have distributed all the belongings for which you have specified intended recipients, you ready to sell the rest in an estate sale. Remember, the estate sale is designed to get rid of all the belongings in your home. Therefore, after the estate sale is completed, the remaining items will either be donated or thrown

away. Now is the time to make sure particular items go to particular recipients, not after the estate sale is completed.

Destroy Private Documents

Most people's homes are filled with documents, both financial and personal. If you have financial records lingering about your home, now is the time to organize them. Make sure to relocate them to a new safe location, such as a safety deposit box or your accountant's office. If you do not need to keep them, destroy and dispose of them completely. If you have any personal letters, photos or other private mementos never intended for other people's viewing, you should dispose of them properly before your estate sale. One significant reason to hold an estate sale before you pass is to ensure your privacy. By eliminating any items you do not want anyone else to see from your home, you can ensure this privacy remains. You can consequently pass with peace of mind and comfort in your heart.

Price Carefully

Make sure you know the value of the belongings you are liquidating before you hold your estate sale. Get your highest value items professionally appraised to avoid selling them for too little. This can protect you from being taken advantage of by a savvy buyer or unscrupulous liquidator. You may ultimately have to accept less than the appraised value to get rid of certain items quickly, but you will have the power and control to make informed decisions. For less rare

or valuable items, you can search the library or the internet to find prices for similar items in comparable condition.

Advertise

To make sure you get a reasonable turnout at your estate sale, advertise sufficiently, broadly and well enough in advance. Place advertisements in newspapers, online and with signs throughout your area. Consider advertising on social media platforms as well so you can cheaply and easily post photos of the various items you are selling to many local residents.

Consider Hiring a Professional

You may consider enlisting the aid of a professional estate liquidation service to help you distribute and dispose of your belongings. No government regulatory body oversees the industry of estate liquidation. However, there is an organization called the American Society of Estate Liquidators that enforces an ethics code for its voluntary members. Therefore, if you do plan to utilize a professional estate liquidation service, do your homework carefully to make sure you hire one who is honest and reputable. A typical professional estate sale company will charge as much as 35 percent for handling the responsibilities on your behalf. Make sure you receive a signed contract articulating the precise details of the arrangement, including how theft will be prevented and how the company plans to rid your property of any remaining unsold items after the sale.

Tips for Making Sure Your Partner Is Taken Care of

The death of a partner may be considered the most difficult loss to deal with. Not only do you have to deal with the grief of losing a loved one, but you will also feel a sudden lack of practical, social and financial support. As an older adult, planning for your partner's future after your death is especially important. If you have been with your partner for many years, dealing with the changes following your passing could be very difficult for him or her. You will need to consider the practical and monetary implications of your death, making sure your partner can handle his or her own finances. This may take some planning or the help of a professional. You will also need to consider the emotional steps your partner will need to take to deal with your loss. By taking the time to discuss your partner's future, you can help your partner to mourn your loss without becoming overwhelmed with practicalities.

Determine a Practical Plan

There are many administrative tasks that must be taken care of after a loved one passes away. However, it can be extremely difficult to deal with phone calls and emails when you are dealing with the immediate loss of a loved one. Your partner will be able to handle these arrangements much more easily if he or she knows exactly what to do. Take some time to discuss and set out the practical steps to take in the event of your death. You can even write

out the steps and keep them filed with any additional necessary contact information. This should include instructions to obtain and copy your death certificate and a list of institutions that will need to receive copies. Additional steps may include notifying your insurance agency, IRA, financial institutions or your employer, if you are still working.

Look at Your Debt

If you are currently in debt, you should take steps to address it as soon as possible. If the money you are planning to leave your partner is used to pay your debt, you may risk leaving him or her without resources after you are gone. Additionally, if you live in a "community property" state, all of you and your partner's property and debt is considered jointly owned. This means your partner can be held responsible for your debt after you die, even if he or she did not co-sign the loans. If you do not live in a community property state, your partner should also be made aware of this fact. If a debt collector attempts to harass your partner, he or she will know if the claims to pay debt are valid or can be legally ignored.

Estate Planning

If you die without making a will, your assets will be distributed through choices made by the state. While the law may determine that everything will go to your spouse, it is far safer to ensure you have an up to date and legally viable estate plan. You will also need to name the beneficiary for your retirement account.

It is better to leave this to your partner directly than to your estate because money in the estate may be subject to additional taxes. If you already have a will, make sure it has been updated to reflect all of your current circumstances and wishes.

Discuss Finances

If you have been mostly responsible for your family finances, it is important to discuss them with your spouse. Learning how to pay bills and deal with debt while still mourning your loss would be extremely difficult for your spouse. Instead, take all the time needed to go through every aspect of your finances with him or her. This will include bill and credit card payments, your bank accounts and investments. If your partner is unaccustomed to these tasks, this might take some time, but it will be more than worth it. You might wish to have a CPA or investment advisor lined up to help your partner handle his or her finances after you are gone.

Discuss the Grief Process

You and your partner may have experienced loss and grief together before. However, losing the close support of a partner relationship can be particularly hard to deal with. Your partner may find it difficult to process his or her emotions, potentially leading to an extended depression. It may be easier for your partner to reach out and find the help needed if he or she is already prepared to do so. Try discussing the possible stages of grief with your partner. Perhaps raise the possibility of seeking counseling or therapy.

Your partner should be made aware of the potentially dangerous behavior that can accompany grief, such as isolating from those who might help.



Address Your Relationship

After your passing, your partner will inevitably find him or herself considering every aspect of your relationship and its history. Spending years with the same person means there could be some negative feelings left from past events or misunderstandings that were never resolved. As unpleasant as it may be to bring up these topics, taking the time to address them can provide tremendous emotional relief to your partner in the time following your death. If you have caused any hurt to your partner over the years, you may want to take this opportunity to make amends.

Discuss the Future

Your partner may never have lived on his or her own before, or it might have been years since he or she was responsible for only himself or herself. While you have the time, discuss what type of lifestyle your partner might have after you are gone. This can assist in determining your partner's financial plans, as well as helping him or her to prepare for the idea of the future without you. You should consider talking about whether he or she will continue to live in the same place or if he or she would like to work. Discuss who will provide social support for your partner and suggest friends, siblings or children. You may even wish to talk about the possibility of him or her entering into another relationship after some time has passed.

The Legalities of Scattering Ashes

According to recent numbers from the Cremation Association of North America (CANA), 50 percent of Americans will request cremation over traditional burial. Traditional burials were the preferred method of burial in the U.S. for many centuries. In 1980, only four percent of the population chose cremation. However, CANA states that the number of citizens choosing cremation has risen to 39 percent and if current trends hold, the percentage will reach 60 percent. The reason many choose cremation is that it costs less than traditional burials and most families are no longer living in the same geographical areas, making it difficult for family members to attend funerals or visit gravesites often. Many who plan their own funerals choose cremation because they do not want to have large bills that their surviving family members will have to pay. In many instances, the deceased's wishes are to be taken to a beloved spot, which could be made more difficult without cremation.

Cremated remains, often referred to as cremains, are harmless and portable, giving grieving loved ones more options for disposal of their decedent's remains. Many are opting to scatter the ashes in beloved spots. However, there are legalities surrounding the action. Each state in the U.S. has their own regulations regarding the scattering of human remains and it is further complicated by each locality having their own additional laws concerning the scattering of ashes. Many people are unaware they need permits and that there are rules in force

about where a person's remains may be scattered. Individuals who scatter human ashes knowingly or unwittingly are known as "wildcats."

If you are caught scattering human remains as a "wildcat," you could face fines or community service, depending on where you are. Here are the legal considerations to keep in mind if you think you might want to scatter ashes.

Scattering Ashes in the Ocean

Many choose to have their ashes scattered at sea. In the U.S., this is permissible on any coast as long as the ashes are scattered at least three nautical miles away from the coast. Flower wreaths or other tangible items that will decompose are also allowed, but non-biodegradable items cannot be tossed into the water, such as metal urns. The individual must also notify the Environmental Protection Agency (EPA) within 30 days after the event.

Scattering Ashes on Private Land

If the land belongs to you, you may do as you please, as long as the ashes will not blow or otherwise cause harm to neighboring people or properties. However, you cannot walk onto privately held land or a formerly owned home or property and scatter remains. This is true for sporting fields or any other public venue. Permission must be obtained before attempting to scatter ashes, unless you rightfully own the property.

Scattering Ashes on Public Property

Many loved ones may request that their remains be scattered in state parks. To complete this task legally, the surviving loved one must apply for a permit and obtain permission. The Bureau of Land Management will allow cremains to be scattered as long as the ashes are not scattered near a water source or within 100 yards of a hiking trail. No headstone or marker is allowed to be placed. Each individual park may have its own set of rules in addition to these, so the loved one should check with the park directly to confirm.

Scattering Ashes From a Plane

You can scatter your loved one's ashes from a plane as long as it does not pose a threat to property or people. In some states, you cannot drop cremains from a plane over a large body of water. The Federal Aviation Association requires pilots to fly at certain minimum heights and amateur pilots cannot take on the task of releasing ashes from moving planes because it requires maneuvering expertise.

Transporting ashes by commercial plane can sometimes be difficult as well. Depending on the airline, you may be required to check the urn as baggage and will not be allowed to bring it as a carry-on. You can mail human remains, but there are special permits and forms that must be filled out. Only the USPS will mail remains. FedEx and UPS will not transport human remains.

Scattering Ashes Outside of the U.S.

Each country has different rules and requirements regarding entry into the country with your loved one's remains. Before making the travel arrangements, contact the U.S. embassy for the respective country to find out the specifics. The embassy will require a copy of the death certificate and may have you petition for a permit, pay a fee and present a passport. Some countries will not communicate with the family but must speak directly with the licensed funeral director.

Penalties for Scattering Ashes Illegally

The penalties for illegally scattering ashes illegally depend on the venue you have chosen. In many instances, if you have scattered askes improperly, you are not formally charged with a crime. However, if you have scattered your loved one's ashes in a particularly egregious way, such as running on the field during a half-time show to dump your mother's ashes on the 50-yard line, there could be a small fine and community service imposed.

There is also no rule governing how much of the ashes you must scatter. Many choose to scatter their loved ones' ashes in several different places and turn the action into grief rituals. In these instances, only a small amount of the ashes is left behind and the remains are easily carried in sealed plastic bags. In all instances, the loved one must make sure any memorial tribute he or she leaves in addition to the ashes is readily biodegradable.

How to Ensure Your Values Are Passed on to Your Family Before You Go

Instead of concerning yourself with passing on your personal belongings to family when you die, consider how much more valuable it may be to you and your loved ones for you to pass along your values before you go. In 2013, Merrill Lynch and the consulting firm Age Wave conducted a survey entitled "Americans' Perspectives on New Retirement Realities and the Longevity Bonus." Nearly 75 percent of participants who were 45 years of age stated that life lessons and personal values were the most important items to pass along to the subsequent generation. Last on the list were real estate and financial assets. Between the two were sentimental personal possessions and the fulfillment of certain wishes or instructions.

Elements of emotional and spiritual value outweigh elements of financial value in most people's priorities regarding what they leave behind. Karl Pillemer, a gerontologist at Cornell University, validated these findings while researching his book, "30 Lessons for Living." Of the 1,200 elderly Americans Pillemer interviewed, he found that many considered their most significant legacies to be transferring their core values and principles. Passing along an object, like a gold ring or a house, may seem far simpler than passing along an intangible value, like self-respect or caring for others.

Using the following tips, you can achieve the common goal of passing along your deepest held values to your loved ones before you depart this life.

Clarify Your Values

Before you can start to pass down your values, you have to know what those values are. As you consider what values you wish to pass on to your family, consider your social, political, religious, work, moral and recreational outlooks. Social values include equality, freedom, justice and peace. Political values include patriotism, capitalism, exercising your right to vote and abiding by the law. Religious values include a relationship with a higher force, finding purpose and caring for the less fortunate. Work values include earning what you own and contributing to your community. Moral values include the distinctions between right and wrong. Recreational values include making time for play and building relationships.

Communicate Your Values

Many people assume their values are coming across without ever explicitly expressing them. Your actions might demonstrate your values perfectly, but you cannot assume your family will make the leap on their own to translate your actions into specific life lessons. You need to communicate what your values are exactly before you can ever hope to instill them in your family. If you have trouble expressing yourself orally, consider taking the time to write your deepest thoughts and feelings down in an "ethical"

will" or "legacy letter."

Be Creative

While expressing your values may be instrumental to passing them along, you do not need to articulate them in literal terms. You can enlist your creative side to help you get your messages across as well. Develop videos, collages, slide shows, poems, songs, demonstrations and any other means of self-expression to help you express and convey your messages.

Start Early

The sooner you start to convey your values to your family, the more likely you are to effectively instill them and the more deeply they may be instilled. When you start to convey your values while your family is still young, you can start small and simple, such as instilling a sense of manners and good behavior. You can then build on these foundations as your family ages and matures, developing them into more advanced concepts like respect and fairness. If your family is already all grown up by the time you decide to start instilling your values, it is still not too late. The sooner you begin, the less need you will have to convey an excess of information to your family at one time. Furthermore, you will be better able to take the time needed to convey each value individually, clearly and completely.

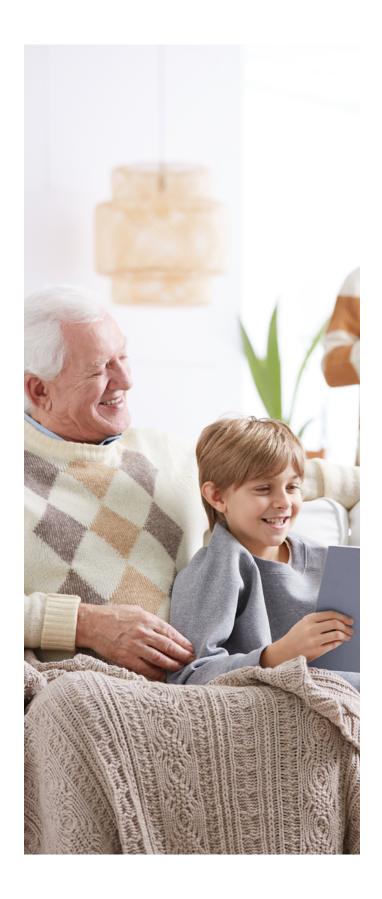
Enlist Aid

You also do not need to pass along your values on

your own. You can enlist the aid of a professional, such as a psychologist, clergy member or life counselor. These professionals can help you articulate your deepest held and most abstract beliefs in a clear and cogent manner. If certain values fall into particular life categories, such as financial planning, enlist the aid of an expert in that area, like a financial planner. You could even go an extra step and pass along some of your actual tangible assets in a form that indirectly passes along your pertinent personal values. For example, open a Donor Advised Fund that gives your heirs control over money to be distributed to charities as they see fit. In distributing these funds on your behalf, your family will be forced to learn how to recognize others who are performing noble and worthwhile work in the world.

Teach by Example

Be the example of the type of person you want to see in your family. Words are empty when they are not backed up by action. Your family will notice if your behavior does not align with the values you express and they may use that perceived hypocrisy as an excuse to discredit you and devalue your words. Show your family what your values mean to you. Let them see how you express and exhibit them in the world through your daily life and interactions. They are far more likely to adopt your convictions as their own when they see how you translate those abstract concepts into concrete actions and behaviors. Another way to teach by example is to share stories about your family's history, demonstrating how your deepest held values came about and how they have helped your family get to where it is today.



How to Choose a Location for Your Gravesite

Determining where you want your final resting place to be located can be a difficult decision. There are several factors that can influence your decision and each are equally important when making a selection. When you are choosing a location for your gravesite, you want to determine which location best suits your needs. Additionally, it is important for you to decide the cost you are comfortable with paying. Many gravesites charge additional fees for their conveniences, so it is important to be firm with how much you want to pay. Some factors to consider before concluding where you would like your final resting place to be include whether you are a veteran and wish to choose a gravesite in a national cemetery or if you wish to be buried in a religious cemetery. Once you have decided what is most important to you in your gravesite selection, you can choose a location best suiting all your requirements and meeting any budget restrictions.

Veterans and Their Family Members Are Entitled to Free Burials

Military veterans are entitled to free burials at certain cemeteries across the country. National cemeteries will offer gravesites and free grave markers for individuals who served in the military. Additionally, spouses and children of veterans are granted the opportunity to receive free burials in national cemeteries.

If you are a veteran, this may be the best option for you because there are no additional fees for the gravesite. Most other gravesites will charge an additional fee for grave liners and other burial conveniences. However, vas a veteran, you will not need to pay added costs when choosing a gravesite at a national cemetery. You can consult directly with the U.S. Department of Veterans Affairs about gravesite selection at your chosen location.

Overall Location Is Essential to Your Gravesite Decision

The most important factor for you to consider when choosing the location for your gravesite is the type of area you would like your final resting place to be. If you want your gravesite to be in a city cemetery, you will need to determine which exact location you prefer. Oftentimes, larger cities and suburbs will contain several cemetery locations. It will benefit you to determine which you like best before making your choice. Additionally, once you have chosen your location, you will need to determine which type of gravesite you prefer. Most cemeteries will offer ground gravesites and crypt options, as well as cremation and interment. You will be able to consult with the cemetery director to determine which locations offer specific gravesite options you are interested in.

Religious Gravesites Are Available to Meet Your Spiritual Beliefs

If you are a religious person, you can choose to have

your gravesite located in a religious cemetery. There are stipulations for some religions that should be reviewed before pursuing this route. You can consult directly with the religious cemetery to determine what, if any, restrictions are placed on gravesites for those who wish to be buried according to specific spiritual beliefs. Once you have determined possible restrictions, you will be able to choose where you would like your gravesite to be located within the religious cemetery.

Monument Restrictions May Be in Place in Certain Locations

When choosing a location for your gravesite, it is important to determine which monuments and memorials are allowed on site. Cemeteries may also restrict the memorial objects placed on your gravesite, which can impact your choice. If it is important to you to have a monument or memorial at your gravesite, you should consult with the cemetery to find out about restrictions enforced.

Costs Can Fluctuate Depending on Cemetery Sites

One of the most important aspects to consider when choosing a gravesite location is the cost. Many cemeteries will charge additional fees for items such as grave liners, which should be calculated into the final total before making your decision. Determining what is included in the price provided by the cemetery prior to purchase will help you ensure you are receiving what you need from your

gravesite location. Conveniences, such as long-term maintenance of your gravesite, may not be included in the original price provided by the cemetery.

Additionally, there may be added costs for interment at your gravesite. Cemeteries will sometimes charge an additional fee to fill the gravesite upon interment. Each of these additional fees can be discussed with the cemetery director in advance to aid you in choosing the right location for your gravesite. Once you know all the additional charges, it is significantly easier to make a final decision.

Family Plots Are Available at Most Cemeteries

When choosing a location for your gravesite, you can determine whether you would like to purchase a family plot. Purchasing a family plot provides you with the comfort of knowing your loved ones are taken care of after you are gone. You will need to consult with the cemetery director to determine the cost and exact location of the family plot once you decide on the cemetery that meets your needs. There are additional decisions to make if you choose a family plot for your gravesite. Cemeteries will often offer the ability to create one headstone with the family name featured prominently and spaces for individual names when needed. You may need to consult with other family members to determine what the best option and location for your plot will be before making a decision.

How to Choose a Guardian for Your Pets

Many senior pet owners view their pets as family members and dread the thought of not being around to take care of their needs. They also understand that animals form great attachments to their owners, leading them to experience anxiety and distress when separations occur. Many pets, like humans, can mourn their loved one's loss for an extended period of time. Therefore, most senior pet owners want their pets to transition to other caregivers as quickly and easily as possible.

Every year, hundreds of thousands of cats and dogs are euthanized because their owners made no care arrangements prior to their passing. Caring about your pets means taking the necessary steps to ensure their well-being while you are living, including making sure that after you pass, they have the best opportunities to continue to living healthy and happy lives. Selecting a guardian that will genuinely care for your pets is the most important part of this process. There are steps that you should take as a senior to ensure you provide your pets with the best opportunities after your passing.

Decide Who the Guardian Will Be

Deciding who your pet's new guardian will be is the most crucial step in planning and preparing your pet's future. Sometimes close relatives or lifelong friends do not necessarily possess the characteristics needed to bear the responsibilities of owning and

caring for a pet. Other times, they are not able to provide the kind of care that is needed because they may have health concerns, busy careers or other overwhelming responsibilities, like taking care of elderly family members or grandchildren.

It is important to be clear with potential caregiver candidates about what your expectations are and the amount of effort and money that is required to care for your pet, especially if any of the candidates you are considering have not been exposed to pet ownership. You and the potential guardian should have extensive conversations regarding your pet, including their eating habits, health records and medical conditions. Additionally, you should discuss with the potential guardian your plans and expectations. Create a written document that outlines these expectations and that includes the future owner's name and contact information. Copies of this document should be shared with additional family members and the pet's trustee, if you decide to name one.

Failure to cover these important issues and outline responsibilities in detail can lead to unpreparedness on the part of the prospective guardian and the potential relinquishing of his or her responsibility for your pet. In some cases, this demise can mean the guardian gives ownership of your pet to an animal shelter.

Fostering Options

If after an extensive evaluation process, you still cannot locate anyone in your immediate circle that you feel is an appropriate care giver for your pet, there are fostering options. A foster home can provide a temporary home for your pet until an owner can be found. You must arrange matters with the individual or organization you choose beforehand, to ensure that when the time comes, responsibility will be taken. A few examples of fostering options include:



The breeder or shelter where you bought your pet



A local animal shelter



Your pet sitter or groomer



A rescue organization



Your veterinarian

Legalizing Your Plan of Action

You can legally arrange for the care of your pet in your will or testament by naming not only the guardian

you have chosen to take on this responsibility, but also addressing the assets you may be leaving with this person to help with the expenses. You may also indicate in your will that you are leaving your pet with one person and the money with a different individual, while including instructions on how the new owner will be reimbursed for expenses incurred while caring for your pet.

Forgetting to assign the ownership of your pet in your will or trust will automatically default your pet to the person you have chosen in these documents as your beneficiary. Should you have no will or trust when you die, your pet will then automatically go to your next of kin.

Since wills are usually not addressed immediately after a person's death, it is wise to have an additional legal document created called a pet trust so that your wishes are implemented right away.

Creating a Pet Trust

Owners who create pet trusts can rest easy knowing that their pets' needs are addressed after they pass. A traditional pet trust is accepted in every state of the United States and gives you control of your pet's care after your death. In the trust you can specify the following:



Who will be the trustee, the person who will handle all of the finances for your pet.



Who will be the new owner of your pet, if he or she is different than the trustee.



The type of care your pet will receive.



What will happen if the new owner is no longer able to keep your pet.



How the expenses will be reimbursed to the owner by the trustee.

A statutory or honorary pet trust is a trust that is in effect while you are still living, as well as after your death. It provides more flexibility than a traditional trust and is simpler to create.

A revocable living trust is a trust that avoids probate after your death. This trust is beneficial in helping avoid the disputes and challenges that might arise when addressing a standard will.

How the Process of Organ Donation Works

Organ donation is a crucial service that saves thousands of lives every year. While almost all adults support the idea of organ donation, only 54 percent are registered as donors. Signing up as an organ donor means you could potentially save someone else's life. Since organ donation can be concerning to think about, you might wish to understand how the

process actually works to become more comfortable with the idea. There are many steps that must be followed, from determining eligibility to registration and actual donation. Your consent and wishes are paramount to the process. You may also wish to find out which organs and tissues can be donated or to know who will be in charge of making sure your wishes are carried out. By learning about this important process, you can help to remove any uncertainty you may feel about organ donation.

Eligibility

If you are an adult over the age of 18, you can register as an organ donor. In some states, if you are under the age of 18, you are also allowed to register. If you are an older adult, you are not discounted from the eligibility criteria of the process. In the past, there have been transplants performed with donated organs from people over 90 years of age. If you have a health condition, you might think you will not be able to donate. However, your health condition may not affect all of your organs. It is the organs themselves that are considered when it comes to viable donations and not your age or health. However, there are a few conditions, such as cancer, which would prevent your organs from being transplanted. If you are unsure, speak to you doctor before registering.

Registration

There are two ways you can register as an organ donor. You can sign up at your state's motor vehicle

office or you can register online. It is very important to make sure you are officially on the registry. Simply having an organ donor card may not be sufficient. There is a chance the card might not be present at the time of your death or that it may go unnoticed. Registering as a deceased donor means you have officially given your consent to donate your organs in the event of your death. In many states, you will also be given the opportunity to specify which organs or tissues you would like to donate. You may remove yourself from the registered donors list at any time in the same manner in which you signed up. However, if you have a donor designation on your driver's license and do not wish to donate your organs, you will need to obtain a new license.

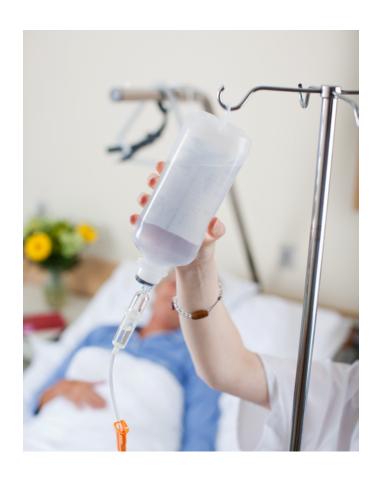
Organs and Tissues

There are eight vital organs that can be donated. These include the heart, liver, pancreas, intestines, both lungs and both kidneys. In recent years, hands and faces have also been added to the potential transplant list. Living donors have the ability to donate a single kidney, lung or a portion of their intestines, liver or pancreas. Donors may also donate various types of tissue that can help improve the quality of someone's life or even save it. For example, corneas can be transplanted to help a person regain his or her sight. You can also donate heart valves, tendons, bone and skin.

Your Medical Care

Even if you have registered as a donor, your organs

are not guaranteed to be transplanted. In order for the organs to be viable for transplant, the donor must have died in specific circumstances, such as from a stroke or brain aneurism. It is very important to note that while you are being actively treated at the hospital, your donor status is not taken into consideration. In fact, the medical team responsible for saving your life is not the same team who would potentially perform the recovery and transplant. Additionally, in order for the organs to be recovered, the patient must be officially declared brain dead. There are a series of very specific tests that are performed to ascertain the brain death. It is only after brain death has been confirmed and declared that recovery of the organs may begin.



Organ Procurement Organization

If you are an organ donor and you die or are close to death while hospitalized, a representative from your local Organ Procurement Organization (OPO) is contacted. It will be up to him or her to determine whether your organs are viable for transplant using the information the hospital provides. If donation is possible, the representative will travel to the hospital immediately. He or she will also perform a search to determine whether or not you are a registered donor. If you are, the recovery and transplant can take place.

Your Next of Kin

When you register as a donor, it is important to let your loved ones know about your decision. This will help them to prepare themselves for the news and to provide information on your health and social history when needed. Additionally, if you have not managed to register by the time of your passing, your family can communicate your wishes and consent on your behalf. Your family does not have to worry about any costs incurred in the process because they are covered by the organ recipient. If you wish to have an open casket funeral, this will still be possible. The surgical processes used do not disfigure body.

Organ Recovery

The OPO representative is tasked with finding the organ recipients. The recipient is usually a local resident since organs must be transplanted quickly.

However, depending on the organ, the recipient might live further away. There is a recipient identified for each viable organ match. During the search, the donor organs are maintained by the use of machines that keep oxygenated blood flowing through them. The transplant team begins their surgical removals as soon as the recipients are named. Organs are recovered first, followed by any authorized tissues. The organs are transported to their recipients as quickly as possible. This might mean by ambulance, helicopter or even by airplane.

Everything You Need to Know About Prenuptial Agreements

According to a 2013 survey conducted by the American Academy of Matrimonial Lawyers, more than 60 percent of divorce attorneys report an increase in the number of marriages that included signed prenuptial agreements. When getting remarried after your previous spouse passes, you may wish to consider signing a prenuptial agreement with your new spouse.

Many couples marrying for the first time find prenuptial agreements ruin their general senses of romance and commitment to one another. After all, a prenuptial agreement implies the relationship will not last forever. However, senior couples entering subsequent marriages have new perspectives, insights and concerns to consider. If you are still unsure about whether or not a prenuptial is the right option for you in your new marriage after reading the overview of provided below, there are other choices

you can exercise. You should consider consulting with a marriage counselor or financial advisor together with your soon-to-be spouse to discuss your questions and concerns and reach a mutually informed and consensual decision.

What is a prenuptial agreement?

A prenuptial agreement is a contract signed by both members of a couple prior to their marriage. The agreement dictates the details of their financial distributions and commitments in the unfortunate event of a divorce. In a prenuptial agreement, it is explicitly spelled out who which spouse receives which property and who will take responsibility for marital debts, including how the home will be handled. Distribution of belongings and obligations are both detailed in a prenuptial agreement. If any of the spouses or their children will be allowed to stay in the home following a divorce, the prenuptial agreement also makes those provisions explicitly clear.

What Prenuptial Agreements Do Not Include

Certain provisions of a divorce are not included in a prenuptial agreement. Terms of child custody or support may not legally be included in a prenuptial agreement. Instead, the final decision on childrelated matters in a divorce belong to the court.

Reasons to Get a Prenuptial Agreement

There are many reasons to consider getting a prenuptial agreement, especially if you are entering into a subsequent marriage after a previous spouse has passed away. You may wish to get a prenuptial agreement if you will be bringing assets into the marriage you received or inherited from the dissolution of your previous marriage. For example, without a prenuptial agreement, your new spouse could be responsible for child support payments required of you for children of a previous marriage. If you have children from your previous marriage, you may want to utilize a prenuptial agreement to ensure the kids of you and your departed spouse do not get entangled in the finances of you and your new spouse.

If the discrepancy is too wide between the amounts of respective wealth or debt of you and your soon-to-be spouse, a prenuptial agreement can also prevent unforeseen hurt, blame or resentment by clarifying ownership and obligations prior to the marriage. If you own real estate property you bought with or inherited from your previous spouse, you may wish to exclude those items from the even split of assets and liabilities that typically come with a marriage. If one of you is a business owner, you may want to protect those investments by keeping them separate and removed from the marriage.

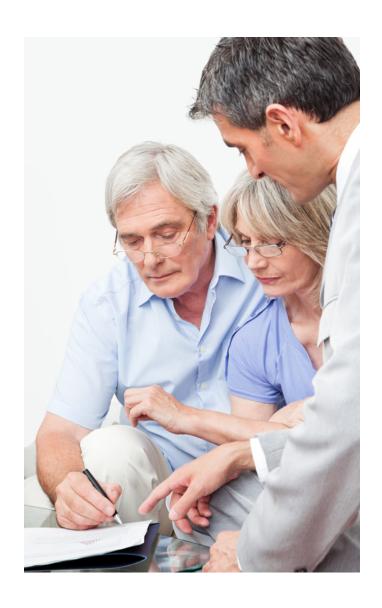
Prenuptial agreements can also be utilized to maintain the sanctity of privacy in a couple by preventing one party from disclosing certain personal information about the other should the two eventually divorce. A prenuptial agreement can prohibit each party to the divorce from disparaging his or her soon to be ex. For example, it can restrict each party from publicizing negative elements of his or her personal, financial or marital life in public. This includes any appearances on radio or television, and in regards to social media, books, articles or other publications. If you and your new spouse were only engaged for a brief time before getting married, you may also want a prenuptial agreement to protect you from your own potentially hasty decision. In such an instance, knowing your mutual rights will be respected and your wishes honored will provide comfort and peace of mind.

An Alternative Option: Postnuptial Agreements

While you may find it appealing to sign a prenuptial agreement, you might prefer to wait until after the marriage to coordinate it. For example, you may rather focus now on the positive aspects of your new marriage and not simultaneously preoccupy yourself with your concerns about its possible dissolution. If so, you can alternatively consider what is known as a postnuptial agreement. You and your spouse can sign a postnuptial agreement together at any point after your marriage, as long as you both agree to do so and you both consent to its terms. You can also make amendments to a prenuptial agreement after a marriage. This action converts it into a postnuptial agreement. In either case, should you get divorced for any reason, the resulting adherence to your

mutually agreed upon stipulations would be the same.

One of the risks with waiting to write a postnuptial agreement is if you or your new spouse unexpectedly pass away. Couples with preexisting health conditions should not rely on setting postnuptial agreements later in the marriage. This is especially important if you are concerned about your spouse inheriting unnecessary debt after you pass away.



Healthy Ways to Cope When Family or Friends Die

No one is prepared for death and while you may understand that death is a natural part of life, you can still be disoriented and confused when the sudden change occurs. This can lead to prolonged periods of sadness or depression, especially when someone close to you dies. The idea that you will never see this person or talk to them again can have a devastating impact on the rest of your life.

Grieving is an important way to overcome these feelings of sadness and move on with your life. Not every person grieves the same or takes the same amount of time to get over the tragic event. The time it takes to grieve has a lot to do with the type of support system you have around you, like family and friends, and the type of relationship you enjoyed with the deceased. The more this person impacted your everyday life, the more your life will be impacted by his or her loss.

Senior citizens are vulnerable to grief because they regularly experience this kind of loss due to the fact that their spouses, siblings or close friends tend to be in their same age group. Review the information below to learn about some healthy ways that senior citizens can cope when their family or friends die.

Understand What You Are Experiencing

People experience different emotions after someone close to them dies. Sadness, anger, frustration and even exhaustion are just a few common feelings those suffering from grief may experience. Profound emotional reactions may also occur in them, such as anxiety attacks, depression, fatigue and thoughts of suicide. An obsession may even take hold, centering on the memory of the deceased.

Some people may also experience physical symptoms as a result of this type of grief, such as loss of appetite, difficulty sleeping and lethargy, while others may even experience the worsening of existing illnesses.

It is important for seniors who are experiencing this type of profound grief to know that it is not uncommon for them to feel this way. They must understand, however, that they must do their best to help in alleviating these feelings and they must be willing participants in overcoming the state they find themselves in.

Talk to Others About Your Loss

It is therapeutic to talk to others about the loss of a loved one and it is also good to cry with them and release emotions that may suppress themselves shortly after a great loss is experienced. It is not healthy to keep these emotions at bay because of an inability to address them. The worst thing a grieving person could do is to keep these feelings inside and not share with others. This leads to isolation and can also lead to frustration within the support group.

People who care about you want you to include you in the grieving process and by using them as bouncing boards to express your pain and sorrow, you can heal faster. Your loved ones want to help you and want to feel as though they are being supportive of you and it is healthy for you to oblige.

Take Care of Yourself

During this grieving time, some people are so focused on their losses that they stop eating and generally stop taking care of themselves, including not bathing or exercising. This could lead to illness or even death as a result of lack of nourishment, affected immune system or infection from not performing proper hygiene. Seniors who are in mourning need to eat well, exercise, bathe and get their needed rest in order to remain healthy.

Celebrate the Life of Your Loved One

Your loved one was a special person who cared about causes and had passion for things that he or she loved. Remember your lost loved one by doing things that bring a sense of purpose to his or her time on earth and to the relationship you had. By donating to his or her favorite charity or planting a garden in his or her memory, you are keeping your loved one and the things that mattered to him or her alive through your actions.

Help Others Deal With Loss

There may be others within your circle of friends or family who are affected by the loss of your loved one, and some may be experiencing similar issues as you. Helping them cope with their grief and sorrow may be helpful in seeing you through this difficult time by moving the focus away from you and the loss and pain you are experiencing.

Seek Professional Help

A psychologist can help a person better cope with the guilt, fear or anxiety associated with the passing of a family member or close friend. Seniors who have lost spouses, life partners, close relatives or friends should seek the assistance of psychologists or other licensed mental health professionals to help them with managing these losses. These trained professionals will prescribe needed medications to the affected parties, as well as use many different treatments, most commonly psychotherapy, to help them improve their lives.

Benefits of Grief Counseling

If you are a senior citizen who has lost a loved one, you are undoubtedly feeling many effects resulting from this great loss. Feelings such as sadness and depression may be entering your everyday activities as you try to cope with the sudden change in your life.

Grieving is an individual process, and every person must get through it at his or her own pace. The magnitude of the loss, the strength of your internal support group and your personal coping mechanisms will ultimately determine how quickly you can regain a sense of peace in your life.

You may manage the process by utilizing individual

support from family, friends and acquaintances. On the other hand, you may need grief counseling, which can be a powerful tool to help you navigate through the grieving process.

The following information includes the benefits gained as a result of grief counseling. However, it is important to first understand what grief is and how people that are grieving may behave.

Bereavement and Grief

Bereavement is the process of recovering from the death of a loved one, while grief is a reaction to the loss. Both cover a wide range of feelings, from sadness to anger, and these feelings can vary from person to person, depending on his or her background and closeness to the person lost.

Grieving Behavior

Grief is known for bringing feelings of sadness, guilt, regret and anger to the surface. Sadness is present because someone of great consequence is no longer with you, guilt is brought on because you may feel there is something you could have done to help the lost loved one, regret becomes apparent because you will never be able to speak to the person again and you may feel anger because the person was taken away from you. These emotions are often surprising in their strength and can be confusing to you as you grieve, since they can bounce from thought to thought in trying to make sense of the loss. Grieving behaviors run the spectrum of emotion, from crying to laughter, from wanting to share thoughts and

feelings to keeping away from others, preferring to be alone to deal with the loss.

The different feelings, thoughts and behaviors you may express during grief are categorized into two main groups called instrumental and intuitive.



Instrumental: This type of grieving focuses primarily on problem-solving tasks while controlling emotional expression.



Intuitive: This type of grieving focuses on sharing feelings and exploring the relationship you had with the deceased.

Most people who grieve will display combinations of these two types of grieving, and both are beneficial in their own ways.

Benefits of Grief Counseling

For some, the experience of a loss is so overwhelming that there is a need for more intensive, one-on-one counseling with a grief therapist. The internal support group, usually consisting of family members and close friends, is just not enough and grief counseling is required.

Grief counseling can force you to accept your loss and can also help you by:



Having you focus on specific areas in your life where coping is difficult.



Making you understand that the feelings you are experiencing are normal.



Creating a safe environment where you can work through the feelings of loss you are experiencing.



Helping you find comfort in positive memories of your loved one without being affected by a sense of loss.



Identifying strategies and behaviors to help you cope and re-engage in daily tasks.

Benefits of Peer Support Groups

An additional layer to the grief counseling concept is to engage in a support group with your peers. These types of support groups can be significant parts of grief counseling, as they are typically comprised of individuals who are experiencing the same type of loss as you are and are usually led by trained health professionals who can offer assistance. Here are ways a support group can help you as you are grieving:



By involving yourself in a support group, it may lessen the sense of isolation you may be experiencing as a result of your significant loss.



By discussing your feelings with others who have felt a similar loss, you may be able to connect with them, recognize you are not alone and learn that what you are experiencing is normal.



By taking part in the support group, you may be able to boost your morale, which may help in alleviating your stress level by giving you an ability to express the emotions you might have been keeping inside.



Getting on With Your Life

Time is helpful at healing all wounds, including coping with the loss of someone you never thought you could live without. You may never be the same after experiencing such this loss. However, with the support of your inner circle of family and friends, the help of a grief therapist and possibly a peer support group consisting of people with similar experiences, you can get past the grieving period and find peace and happiness once again.

How to Write a Bucket List

The idea of creating a bucket list is simple. You list the things you want to do and you cross them off once you have done them. However, to create a list of intentions and accomplishments that have profound significance to you and are actually attainable is not easy at all.

First, it is important to define and understand just what a bucket list signifies to the average older person and why it is important for him or her to create one. Senior citizens who want their lives to amount to more than just a series of everyday activities and who want to gain clarity on what they want out of life should create bucket lists. This list of wishes or intentions should come as a result of introspection, and inspiration, putting the senior citizen in touch with his or her desires and dreams. This list should be a living document that is allowed to change with the passing of time, based on the person's life experiences and how they may have affected him or her.

Tips on how to write this bucket list can be beneficial to those looking to begin one, as well as to others who have started one and may be looking to increase its size and scope. It is important to also know that targeting the things he or she wants to achieve during a lifetime can also maximize every moment of a person's existence, and thus allow him or her to live the current life to its fullest.

Take the Necessary Time

There are many thoughts and ideas that will run through your brain when you are asked what goals you would like to accomplish or places you would like to visit during your lifetime. It is important to take the time to establish criteria of what these wishes should entail and the possibility of them coming to fruition based on your age, health and economic situation, before you can narrow them down to those that belong on your list. Each idea that does not live up to the standards you set should be easily dismissed so that you can focus on those that are possible. Eliminating these other ideas also increases the possibility of the ones on your list actually being accomplished, since resources such as time and money may also play factors in achieving them. Additionally, the items that make it to your bucket list should all come from your inspiration and hold significant value to you.

Cover a Broad Spectrum

Your list should be made up of a wide variety of possibilities, ranging in dimension and scope,

as well as time involved in making them a reality. From traveling to exotic destinations to learning a new language, there are countless avenues for experiencing life, as well as improving yourself. Aim for variety as this will allow you to satisfy your sense of adventure and your sense of purpose.

Make Your List

You have narrowed down your choices to those that both have personal significance and great possibility of being fulfilled. Now, you are ready to make a list that has integrity because the components you will be choosing come from ideas that have meticulously been chosen for their potential for happiness and success. Consider choosing from the following areas to complete your well-rounded list:



Learn a Language – Learn another language, like Spanish or French



Travel – Experience the cultures of the Far East, like Japan or China



Experiences – Sit behind the wheel of a Ferrari or Lamborghini

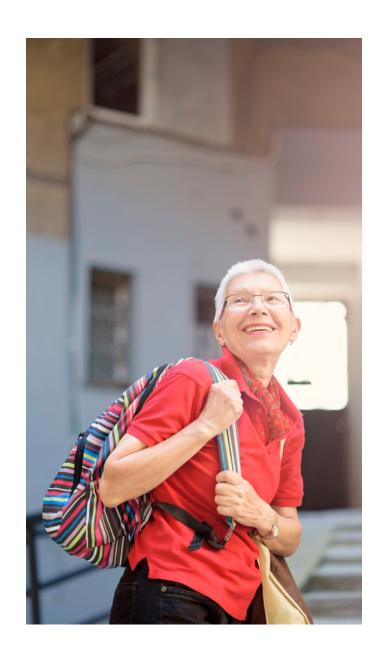


Adventures – Go on a Safari, swim with dolphins or skydive



Physical Feats - Run a marathon or climb a mountain

You could also focus on career minded goals, including starting your own business or finance-related goals, such as making seven figures. Relationship and family goals can include tracing your family tree or marrying at a later age. You could also include general goals, such as reading the 50 best novels of all time or watching the 50 greatest films of all time.



Adapt Your List

Most bucket lists get abandoned because people are not willing to change them as time goes by. These changes are necessary to maintain the integrity of the list as ultimately people get older and some items are no longer possible to complete or are no longer important to the creator of the list. Other items may grow in value as years go by and they should be added.

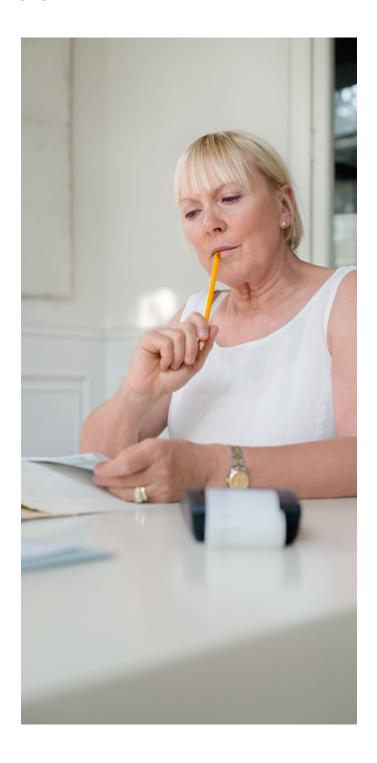
Cross off Items

Crossing the items off a bucket list is the ultimate goal and is perhaps the most rewarding part of it all. Being able to fulfill these wishes and goals is very satisfying to the creator of the list, as it shows that the list was well crafted and that the creator was committed to its fulfillment. Ideally, all items are checked off before the creator of the list passes, but if he or she should die prior to its completion, the goal to complete the items was just as important as creating the list.

Use It as a Tool

Every senior gets to the point in his or her life where he or she reflects on the accomplished items and the items to accomplish before passing. From places and locations he or she has yet to visit, to people he or she would like to meet. Some seniors want to experience things that they have only heard of or seen, while others want to gain knowledge in areas that have always interested them. A bucket list is

a very healthy tool that allows the older person to put all these life-long ambitions and wishes into one place for safekeeping and for re-affirming his or her purpose in life.



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