

Legacy

The Legacy We Leave

Picking Up The Pieces

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Life's Circumstances

Life is precious. It is a gift from God. Life is unpredictable. It is something people take for granted, especially if young, however that is defined. But life can be snatched away at any time in a variety of ways, a heart attack, an accident, an aneurism, cancer, brain injuries etc. There will be family members who will pick up the pieces; spouses, siblings, and even parents. My husband and I were the ones who picked up the pieces as executors of our 46-year-old single son's estate.

The questions asked in this booklet are ones that all of us should ponder and answer. Young adults can use this booklet to provide information for their parents. Parents and older adults should make sure such information is there for the children, next of kin or friends. Some of this is sensitive information, so the completed document should be put in a safe place such as a lock box. If you were to become incapacitated, the designated person in charge of your affairs should be given access to the key.

Experience is the best teacher. As we sought care for our son, Steve, we ran into some problems that we anticipated; others we never would have dreamed of. Some issues came from actions we should have taken when he was diagnosed three years earlier with melanoma. But we were hopeful and thought we would have plenty of time to take care of legal matters later. After 3 days of nausea, he drove himself to a hospital, where he was diagnosed as having seven tumors in his brain. He had a brain bleed which affected him like a stroke. With melanoma metastasizing to the brain, rather than to the body cavity as the doctors expected, we found ourselves scrambling to get the legal documents while he could function mentally.

Even with these documents, there were difficulties that stemmed from situations that didn't occur to us. Our task would have been easier if we had more detailed information about the various items listed in this booklet. What we needed was not money from our son or property to inherit, but a very special kind of legacy...the legacy of information.

As a way of opening the subject of the information legacy that we can leave for others, I will be asking you a number of questions. Many will pertain to you; some will not. The purpose of these questions is to make you think, make you search for the answers and record them to leave to the person(s) who may need to take care of your affairs at a later time.

Legal

Three Key Documents

- ◆ Will
- ◆ Power of Attorney,
- ◆ Health Care Directive

We had none of these when we were called to our son's bedside the last of October, when he was diagnosed with terminal brain cancer. We realized immediately that not only was he somewhat incapacitated physically, there were mental ramifications as well. As we left the hospital, we were told that he would never work or drive again and needed someone with him at all times. With his memory loss, I realized that we needed the above documents ASAP. Through a friend, we got an appointment immediately with an estate lawyer. Thus, our son was able to make his own decisions about details in the documents.

We were so fortunate! With his medical problems, the health care directive, giving us permission to make decisions about care, was so necessary. The power of attorney meant we could handle his finances. The will made us executors of his estate which meant continuity with the payment of hospital bills, accounts oversight and so on. Had he died suddenly, our task of settling his estate would have been more difficult.

As an aside, parents of small children have an additional responsibility in regards to a will. The custodial arrangement for children in case they are left without either parent is vital. The person(s) designated should be consulted about their willingness to take on raising children. Some idea of the financial support that would be there for the children should be discussed, i.e. life insurance or a trust fund? A carefully drawn up will insures that your wishes will be carried out.

So here we go with the questions!

- ◆ Do you have a will? Where can it be found? Who has a copy?
- ◆ Have you designated the persons that you wish to take care of minor children?
- ◆ Have you designated someone to be your power of attorney?
- ◆ Have you designated someone to make health care decisions in case you are unable to do so yourself?

Financial Information

Even in a small estate, settling financial matters can be difficult. Our son was a great salesman, but typically a poor record keeper. The paper trail in his files left much to be desired. We found 401ks and investment accounts as late as 6-8 weeks after his death when year-end statements were received. Some of the problem was due to conducting banking and other financial activity online which left no written records. Even while alive, our son couldn't remember details due to his illness. For example, he said he had one account at the bank...there turned out to be three!

Therefore, many more questions about financial matters:

- ♦ Where are your bank accounts? Do you have more than one? Are there money market accounts or savings accounts or CD's? Where are they? What are the numbers of such accounts? Is there any other name on your account? Can anyone else write checks in case of emergency? If you bank online, what are your ID and password numbers?
 - Married people often have joint accounts but single persons may not. We added my name to our son's account so I could pay his bills. If single, put a trusted person's name on your account.

- ♦ Where are your retirement accounts? What kinds of accounts are they, defined benefits, 401ks, etc. What company holds these accounts? Do they have beneficiaries listed? If not, who would you want to have these accounts in event of your death?
 - *As an example, there were two smaller accounts that our son wanted to give to his nieces and nephew and he was able to name them beneficiaries before his death. Again, we were fortunate. We would not have known of his desires.*

- ♦ Where are your insurance policies? What companies are they with? Who are your agents? When are the payments due?
 - These include life insurance, car insurance, homeowner's policies, renter's policies etc.
 - Names, addresses and phone numbers are needed as these accounts need to be closed out or collected on.

- ♦ How many credit cards do you have? Where are they? Which companies are they with? Are PIN numbers needed? What are they? What are the answers to the ID questions you have chosen for each one?

- ♦ If you are a home owner, who holds your mortgage? When is your payment due? Do you have homeowner association fees? Where are these to be paid? Who holds the mortgage insurance on your home?

- ♦ Where is your car title? Is it in a safe place, but a place where it can be found? Do you keep a history of yearly registrations? Do you have other records about your car, service, accidents, etc.?
 - *We never found Steve's car title. It took over three months to get a new one so we could sell the car.*

- ♦ Do you have disability insurance? With what company? Who is the agent? Where is the information that is necessary to fill out Social Security disability? A work history for 20 years is needed.
 - *Steve had worked with several firms during that time but couldn't remember the dates. We finally found a resume with the information in his document files on the computer.*

- ♦ Who is your CPA? Where are your tax records? What is needed to file the next year's return? Where are the records of income, deductible items, etc.?

- ♦ If you are alive, you pay taxes. If you are no longer alive, you still pay taxes. Taxes will be due for the portion of the year that you lived.

Medical Needs And Problems

With the new HIPPA laws, there are various ins and outs with obtaining medical information. Again, having some basic information about the patient is helpful. Our son did a good job on these records. He had kept all his health insurance records for the year, probably because he had a pretty low out-of-pocket payment and did not want to overpay. He had cards for his doctors lying around, so I could find office numbers easily. Communication with those in the health care field was dependent on having his birth date and his Social Security Number when trying to obtain information or trying to get records sent to other hospitals and doctors. (The office managers took care of sending records.)

- ♦ A helpful thing at Vanderbilt's Ingram Cancer Center was joining a network that allowed me to Email the doctor with changes or problems that occurred. Someone would get in touch by Email in a couple of hours. Appointments were made with specialists on the same day. Each doctor, radiologist, oncologist, or surgeon was a separate entity where it concerned offices and communications in Atlanta. I have a high appreciation for Ingram Cancer Center.

Medical matters lead to some more questions:

- ♦ Who carries your health insurance?
- ♦ What are the co-pays? What is your responsibility for bills and your out-of-pocket expense limit?
- ♦ Who pays the premiums? You? Your company?
- ♦ Is the premium deducted from paychecks?

The Legacy And Technology

One reason for our problems with the estate was a lack of information due to the technology that is used in business today. So many accounts are online. So much information is stored on our computers. And that is a convenient thing, unless you are trying to access the accounts of someone else.

- ♦ Our son could not remember passwords, PIN numbers, ID words or phrases. We had his permission to go into these accounts but couldn't access them in some cases. As his illness progressed, he was not able to help us at all.

We need more answers:

- ♦ What is your computer password? Who knows how to access your computer?
- ♦ Who is the server you use on the internet? Do you have one or more email accounts?
- ♦ What is your email name? What is your password?
- ♦ Closing Email accounts is another issue. It took a death certificate, a letter of testamentary, and a letter to close a free Yahoo account for my son, after I finally was able to get into it by changing the password. (I needed to get financial information that had been stored there that we needed for income taxes.) I found the phone number of his AOL account on a credit card bill (why was he still paying for it?) so was able to call them and tell them to close the account because the credit card was being cancelled.
 - ♦ Facebook: It is easy to get on, but difficult to cancel. It took me a long time to get that account closed. Again, I had to change the password. (My daughter says that a friend of hers who died a year and ½ ago is still on Facebook and sends birthday greetings to her friends.)
 - ♦ Credit Cards need to be cancelled. How many credit cards do you have? What are the account numbers? Do you pay bills with automatic billing to the credit card? Do you pay your card off monthly? What is your approximate credit card debt?

Odds And Ends

Cell phone and telephone:

We wrote to close an account with no contract but continued to receive bills with late fees. We finally sent a death certificate and my husband resorted to gallows humor inclosing a note asking if they would need a pinch of ashes too. After three months the account was closed and we owed no money. These companies are so compartmentalized, the right hand not knowing what the left hand was doing. In some cases, the account service department would close an account, but billing would not receive word. In other cases the legal department would need a death certificate for an account to be closed. Steve owned his own business and had a business phone, fax etc. as he worked out of his home. The company wanted to hold us to \$2,500 of bills for the contract that he had with them, despite the fact that we had closed the account almost immediately after his terminal diagnosis.

Questions:

- ♦ With what telephone companies do I have accounts?
- ♦ Do I have a contract?
- ♦ What is the account number?

Military records are important:

- ♦ Where are the discharge papers?
- ♦ Are there any veteran benefits to be obtained?
- ♦ How do you contact the appropriate military authorities?

End Of Life Decisions

We have decisions to make about our life beyond life. These include details about funeral services, burials, obituaries and so forth. We need to do some thinking about these things and let others know our wishes. We can leave information about these matters for our loved ones to follow. Our son was able to tell us that he wanted to be cremated when we made out his will.

So, of course, questions again:

- ♦ Do you wish to be an organ donor?
- ♦ Is that a part of your will?
- ♦ Are others aware of your desires?
- ♦ How do you want your remains to be disposed of: embalming, cremation, donation to medical school?

- ◆ Do you have cemetery plots or a place for the burial of ashes?
- ◆ What funeral home do you wish to use? Have you made advance arrangements?
- ◆ What is the name of your local church? Who is the contact person in case of death?
- ◆ Have you planned a service? Are there scriptures or hymns that you wish to be used during the service? Have you decided on Pallbearers?
- ◆ Do you have preferences about information in your obituary?

Life After Death

Ultimately, life goes on for those of us who survive the death of a loved one. We do the best we can to make sure that their wishes have been carried out. In our case, we treasure the few weeks we had with our son at the end of his life's journey. We feel privileged to be the ones chosen to bring his matters in this world to a satisfactory close. But we have to acknowledge the stress of dealing with the unknown, due to lack of information, during the process. We know now that some of that stress could have been prevented by good records. So I invite you to thoughtfully fill out the form in the back of this booklet with your information to help ease the stress of your loved ones if it is necessary for them to pick up the pieces for you.

It is my prayer that this booklet will raise awareness of all the complexity of living and dying in our modern world. We may not be able to leave a large estate to our loved ones. What we can do, is leave the gift of a legacy of a large amount of information. If one person, settling an estate or handling the affairs of another, benefits from the information in this booklet, then something good will have come from the death of our son Steve, the sorrow of losing him, and the frustrations that followed.

Addendum

Yogi Berra said, "It ain't over until it's over." Eighteen months after our son's death, we received a bill for over \$2000 from the IRS. Our son had some income during the year before his death that we did not know about. We had not received a W-2 form or any other information about this income to include in the records we sent to the accountant. We realized that he had received this income. So, of course, we paid the IRS bill! Hopefully now the estate is completely settled and we are left with the wonderful memories of our son.

Personal Information

Name _____

Current Address _____

Phone _____ Cell _____

Birth Date And Place _____

Parents: Father's Full Name _____

Mother's First And Maiden Name _____

Spouse Or Next Of Kin _____

Contact Information For Next Of Kin _____

Social Security # _____

Beneficiaries _____

Location Of Birth Certificate _____

Location Of Marriage License Or Divorce Decree _____

Church _____ Phone # _____

Computer And Internet Information

Computer User Name _____ Password _____

E-Mail Account _____ Password _____

_____ Password _____

_____ Password _____

Facebook Account User Name _____ Password _____

Twitter Account User Name _____ Password _____

Legal Documents

Lawyer _____ Phone # _____

Address _____

Do you have a Will? Yes No

Where Is It Located? _____

Who Has Copies? _____

Power Of Attorney Yes No

Where Is It Located? _____

Person(s) Designated To Act _____

Health Care Advisory Or Directive Yes No

Where Is It Located? _____

Financial Information

Financial Advisor

Name _____

Address _____

Phone _____

Accountant

Name _____

Address _____

Phone _____

Where Are Copies Of Latest Tax Returns _____

Bank

Name Of Bank _____

Address _____

Phone _____

Account Number(s) _____

Co-Signer(S) On Accounts _____

Bank Box Location _____

Key Location _____

Certificate Of Deposit _____

Where Located _____

Credit Cards

Name On Card _____ Debt \$ _____

Account Number _____ Pin _____

Name On Card _____ Debt \$ _____

Account Number _____ Pin _____

Name On Card _____ Debt \$ _____

Account Number _____ Pin _____

Retirement Account(S)/Ira

Company _____ Account Number _____

Address _____

Beneficiaries _____

Company _____ Account Number _____

Address _____

Beneficiaries _____

Savings

Company _____

Address _____

Account Number(S) _____

Beneficiaries _____

Stocks

Investment Company Name _____

Address _____

Phone _____ Account Number _____

Real Property Owned

Home Address _____

Mortgage Company _____

Address _____

Phone _____

Property Insurance Company _____

Address _____

Phone _____

Rental Property Address _____

Insurance Company _____

Address _____

Phone _____

Business Property Address _____

Insurance Company _____

Address _____

Phone _____

Other Assets _____

Personal Property Owned

Burial Plots _____ Place _____

Funeral Home Or Mortuary _____

Address _____

Phone _____

Other _____

Pets _____

Care Arrangements _____

Insurance

Life Insurance

Company(S) _____

Policy#(S) _____

Pensions _____

Beneficiaries _____

Contact Information _____

Homeowners Or Renter's Insurance

Company _____

Policy# _____

Medical Information

Doctors

Primary Care _____ Phone _____

Other _____ Phone _____

Other _____ Phone _____

Other _____ Phone _____

Other _____ Phone _____

Health Insurance

Company _____

Plan _____

Policy # _____ Group# _____

Address _____

Medicare # _____

Name Of Policy Holder _____

Pharmacy _____ Phone # _____

Address _____

Organ Donor _____

Long Term Care Policy _____

Company _____ Phone _____

Disability Insurance

Insurance Company _____

Policy # _____ Phone _____

Name Of Policy Holder _____

Record Of Work Experience _____

Automobiles

Make/Model/Color _____

VIN Number _____ Licence Tag _____

Registration _____ State _____ County _____

Car Title Location _____

Loan Company/Address _____

Insurance Company And Policy # _____

Make/Model/Color _____

VIN Number _____ Licence Tag _____

Registration _____ State _____ County _____

Car Title Location _____

Loan Company/Address _____

Insurance Company And Policy # _____

Make/Model/Color _____

VIN Number _____ Licence Tag _____

Registration _____ State _____ County _____

Car Title Location _____

Loan Company/Address _____

Insurance Company And Policy # _____

Military Information

Branch Of Service _____ Military Funeral? _____

Years Served _____

Location Of Discharge Papers _____

VA Contact Information _____

Mason - Yes No

Masonic Information _____

Telephone Information

Land Line _____ Business Line _____

Fax Line _____

Provider(S) _____

CellPhone _____

Provider _____

Other Electronic Devices _____

Provider _____

Cable Provider _____ Phone _____

Additional Information

Have You Donated Your Body? Yes No Where _____

Do You Wish To Be An Organ Donor? Yes No

Is That In Your Will? Yes No

What Funeral Home Do You Want To Use _____

Address _____

Phone _____

Have You Made Advance Arrangements? Yes No Have You Planned A Service? Yes No

Are There Scriptures Or Hymns You Wish Used? _____

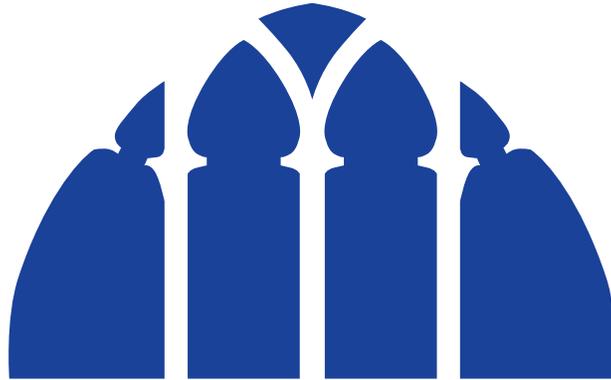
Have You Decided On Pallbearers? _____

Do You Have Preferences About Your Obituary? _____

Charities _____

Provisions In Will Yes No

Miscellaneous Passwords



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