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## **"What Do You Want Done With Your Body When You're Dead?"™**

**Article by Jolene Brown, Certified Speaking Professional, West Branch, IA**

I'll not forget the tremor in her voice nor the painful tears. "It's been a year since my husband died and I'm still mad. Mad at him because he never explained things and left me with a real mess, and at mad myself for not asking questions."

You've all heard the stories, a loved one who would never talk about "those" things...or a surprise death. You're left behind with such a confusion of decisions and details, you don't know where to begin. As a wife from Kansas recently shared, "I couldn't even grieve and remember the special times. Instead, I was just so overwhelmed and fearful. Nothing had ever been explained... the books, the contracts, the assets, the debts. I became physically ill, made stupid decisions, sold it all. Jolene, you tell people to get their business in order now. Ask questions. Write things down. Don't wait."

So, on our next car trip I informed my husband, "Honey, there will be no radio today. No markets. No weather. No talk show host. It's just you and me and a legal size pad of paper. I have a question for you.... What do you want done with your body when you're dead?" (How's that for a conversation starter?) What followed were oodles of questions, lots of notes, tons of valuable insight. On the way home, I drove and he asked me the questions.

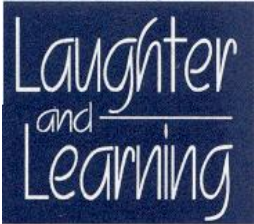
Fourteen typed pages later, we now have a working document for our family titled... "Things you need to know for those who need to know." This is a listing of details and resources to aid those trying to figure out a complex world when someone dies. When we gave copies of this list to each of our daughters, we were surprised at the response. "Mom and Dad, you have no idea how many nights we laid in our beds in this big house thinking about this place, how hard you've worked, what you have both built to call this our home. We wondered what would we ever do if something happened to you. This list is the best gift you could have ever given us. Thank you!"

I think we owe this peace of mind to our families. We owe it to ourselves.

Following is a sampling of areas to discuss as you begin your list. You will need to make it fit your life, business, family, needs. Please note: this list does not replace your legal, discussed will and estate plan, but it helps in clarifying the multitude of details. It is also a working document and may need regular updates.

Things to know for those who need to know:

1. What do you want done with your body when you're dead?
  - o organ donation, signed card, family informed
  - o burial, cremation instructions, pre-paid
  - o cemetery plot - location of the plot - deed for the plot



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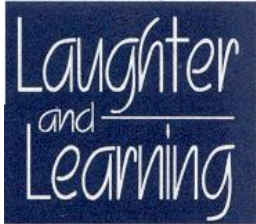
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2. Important documents:
  - Living Will - official copy, location, family informed
  - Power of Attorney - official copy, location
  - Will - original will location, executor, guardian
  - Division of personal property - listing of who gets family heirlooms, art, antiques, furniture, etc)
3. Safe deposit box, safe, etc. - location and key location or safe combination
4. Advisors:
  - Attorney - office, name, address, phone
  - Accountant (CPA) - office, name, address, phone
  - Tax Preparer - office, name, address, phone
  - Financial Institution: Bank - name, address, phone, main contact
5. Insurance - company name, address, phone number, agent, policy numbers, policy location:
  - Life
  - Health
  - Liability
  - Homeowners
  - Long Term Care
  - Vehicle
  - Buildings & Equipment
  - Business Assets
6. Investments:
  - Stock certificates
  - Mutual fund, shares
  - Bonds
  - Keogh and IRA
  - CD
  - Treasury bonds
  - other
7. Location of:
  - Social Security Card
  - Certificates for birth, marriage, adoption, etc.
  - Past tax records
  - Bank statements, canceled checks
  - Vehicle titles
  - Checkbook
  - List of credit cards



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8. Home, Property
  - Deed, property titles
    - if rent - possible renters, process, who could help with decision
    - if sell - who could you trust to help with process (capital gains)
    - property taxes due
    - current loans and when due
  - Business structure
  - Corporation papers, by-laws, stock certificates, buy-sell agreement, corporation minutes
  - Partnership agreements, buy-sell agreements, minutes
  - Employment contracts
  - Etc.
9. People you could turn to: family, friends, neighbors, professional advisors. (This is a listing of names of people who could directly help or could recommend trustworthy advisors with expertise. Quite often, they are the people you are working with now.)
  - For example: banker, extension specialist, business advisors, others
10. Other contacts - name and phone number:
  - plumber
  - electrician
  - water system, well maintenance
  - furnace
  - water softener system
  - air/heating system
  - garbage
  - security system

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