

♦ TIMES OF CHANGE ♦  
TIMES OF CHALLENGE



*When You  
Want Your  
Wishes Known*

*Wills and Other  
Final Arrangements*



RON DELBENE

*with*

MARY & HERB MONTGOMERY



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*When You Have A Decision To Make*

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# *When You Want Your Wishes Known*

*Wills and Other  
Final Arrangements*



RON DELBENE  
*with*  
MARY & HERB MONTGOMERY

*When You Want Your Wishes Known:  
Wills and Other Final Arrangements*

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**I** don't know how many times I have heard grieving family members say, "I wonder what songs Mother would have liked at the service" or "I never heard Dad say where he wanted to be buried" or "I have no idea what insurance policies the folks had." One of the most caring things we can do for our family is to make plans for the end of our lives.

Many people think that making plans for the end of life is morbid. We can move beyond this and instead see making final arrangements as a forward-thinking and thoughtful way to say good-bye to people who will have to tend to matters after we are gone. Because of my many experiences in which people have *not* made their wishes known, I have written out what I want done with certain possessions and made suggestions for my funeral. Far from being a morbid task, I found that it was an opportunity to focus on the meaning my family has for me and my deep love for them.

This book is intended to help you make the arrangements necessary to insure that your final wishes will be carried out. Sparing your survivors from having to make decisions when they are in emotional turmoil and least able to make good choices is a gift you can give to them. It is a final act of love.

Ron DelBene

*Editor's note: The stories in this book are true. Personal names and some details have been changed to protect the privacy of individuals involved.*

# Nobody Wants to Talk about It

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*How forceful are honest words!*

—Job 6:25

In my parish work I make it a point to talk about final arrangements. Most often the subject comes up when illness strikes or activities have to be curtailed or a friend dies. One day following a funeral service, Sarah, a friend of the deceased, came up to me and remarked that she had never before seen the Easter candle lit at a funeral service. "What you said about the light being a symbol of Jesus, and that in death we rise with Christ, was lovely and very comforting," Sarah said. "I'd like to have the Easter candle at my funeral. *And,*" she added firmly, "there are things I *don't* want as well."

"Maybe we need to get together and talk about that," I said, and asked if she had made her wishes known to her family.

Sarah shook her head. "Every time I bring the matter up, they pooh-pooh it."

Sarah and I set up a meeting at which I assured her that thinking about the end of life was constructive and healthy. It showed that she accepted her mortality and viewed death as a part of the life cycle. At one point in our conversation, I asked Sarah if she had her insurance policies and other important papers in a place where her family would be able to get them.

Sarah did have her papers together, but it had never occurred to her to let anyone know where they could be found. Nor had she given any systematic thought to who

would get her belongings. Following our conversation, Sarah again approached her children, and this time she would not be put off. Not only did they listen, but her sons—one age thirty-nine and the other forty-three—decided it was time to make their own wills as well as to tend to other arrangements that they now saw as their responsibility to their families.

Many people put off thinking about final arrangements until death is imminent. Even then the matter is often not dealt with. Sometimes the ill person is discouraged from making arrangements because loved ones haven't accepted the prognosis. At other times family members neglect bringing the matter up for fear of making it seem that there is no longer any hope.

Even though introducing the subject of final arrangements may be awkward, doing so benefits both the dying person and the survivors. Honest communication is then possible, and the dying are free to make their wishes known. When death comes and final arrangements have not been made, family members have to deal not only with their grief but also with all the details of planning a funeral and burial.

It is easy to postpone thinking about endings when we are in good health and old age seems a long way off. Even though we know that an illness or accident could instantly alter our lives, we lull ourselves into thinking there will always be a next day or a next month or a next year. But once we have made our wishes known and put our affairs in order, we enjoy the peace of mind that comes with knowing we have done a wise and good thing.



# An Act of Caring

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*Do not withhold good from those to whom it is due,  
when it is in your power to do it.*

—Proverbs 3:27

My parents have always kept me informed about their funeral plans and where important documents can be found. They have even had a cemetery marker put in place with their names engraved on it. Because I am their only surviving child, making final arrangements and settling their estate will be rather simple. What they have done for me is an act of caring, and each family needs to find its own way of handling these matters.

Several years ago when Eleanor's parents were still alive, all the children came to the family home for a reunion. While we were still at the table after Sunday dinner, Mom said, "With you all here, we want to do two things: plan our funerals and start dividing up some of our possessions."

Suddenly the room was quiet, and the children glanced uneasily at one another. But after the surprise of the announcement wore off, the family had a warm discussion about how the service should be done, including readings to be read and songs to be sung. Both of Eleanor's parents had willed their bodies to the medical school, and they said that after their memorial service they wanted a reception in the church hall. They asked that all the people who came to the reception be greeted personally and thanked for coming.

Later when Eleanor's father died, and then her mother, the family was ever so grateful for the planning their parents had done. What a blessing it was when we were all feeling scattered to simply get out the sheet of paper on which the parents' wishes had been written.

# Someone to Turn To

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*Do not be afraid, but speak and do not be silent.*

—Acts 18:9

Gloria was in her late seventies and dying of a lingering illness. She accepted that she had only a short time left and proceeded to make final arrangements. “The only thing that makes the planning difficult is my family,” Gloria said. She went on to explain how she’d shown her sister the gown she wanted to be buried in. “It’s such a pretty pink gown, and I wanted her to see it,” Gloria said, “but she got very flustered and blurted, ‘I just don’t want to talk about it! And anyway, you’re going to be here for many more years.’”

Sometimes entire families are like Gloria’s sister, unable to cope with the reality of a loved one’s prognosis. But that does not mean that making final arrangements should be postponed.

When family members have difficulty dealing with final arrangements, a clergy person or counselor might be called on to help. In a hospital or hospice, the services of a social worker, nurse, or chaplain are available. Help might also come from a friend, a Stephen’s Minister, or a member of some other church-affiliated group.

Funeral directors will work with you on funeral and burial plans. Many funeral homes offer prepayment plans that provide their services at a guaranteed price. Because the terms of these agreements can be confusing, it is best to consult with some objective person who is knowledgeable in such matters before you make a decision. The issue is not who helps with final arrangements, but rather that plans get made and that your wishes are carried out.

# Simplifying Your Life

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*Do not neglect to do good and to share what you have.*

—Hebrews 13:16

Edith had a large number of art objects that she treasured more for their meaning than their monetary value. Some of the vases and figurines had been passed down in her family, but most were gifts that she had received through the years.

One year as the Christmas holidays approached, a daughter-in-law suggested that instead of buying gifts—which had become a chore for her—she select gifts from among her possessions. Edith picked up on the suggestion and gave careful thought to who would like what. After making her decisions, she wrote a note to accompany each gift. When she died some five years later, those gifts were a particular treasure because the sons, daughters-in-law, and grandchildren remembered the pleasure Edith got from giving the gifts and passing on the meaning they had for her.

I am reminded, too, of Mabel, a spunky widow in her eighties who lived alone in the small bungalow where she had spent all her married life. Often the homes of older people are cluttered with possessions, but not Mabel's. Her place, though neat and clean, was notably sparse. One night when death was near I paid her a visit and she shared with me how good her life had been.

“You know, pastor,” she said, “I never was one to hold onto things. I figured I was given them to own for a spell and then pass them along to someone else. It's been some years now since I started giving stuff away. When birthdays or graduations or weddings come along, I look through my things and think, *What would I like so-and-so to have as a present from me?* Then I choose something and give it to that person right then and there.” With a dismissing wave of her

hand, she said, "That's why there isn't much around the house anymore. And the few things that are left I've labeled as to who gets them."

Giving away instead of acquiring possessions is one way to simplify our lives. Another is to look inside ourselves and see what spiritual clutter we are hanging onto: long-standing feuds, perhaps, or resentments or anger. Typically people nearing death take stock spiritually, and many seek reconciliation with family and friends. But must we wait until a time of crisis? If we hold a grudge or are angry with someone, now is the time to deal with it. When death is near there are so many immediate issues to be addressed that we don't need the added burden of unresolved conflict. And if death comes suddenly, as it does for many, we have no chance to be attentive to the dying process, no opportunity to right wrongs and die with our soul at peace. But by continually simplifying our lives both materially and spiritually, we are preparing for the ultimate simplification, the ultimate joy of giving our spirit up to God.

# Having a Will

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*Wisdom is with those who take advice.*

—Proverbs 13:10

When couples come to me for premarriage counseling, I ask if they have wills. Young couples usually laugh because they feel they won't have many possessions other than wedding gifts and some hand-me-down furniture. Even so, I encourage all couples to have a will. This is especially important if either of the parties has an ex-spouse or children from another marriage.

Whether married or single, a will ensures that after your death, your assets will go to the people you want to have them. Although laws regarding wills vary from state to state, some requirements are applicable virtually everywhere. Among them are that a will must be in writing, must be witnessed by at least two people, and must be signed by the person making the will.

Can a will be changed? Yes it can, but not merely by crossing out language or writing in new provisions. Either a new will must be written or a "codicil" added to the old one. The codicil is a written addition that is signed and witnessed in the same way as the will and should be attached to it. Bequests of personal possessions can, however, be made in a handwritten statement and changed without observing the formalities of changing the will.

It is important that a will be reviewed periodically, because over time, changes occur in the family and in tax laws. A will can be revoked at any time, but it must be done in compliance with the law of your state. Both in writing a will, and especially in revoking one, it is best to have the services of an attorney.

A personal representative (also known as an executor

or administrator) should be named in your will. This person will be responsible for seeing that your property is distributed according to your wishes. An attorney or bank can be named as executor; however, they can be difficult to dismiss if there is mismanagement or other serious problems arise. Many people name a spouse or adult child as executor, and this usually works out well if the person is not expected to handle all the details. Family members are typically unprepared for the duties that come with settling a large or complicated estate. Without outside legal and accounting assistance, a family member may find the task overwhelming.

If you decide to name a relative as your executor, take steps to make it as easy as possible for him or her. One thing you can do is to empower your relative to hire professionals to help. This needs to be stated in a letter of instruction to discourage other relatives from complaining about money spent on outside assistance. It is also a good idea to establish compensation for the executor. Even if professionals are helping out, the executor has a lot to do. A family member who serves as executor and then gets only an even split might understandably feel resentful.

Your will should be kept both in a safe place and one that will be easily accessible after your death. Although a safe deposit box may seem like the logical choice, this is a good idea only if it is a copy of your will and the original is kept somewhere else. Unless you are survived by a person who jointly owns the box and has access to it, the will might be inaccessible until probate begins. If you do not have a will, or you are not survived by a spouse who owns your estate jointly, the state will divide your assets.

Making the handling of your estate as easy as possible for your executor is both a thoughtful and cost-effective thing to do. By taking care of these practical matters, you leave your family with the warm glow of knowing that you had their welfare in mind.

# A Living Will

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*The Lord searches every mind, and understands every  
plan and thought.*

—1 Chronicles 28:9

No doubt you have heard others say, and perhaps you yourself have said, “When my time comes, I don’t want to be kept alive by machines.” To insure that medical treatment will not be used for the sole purpose of prolonging the dying process, many people have a Living Will.

A will that governs the handling of an estate and a Living Will are two separate documents. A Living Will is a written statement in which you tell your family and doctor that you do not want life-sustaining procedures when your condition is hopeless and there is no chance of regaining a meaningful life. Because medical advances can now keep people “alive” when the mind is gone and the body has stopped functioning on its own, a Living Will is necessary to ensure that medical treatment will not be used beyond what is necessary to keep you as comfortable and free from pain as possible. Your wishes in this regard have constitutional protection as long as they are clearly stated. In the event that you are unable to speak for yourself, your Living Will names a trusted person (your “proxy”) who will make medical decisions according to your wishes.

If you make a Living Will, give a signed copy to the person who might someday have to produce it on your behalf. If you have a family doctor, discuss the issue with him or her and have a copy placed in your medical file. Keep a third copy with your other important personal papers. In addition it is a good idea to carry a card stating that you have signed a Living Will and where it can be found.

Review your Living Will each year to ensure that it is an up-to-date document that accurately reflects your wishes. Additions, changes, or deletions may be made if they are clearly initialed and dated. If you change your mind about having a Living Will, it can be revoked at any time.

Almost all states have now passed some form of Living Will legislation; however, the laws are not consistent from state to state, and each state has its own form. These forms are available at many doctors' offices, hospitals, and nursing homes.



# The Funeral

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*Do not refrain from speaking at the crucial time.*

—Sirach 4:23

Claire's husband died unexpectedly of a heart attack, and a short time after the funeral I went to see her. She told me what she and Ben had done on their last evening together; how she found him dead beside her the next morning; how hard it was to make decisions when the bottom had just fallen out of her world. She said she tried to make choices based on what Ben would have wanted: who he would have chosen for pallbearers, what music and readings he would have preferred. These were things they had never gotten around to discussing. After all, he was 52, and they assumed they had plenty of time.

Based on her experience with Ben, Claire decided to put her own funeral plans into writing. "One thing I don't want my children to have to do," she said, "is to make the decisions for me that I had to make for their dad."

A basic decision surrounding death is what to do with the body. Is it to be buried? Is it to be cremated? Is it to be donated to a medical school? If cremation is the choice, what is to be done with the cremains? Some people clearly know what they want, but others are uncertain. To make an informed decision, it is important to talk to both your pastor and a funeral director. A lot of people are surprised to learn that although they plan to be cremated, they can still have the viewing of the body in the casket.

Some churches have a prayer service called a vigil the evening before the burial. This service can be in the church or wherever the visitation time with the body is being held. People who choose cremation sometimes want to have the body in the casket for visitation and even at the funeral.

They feel that having the body in the casket rather than in a small urn of cremains gives a better sense of “being” there. The body is then cremated after the funeral. For those choosing to be cremated before the funeral, the urn with the cremains is usually placed on a small table where the casket would typically be. As a symbol of the person’s new life in God, the urn is often covered with a white cloth or a cloth in a celebratory color.

When the body is present, the decision as to whether to have an open or closed casket has to be made. A closed casket is usually preferred if there has been a disfiguring accident or an illness that resulted in a great deal of physical deterioration. In such cases, I recommend that a picture of the deceased be placed on the casket. Sometimes I suggest that other pictures be displayed as well. When a mother of four died, I mentioned to her children that I had noticed a lot of family pictures in her home. “Why don’t you bring some of them to the funeral home and put them on the tables,” I suggested. “Then as people sit around in small groups during the visitation time, the pictures will remind them of those who were so important to her.” The family followed my suggestion and later told me how pleased they were by the warm, personal touch the pictures gave to their time of sharing with friends and acquaintances.

Mementos might also be displayed. An artist whose funeral I preached at was both a sculptor and a painter. Her family placed pieces of her sculpture on the tables at the funeral home and displayed two of her paintings on large easels. In another instance, the deceased was a woman who had directed many plays throughout her life. On a table near the casket, her children displayed memorabilia that included plaques bearing the names and dates of the productions she directed.

What is done to honor and celebrate a person’s life is highly individual. The important thing is that whatever is done be in keeping with the person’s wishes and give comfort to those who are left to grieve the loss.

# Funeral Arrangements

Use these pages to state your wishes for your funeral. If you have a change of mind, arrangements can be changed or revoked at any time.

Family and friends to contact

_____	_____
_____	_____
_____	_____
_____	_____

Funeral home \_\_\_\_\_

Church \_\_\_\_\_

My body is to be donated to \_\_\_\_\_ for medical research. (Check with the school to see if cremains can be returned to the family so there can be an interment or burial service at a later date.)

Cremation: Yes \_\_\_ No \_\_\_

Cremation before funeral \_\_\_ After funeral \_\_\_

Open casket\_\_\_\_\_ Closed casket\_\_\_\_\_

Visitation at funeral home \_\_\_ Visitation at church \_\_\_

Vigil prayer service at funeral home \_\_\_ At church \_\_\_

Pallbearers (If your body will not be present, you may have honorary pallbearers.)

_____	_____
_____	_____
_____	_____

Readings (Scripture or a favorite poem or writing)

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Reader(s) \_\_\_\_\_

Preacher \_\_\_\_\_

Celebrant \_\_\_\_\_

Music \_\_\_\_\_

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Flowers: Yes \_\_\_\_ No \_\_\_\_

Memorials preferred

To \_\_\_\_\_

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Reception after the service

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# The Burial

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*Whatever you do, do everything for the glory of God.*  
—1 Corinthians 10:31

Decisions about interment have to be made soon after death, and a regrettable decision is sometimes impossible to undo, and always costly. Indicating where you want to be buried, or what you want done with your remains or cremains, is a major gift to your survivors. For many people these decisions are clear-cut and easily made, but even then certain considerations need to be taken into account.

Such was the case with Stan, who had been a pilot until the illness that ended his career began taking his life. In talking with him, I learned that he planned to be cremated. He had instructed his brother, who was also a pilot, to scatter his ashes over the mountains of North Carolina—a part of the country he especially loved.

I asked Stan if he had talked to his children about his plan, and he said that he hadn't. "You might want to discuss it with them," I said. "I'm not trying to discourage you from having your ashes scattered, but in my experience most survivors want something as a remembrance. Maybe this wouldn't be as important for your children as for your grandchildren and generations after that." I explained that the remembrance might be as simple as a tree planted in a park or on the church grounds. A plaque could be affixed to the tree reading *In memory of Stan Jacobs, who loved the mountains of North Carolina*. Although the tree could be planted in the yard of a family member, such property usually changes hands over the years.

Often when people want their ashes scattered, I suggest that they ask for two containers: one with ashes to scatter and one with ashes to bury. Some people are not

aware that cremains can be buried in a traditional burial plot. If people are intent on scattering all the ashes, I suggest that a few be scattered in the church garden or some other significant place that can be visited by family and friends. It is one thing to know that Grandfather's ashes are in the ocean, but quite another to know that there is also another place of remembrance where one can go and have a feeling of connection.

Like Stan, Janet too had made plans for her final resting place. Although her husband was buried in a northern state, she wanted her cremains to be in the columbarium in the Florida city where she had lived for a number of years. Home to Janet, though, was not just one place, but all the places she had lived, and where her children lived. I suggested that the next time her children planned to visit, she ask them to bring a small amount of dirt from their home places. "Then we'll package the dirt in a little box," I said, "and when your ashes are placed in the columbarium, we'll put the dirt in as a symbol of the places you have lived."

When the deceased are being interred in a burial plot, a custom in many religious traditions is to make the sign of the cross on the casket with the dirt. If dirt has been gathered from the places people have lived, the sign of the cross is made with that. This symbolic action gives an added dimension to the custom and is meaningful for the survivors.

A number of people who no longer live in their hometowns or where their children live will say, "I'd love to be buried in our old family cemetery, but I just don't want my children to go to all that trouble." I respond by pointing out that this is the last gift their children can give them, so why deny them that opportunity? I also point out some of the practical aspects of having a body shipped. For example, it is far more costly to ship a casket than to ship cremains. Funeral homes offer a variety of services for transporting the body or cremains. One of those services is to ship the cremains directly to the church or to another funeral home.

# Obituary and Burial Information

Use these pages to give information that will be helpful in writing your obituary and to make known your wishes for your burial. If you have a change of mind, these plans can be changed or revoked at any time.

Full name \_\_\_\_\_

Date and place of birth \_\_\_\_\_

Name of spouse \_\_\_\_\_

Date of marriage \_\_\_\_\_

Children and grandchildren \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Other family members \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Religious affiliation \_\_\_\_\_

Education and positions held \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Community involvement and achievements \_\_\_\_\_

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## **Burial Information**

I want to have my body buried in \_\_\_\_\_  
(place)

I want my cremains buried in \_\_\_\_\_  
(place)

I want my cremains scattered \_\_\_\_\_  
\_\_\_\_\_

I want my headstone to read: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# Important Papers

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*Act accordingly, that you may be kept in safety.*

—Sirach 3:1

The day before Helen's mother was to be released from intensive care, she asked Helen to sit down because she had something important to tell her. "I have my insurance policies and such gathered in one place," she said "and I want to tell you where they are."

"Oh, Mom," Helen recalled saying, "the doctor says you're doing so well with your pacemaker that you'll be going to your own room tomorrow. Let's talk about this some other time."

"No," her mother insisted. "You need to know that my important papers are under my slips in the top left-hand drawer of my dresser."

Early the next morning Helen was awakened by a phone call: It was her brother saying that their mother had died. "Immediately I remembered what she had told me," Helen said. "Maybe she had some sense that death was near, or maybe she was just thinking about the papers and felt it was time to let someone know." Whatever the reason, Helen was ever so grateful that she knew about the papers, because among them were all the plans for her funeral and the names of people she wanted to receive favorite items. "Had I not known about the papers, it would have been at least a month before I got around to that drawer," Helen said, "and then how horrible I would have felt. Even in my sadness it was such a relief to know that things were being done according to Mother's wishes."

Stating our wishes in writing and making the location of our important papers known can ensure that we will leave behind a deeply appreciative family.

# Personal Information and Location of Documents

Use these pages to give information that will be helpful to your survivors.

Full name \_\_\_\_\_

Social security number \_\_\_\_\_

Medicare number \_\_\_\_\_

Banks (List bank names and numbers of savings and checking accounts)

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Safe deposit box number \_\_\_\_\_ Location \_\_\_\_\_

Post office box number \_\_\_\_\_ Location \_\_\_\_\_

Insurance: auto, homeowner's, life, medical and any others  
(List policy numbers, companies, and agents, if applicable.)

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Investments: stocks, bonds, CDs, real estate, and any others

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Financial adviser and/or accountant

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Valuable collectibles: stamps, coins, guns, antiques, and any others

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Loans outstanding:

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I have the following documents:

- |   |  |
|---|--|
| <input type="checkbox"/> Will                 | <input type="checkbox"/> Living will           |
| <input type="checkbox"/> Marriage certificate | <input type="checkbox"/> Naturalization papers |
| <input type="checkbox"/> Military records     | <input type="checkbox"/> Divorce papers        |
| <input type="checkbox"/> Income tax records   | <input type="checkbox"/> Property deeds        |

Where my important documents can be found:

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# On Your Behalf

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*Choose . . . individuals who are wise,  
discerning, and reputable.*  
—Deuteronomy 1:13

Laura's husband always handled their finances, and when he died unexpectedly, she was left with considerable money and property. She managed things fairly well for a time, but then began making ill-advised decisions. Because Laura had no children, her accountant alerted a nephew who was a particular favorite of hers and who had been supportive in the past. The nephew talked to Laura's attorney, who convinced her that she needed help managing her affairs. Because Laura trusted the nephew more than anyone else she knew, he was named her Durable Power of Attorney.

A Power of Attorney is a document signed voluntarily by a competent adult authorizing another person to act in his or her behalf. The power may be limited to certain actions, such as selling a piece of property; or it may be very broad, such as handling all of the person's property or finances. Originally powers of attorney were effective only as long as the individual requesting them was competent. But during the past several years, Durable Power of Attorney statutes have been enacted by almost all states. The *durability* allows a power of attorney for property to remain in effect even if the person later becomes mentally incapacitated.

If you plan to use a Durable Power of Attorney, it is important to talk to a lawyer. The primary consideration is the integrity of the person you choose to act on your behalf. If you become incapacitated, your Durable Power of Attorney will have great power over your health and personal care. Typically there is no formal oversight or monitoring of the

decisions made. The forms available to create Durable Powers of Attorney need to be studied carefully and have safeguards built in for your protection.

In choosing a Durable Power of Attorney, three guidelines should be observed. First, the person you have in mind needs to be asked if he or she wants to be designated your Durable Power of Attorney. Not everyone cares to take on this responsibility and ought to have the right to decline. Second, the person you ask should be a good deal younger than you are to guard against your outliving him or her. Third, in the event that the person you designate dies or becomes incapacitated, a second person, or alternate, should be named.

Most legal experts believe that existing Durable Power of Attorney statutes are broad enough in principle to include health care decision-making powers. But to eliminate uncertainty, some states are enacting statutes that clearly recognize a Health Care Power of Attorney (also called a Medical Power of Attorney or Health Care Proxy) and provide forms for creating the document. Your doctor should be able to keep you informed about the regulations in your state regarding the need for a Health Care Power of Attorney.

Designating a Durable Power of Attorney is a safeguard against having a court appointed guardian. It also guards against the dissension that can occur when there is a family crisis and no such person has been named. Without a Durable Power of Attorney, a person who is incapable of handling his or her legal or financial matters may have to face incompetency hearings. Understandably these put a strain on the person going through them and on the family. Ensuring that this will not happen is a farsighted and caring thing to do.

# Saying Good-bye

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*Above all, clothe yourselves with love, which binds everything together in perfect harmony.*

—Colossians 3:14

Bernie was an elderly gentleman whose failing health left him homebound. One June day when I was visiting him, he was feeling down because he wasn't able to go to his favorite grandson's high school graduation. Bernie said he wanted to talk over the times he had shared with his grandson and let him know how much he meant to him. "But my health being what it is," he said, "I doubt I'll ever get the chance."

I offered to get someone to help him write a letter. "Or," I said, "maybe you would prefer to tape record what you want to say. I'll bet your grandson would be interested in knowing what *your* high school graduation was like."

With that, Bernie brightened. Pointing to a shelf on the other side of the room, he said, "See those old wooden bookends. Would you get them for me?" When I handed Bernie the bookends, he turned them over in his hands. "You know," he mused, "when I was in high school I made these in shop, and I'm going to send them to Charlie. I'll include a letter telling him how much he means to me."

Another man, Clarence, was a gruff sort and a widower. One day he told me that he was so tired of getting in and out of the hospital, and that one of these times would be his last. "Clarence," I began, "have you said everything you want to say to your children and grandchildren?"

He shook his head. "I'm just not much of a talker."

"Maybe you want to do some letters," I suggested.

In an interested but wary sort of way he asked, "What do you mean?"

“After you’re gone, the letters could be given out,” I said. “It would be a remembrance.”

Clarence liked that idea, and I put him in touch with a woman whose ministry involves going to people’s homes and helping them write letters of good-bye. Sometimes the letters are lengthy. But more often they are only a paragraph or two in which people tell the person they are writing to just one thing they really appreciated. Some letters are sent at the time, while others are held until after the person’s death. Instead of writing letters, people might prefer to use a tape recorder or a video camera.

Often we fail to follow through when someone says, “If there’s anything I can do, please let me know.” People offering their assistance might be asked to help you write letters or tape your life story or organize your pictures. Almost everyone has photos with no identification. Imagine how grateful generations to follow will be if you note who is in each photo and when it was taken.

Words of love and approval are appreciated whenever they are spoken, and we need not—indeed should not—wait until we feel our time is running out. If we live our days with kindness and caring we will leave behind a legacy of love. That in the end is the best possible remembrance and the most enduring good-bye.

After filling out the pages in this book, tell someone in your family what you have done, and where the book can be found. Review the book once a year to make sure everything is up to date. What you have written will be a gift to your family when you are no longer here to speak for yourself.

## About the Authors



Ron DelBene has been doing spiritual direction and leading programs in the areas of prayer, spirituality and personal development since 1963. Ron holds a Master's degree in Theology and a Doctor of Ministry in Spirituality and Organizational Systems. He has done additional post-graduate work in education, psychology, and counseling. He is an author, poet, artist and Episcopal priest. He was an assistant professor of theology, director of a campus ministry center, and national consultant in religion for an education division of CBS.

Since 1980, Ron's organizational system's leadership has been primarily in churches, empowering them in understanding their mission, goals and structure for effective and creative ministry. Ron and his spouse, Eleanor, reside in Trussville, Alabama, and have two grown children and two grandchildren.

Mary and Herb Montgomery are full-time writers who have created numerous books and educational projects to help both children and adults grow in faith. The Montgomerys live in a Minneapolis suburb.