

# Chapter 1

## Introduction – Some Beginning thoughts

*“First comes thought; then organization of that thought, into ideas and plans; then transformation of those plans into reality. The beginning, as you will observe, is in your imagination.”*

*– Napoleon Hill*

News flash! You are going to die someday...

Sorry to be so blunt!

Death has no respect for differences in age, health or infirmity. Death doesn't pause because you've purchased tickets for a vacation. It doesn't care that you just moved to a new house. Death does not discriminate by age, gender, race or educational level, and most importantly, death doesn't care that you are not ready.

We all acknowledge that mortality is a part of everyday life and as it is often said that “no one gets out of this life alive.” However, intellectually knowing this fact, is a long way from focusing on our own death, the passing of a loved one or even making a plan for it. Acknowledging that fact is the first step we are going to take together in this journey.

### **Too busy to die right now?**

I know you believe you are far too busy to die anytime soon, we all do. Why take the time now to plan for it? There will be plenty of time later, right? Death is so inconvenient.

The sad fact is that someone will die today. Once we come to grips with the reality that it could be any of us, the next logical step is to make a plan.

### **What motivated me to write this book?**

I suspect my days like yours are actually quite safe. I work in a safe place. I live in a safe neighborhood. I have air bags throughout my car and I look both ways when crossing the street... most of the time. I am just a regular person. Quite like you, I imagine. I have a husband, a family and yes, even a dog. As I have grown older, I have seen many of my family and friends

struggling through the death of a loved one. This emotional pain, shock, frustration and confusion that often went on for years is what motivated me to create this guide.

All of us have one thing in common, we are all very busy. There are a thousand tasks that need to be done each day. How will I ever find the time to make a plan you ask? How would you even get this plan started? That is where this guide comes into play.

Since I started writing this book, I have spent a lot of time talking to people about how they plan for death their best practices and their worst decisions. My goal is to help people prepare for the task of finalizing one's wishes before they pass.

I don't know about you, but when I watch the news about life lost thousands of miles away, I observe it as only an interested bystander. When the loss of life occurs a little closer to home, perhaps a friend or old classmate dies, I pay more attention. I may adjust my schedule to attend the wake and/or funeral, possibly send a card and post memories and condolences on Legacy.com or on another online obituary site. Really there is no significant or direct impact on my day to day life. My heart aches a little and although unwelcomed, I often self soothe by telling myself that this is a normal part of life and that death, though unwanted, is a natural ending.

I mourn, but then, my life returns to normal and the feeling fades. Even though I don't forget, I move those concerns to the back of my mind until the next time death strikes.

### **And then my Mom died...**

That Tuesday life moved forward as usual. I ate, slept, worked, spent time with my family. Wednesday Mom was gone...forever.

Gone!

How could that be? I spoke to her every morning, sharing that wonderful time at the start of our day. The conversations weren't profound by any measure, just normal chats; how are the kids? How do you feel? What will you be doing today? She was healthy, vibrant and active. She had no medical issues of concern. We looked forward to continuing those special, intimate morning discussions for years to come. The normal mundane conversations of that Tuesday's call happened as usual.

Then, Wednesday, that usual morning call never occurred...she was gone!

It is a fact that over two million Americans die every year and of these deaths, over one million are sudden.

Just think of that... Every day 2,600 Americans go to bed expecting to be alive tomorrow, and they're not. Wednesday mom became a part of that statistic.

### **Mom was prepared, I was not**

I started to think of all those who unexpectedly lost their life each day, and asked myself, how prepared were they for their exit? It was at this time I began to write this book. Yes, wills and trusts are a necessary part of a formal legal distribution of assets, but what about wishes and desires about those oh so important everyday things? Do you want to be cremated or buried? Who is going to manage your Facebook site? Who will be responsible for your pet? Who is contacting others about your passing? What do you want them to say? Do you have special art, jewelry, pictures that you want shared and with who?

Who is going to do this if you don't make a plan? Are your final good-byes written? Have they all been captured somewhere? Is your final farewell complete?

I didn't really think about these things before and then I had no choice.

### **Mom helped me write this book**

This book is based on my mother's goals of being transparent with information for her family. She had determined, in her infinite wisdom, that there was a gap between what her children knew about her wants, desires and the little things she wanted handled when she passed.

She put her considerable organizational talent to use and created a roadmap listing information that she believed might be relevant and to help ease people through the final process. She wanted her heirs to seamlessly and painlessly deal with items not covered in her will and living will.

This book will serve as your roadmap to doing the same.

Some of the issues Mom wanted to solve include:

- How to be sure that your family knows your thoughts about the early days after your passing?

- How to let the family know where the pertinent information, documents and passwords are stored?
- How to easily confirm that everyone is notified of your passing?
- How can you let people, dear to you, know what your real feelings, thought and wishes are for them?
- How to make a special bequeath, monetary or otherwise, that you want delivered after your passing?

As you may have already guessed, these questions were my starting point for this book. Included are simple steps to make your life easier, some ideas for an orderly transition and useful worksheets, which will help you create your own personal exit strategy. I have added some tips and stories along the way.

I hope you will use this step-by-step guide to help minimize the stress and heartache of your loved ones at the time when they will not be thinking clearly. Look at it like a gift to your future self.

### **What is important to you should be written down...for their sake.**

They say that no one can escape death or taxes. I would add, there will be someone in your current life who cannot escape the countless hours and issues involved in closing your estate. The theme of this book is hopefully clear...death is not a topic anyone likes to talk, or even think, about. The unfortunate truth is that at some point we will all be faced with the reality of losing a loved one. You can take charge now and even organize the task to make it much easier for them.

### **Do you need to make a plan?**

Think about your loved ones. What if **you** were the one left behind to handle their final wishes? Do you know what to do? Or more importantly, what **they** want you to do?

What if **you** are suddenly taken? What do people know about **your** wishes?

Let's take a quick quiz. Can you answer yes to all of the questions below?

1. Does your family know what you want for your funeral arrangements?
2. Have you let people close to you know how important they were to you?

3. Do you have your address book up to date? Is it only digital? If so, who knows the location and passcode?
4. Do your loved ones know where your computer user names and passwords are kept?
5. Do you review and update your final wish action plans at least once a year?

If the answer is yes to all of the questions then STOP reading this book, you are fully prepared. Congrats! May I suggest you gift this book to someone who needs it and help them through the planning process.

If to any (or all) of these questions you say no, or I don't know, then you're in the right place. Read on!

### **So, if you have a will or trust why do you need to create this book?**

Often I have been asked why shouldn't I just put everything in my legal documents, for instance my will or trust instructions? My answer to that question is actually quite straightforward. When a legal document was being created, you may not have been in the mood to address all of the literally hundreds of details that needed answers or could have just overlooked what may later become an important non-legal, but never-the-less important detail as to your departing wishes. How many times might you change your mind as to the color of the dress in which you want to be buried or who will get your customized cat fountain? The cost to go back to your attorney and update your will every time you want to make a small, non-critical change can very quickly add up.

Items that should go in the will are a complex issue and you should always consult with your attorney, but for example, creating a list of pallbearers and putting your choices in your will could be a waste of money as several may become infirm or even die before you. Do you really want to pay for a change to your will every time someone on the list has to be replaced? On the other hand, if your pet is critically important to you and you believe that without adding your instructions to the legally binding documents your choice of who would take care of them and

any money connected to their care might not be implemented, then by all means put those instructions in the will.

The intent of the book, a non-binding legal document is to identify and clarify your wishes and allow you to trust that your executor will follow them as if it was a legally binding document, but allowing you the flexibility to easily change those instructions. Again, remember that the will is the ultimate roadmap and certainly trumps anything else.

### **Let's get started**

Think of your plan as a gift of love, a message of fondness to your loved ones about what you are passionate about.

By the time you finish reading this book you will understand how to explain all your wishes for your final arrangements, guide your loved ones to better understand what is sentimental to you, and have created a single place to share your specific instructions.

### **You and I are in this together**

We are going to work on your personal plan together. As you go through each chapter of this book there are action worksheets, which are a collection of steps, tools and questions that will guide you as you put your plan into motion. This book contains a lot of practical information.

Death planning may be one of the most difficult things you will ever do, however, think of it as the ultimate gift of love. You may not have control over your last minutes on Earth, or how you will be remembered, but you can certainly guide your survivors on how you want to be treated and memorialized.

### **See you tomorrow**

I recommend that you STOP reading right now, pour your favorite beverage (adult or otherwise), take some time to think and even discuss what you have just read with a loved one or good friend. Then relax and enjoy your evening. Tomorrow we'll be ready to move forward.

