

A Celebration of Life
A Planning Guide for Putting Your Affairs in Order

Prepared by the Pastoral Care Committee

First Presbyterian Church

Gainesville, Georgia

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Original Cover Art

by

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The Necessity of Planning

Christians recognize the inevitability of death, but affirm that “neither death, nor life,—nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.”
ROMANS 8:38-39

Yet trust in the love and power of God does not eliminate the grief that accompanies a loved one’s death. Recognizing that it is often difficult to plan wisely under emotional stress, the Pastoral Care Committee has prepared this personal and confidential planner to assist you in making advance arrangements.

This planning guide, approved by the Session, is offered with a prayer and the hope that it will serve as a helpful resource for your loved ones in time of need.

A Prayer for Guidance

Direct us, O Lord, in all our doings
with your most gracious favor
and further us with your continual help;
that in all our works,
begun, continued, and ended in you,
we may glorify your holy name,
and finally, by your mercy, obtain everlasting life
through Jesus Christ our Lord, Amen.

—from *The Book of Common Worship*, pg. 830

The following publications may be found in the church office:

- Durable Power of Attorney for Health Care
- Georgia Living Will

Personal Information

Name _____

Address _____

Date and Place of Birth _____

Church Affiliation _____

Citizenship _____ Social Security Number _____

Military Service No. _____ Branch _____ Service Dates _____

Military Decorations _____

Education

Schools Attended _____

Degree(s) _____ Honors, etc. _____

Career / Personal

Business/Professional Career _____

Firm(s) Location(s) Date(s)

Fraternal, Civic, Political Affiliations _____

Hobbies, Sports, Charities _____

Preparation Date _____

Date of Last Review _____

Family Information

Spouse _____ Social Security # _____

Business Address _____

Business Phone _____

Date and Place of Marriage _____

Our Children (contact info on next page) _____

Our Family Pet(s) _____

My Father's Full Name _____

Date/Place of Birth _____

Date/Place of Death _____

Burial Location _____

My Mother's Full Name _____

Date/Place of Birth _____

Date/Place of Death _____

Burial Location _____

Other Close Family Members _____

Family Information - Continued

Children's names and addresses:

1. Name _____

Address _____

Phone Numbers _____

Email _____

2. Name _____

Address _____

Phone Numbers _____

Email _____

3. Name _____

Address _____

Phone Numbers _____

Email _____

4. Name _____

Address _____

Phone Numbers _____

Email _____

Personal Advisors

Name, Address, Phone:

Pastor _____

Physician _____

Attorney _____

Accountant _____

Insurance Agent _____

Employer/Work Contact _____

Stockbroker _____

Executor _____

Funeral Director _____

Special Friend(s) _____

Important Papers

Document	Location
1. Birth Certificate	_____
2. Marriage Certificate	_____
3. Divorce Decree(s)	_____
4. Child(ren)'s Birth Certificate(s)	_____
5. Adoption Papers	_____
6. Naturalization Papers	_____
7. Military Discharge and Service No.	_____
8. Deeds/Mortgages	_____
9. Title Policies	_____
10. Insurance Policies/Numbers	_____

11. Insurance Receipts	_____
12. Stock Certificates/Bonds	_____
13. Tax Records	_____
14. Trust Documents	_____
15. Wills and Amendments	_____
16. Disposition of Personal Property	_____
17. Power of Attorney for Finances	_____
Durable Power of Attorney for Health Care	_____
Living Will	_____
18. Organ/Tissue Donor Card(s)	_____
19. Deed to Cemetery Plot	_____
20. Documents of Funeral Prepayment	_____
Other Documents _____	_____

Listen to advice and accept instruction, that you may gain wisdom for the future. —PROVERB 19:20

Statement of Assets and Liabilities

Part I—ASSETS

Description	Cost	Cash or Market Value
Bank Accounts Total	_____	_____
Stocks & Bonds (Number & Description) _____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Life Insurance (Face Amount \$ _____)	_____	_____
Subtotal Liquid Assets	_____	_____
Real Estate: Primary Res. (Year Acquired _____)		
Address _____	_____	_____
_____	_____	_____
Other Properties	_____	_____
Vested Interest in Retirement Fund	_____	_____
Autos Make Year		
_____	_____	_____
_____	_____	_____
_____	_____	_____
Account & Notes Rec. (nature & Terms)		
_____	_____	_____
_____	_____	_____
Furniture & Personal Property	_____	_____
Other Assets (Itemized)		
_____	_____	_____
_____	_____	_____
_____	_____	_____
TOTAL ASSETS (A)		

Statement of Assets and Liabilities

Part II—LIABILITIES

Creditor's Name	In Name Of	Monthly Payment	Unpaid Balance
Auto Loans	_____	_____	_____
	_____	_____	_____
Installment Loans	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Other Notes Payable	_____	_____	_____
	_____	_____	_____
Credit Cards (if additional, write on back)	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Other Revolving Lines of Credit	_____	_____	_____
Real Estate Loans—Primary Residence	_____	_____	_____
Other Property Real Estate Loans	_____	_____	_____
	_____	_____	_____
Other Debts (include margin accounts)	_____	_____	_____
	_____	_____	_____
Unpaid Taxes	_____	_____	_____
Alimony, Child Support & Maintenance Payment Owed to:	_____	_____	_____
	_____	_____	_____
TOTAL MONTHLY PAYMENTS		\$ _____	\$ _____
TOTAL LIABILITIES (B)			\$ _____
Net Worth (A minus B)			\$ _____

Schedule of Other Real Estate Owned
 (If additional properties are owned, attach separate schedule.)

Address of Property _____

 Title _____ Percent Owned _____ Type of Property _____ Year Acquired _____
 Cost _____ Present Market Value _____ Mortgages/Liens Amount _____
 Gross Monthly Rental Income _____ Monthly Payment _____ Net Rental Income _____

Address of Property _____

 Title _____ Percent Owned _____ Type of Property _____ Year Acquired _____
 Cost _____ Present Market Value _____ Mortgages/Liens Amount _____
 Gross Monthly Rental Income _____ Monthly Payment _____ Net Rental Income _____

Address of Property _____

 Title _____ Percent Owned _____ Type of Property _____ Year Acquired _____
 Cost _____ Present Market Value _____ Mortgages/Liens Amount _____
 Gross Monthly Rental Income _____ Monthly Payment _____ Net Rental Income _____

*For each item, indicate if held in the name of self, spouse or jointly.
 Include taxes and insurance.*

Annual Financial Statement

BANK ACCOUNTS

Financial Institution	Account Type	Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Carry total to "Statement of Assets Liabilities," Item I.

TOTAL \$ _____

Employee Savings, Pension and Retirement Plans

Your survivors or executor must contact each source about any income still due and check for death provisions from your pension and retirement plans.

Updated as of _____.

List of Income Sources

Beneficiaries

Location of Statements

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Miscellaneous Checklist

Consider your daily and monthly routines. Record details as you identify new items to add to this list.

Updated as of _____.

Miscellaneous Items

Details

1. When pets are fed and type of food
2. Name of veterinarian
3. Name of those who may want your pet(s)
4. Secret hiding places for selected items
5. Security system company and codes
6. Locations of spare keys to home,
vehicle, safe deposit box, garage, etc.
7. Name of anyone else who has keys
8. Codes to combination locks
9. Location of your address book(s)
10. Location of firearms and ammunition
11. Subscriptions to publications
12. Memberships in movie, book or music clubs
13. Manuals & warranties for major tools,
appliances, electronics, etc.
14. Back-up disks or USB drives of
important documents
15. Other

Funeral Instructions

Name _____ Date _____

When death occurs the physician or emergency medical personnel are the appropriate persons to be called initially. One of the pastors should also be notified.

Funeral Home _____

Prearrangements/Pre-financial Plans _____

Name of Church _____

Church Address _____

Pastor(s) _____

Place of Funeral or Memorial Service _____

Scripture Requests _____

Musical Requests _____

Lodge, Fraternal, Military Organizations _____

Florist Preferred _____

Memorials May Be Made to _____

Place of Burial or Internment _____

Cremation with Ashes Buried or Scattered at _____

Donation of Body or Certain Organs/Tissue to _____

Other Arrangements _____

Retain with your records.

Funeral Instructions *

Name _____ Date _____

When death occurs the physician or emergency medical personnel are the appropriate persons to be called initially. One of the pastors should also be notified.

Funeral Home _____

Prearrangements/Pre-financial Plans _____

Name of Church _____

Church Address _____

Pastor(s) _____

Place of Funeral or Memorial Service _____

Scripture Requests _____

Musical Requests _____

Lodge, Fraternal, Military Organizations _____

Florist Preferred _____

Memorials May Be Made to _____

Place of Burial or Internment _____

Cremation with Ashes Buried or Scattered at _____

Donation of Body or Certain Organs/Tissue to _____

Other Arrangements _____

* Please return this copy to the church office to be placed in your First Presbyterian Church member file.

Spouse's Information

FORTY-NINE things that you must do on the most difficult day of your life...

Notify:

1. The Doctor or Coroner
2. The Funeral Director
3. The Cemetery or Memorial Park
4. All the Relatives
5. The Clergy
6. All the Friends
7. Employers of All Not Working
8. Organist and Singer
9. Pallbearers
10. Insurance Agents
11. Unions and Fraternal Organizations
12. Newspapers

Select:

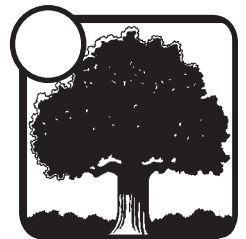
13. A Memorial Estate/Cemetery Property
14. Casket
15. Vault or Outer Case
16. Clothing
17. Blanket or Robe
18. Flowers
19. Music
20. Food
21. Church
22. Time
23. Place
24. Transportation
25. Cards of Thanks

In addition to:

26. Providing vital statistics about the deceased
27. Preparing and signing necessary papers
28. Providing addresses for all interested people who must be notified
29. Answering innumerable sympathetic phone calls, messages and letters
30. Meeting and talking with everyone about all details
31. Greeting all friends and relatives who call
32. Providing lodging for out-of-town guests
33. Cleaning and renovating home
34. Planning funeral car list

And you must pay some or all of the following:

35. Doctor
36. Nurse
37. Hospital
38. Medicine and Drugs
39. Funeral
40. Cemetery Property
41. Interment Service Fee
42. Clergy
43. Organist
44. Florist
45. Clothing
46. Transportation
47. Telephone and Telegraph
48. Food
49. Memorialization



Practical Considerations

When death occurs, who are the appropriate persons to be called initially?

One of the pastors who will provide support and guidance should be called. If not present, the deceased's physician or other appropriate medical personnel, or Hospice personnel should be notified.

What services are supplied by a funeral home?

As many or as few services as a family wishes are available. In addition to various matters having to do with the transportation and disposition of the body, the funeral director will provide the family with copies of the death certificate, the use of the funeral home, rental of cars, the placing of death notices in local newspapers, the opening/closing of the grave. The director will also need certain information (See previous pages: Personal Information, Family Information and Funeral Instructions).

What information is needed for a death certificate?

Date of birth _____

Place of birth _____

Citizenship _____

Spouse's full name _____

Father's full name _____

Mother's full name _____

Social Security number _____

Veteran discharge papers with serial number _____

Note: Request at least 10 copies of the death certificate. The funeral director will provide them.

What information is contained in a death notice?

The name of the deceased; age and date of death; names of survivors; date, time and place of religious service; designation of memorial gifts (if any).

What information is contained in an obituary?

An obituary contains more biographical information than a death notice. A newspaper may charge a fee for running an obituary, and it usually the responsibility of the family to submit. Check your local newspaper for fees.

What about an autopsy?

Presbyterian doctrine would support an autopsy if it leads to the advance of medical knowledge or peace of mind for the family.

What choices are there in the disposition of the body?

Apart from donation it for medical purposes: (1) body burial (or entombment in a mausoleum); and (2) cremation. Once this decision has been made the funeral director or cremation society will make arrangements.

Does state law require that a body be embalmed?

No. It is not necessary in the case of cremation or immediate burial. It is a requirement in Georgia and most states for a body to be embalmed if there is to be a public viewing, where a contagious disease is involved, and if there is to be transportation on any type of common carrier for shipment.

In case of cremation, must a casket be purchased?

No, the body can be transported to the crematory in a pine box or other simple container.

What about viewing the body?

Often it is helpful for members of the family to view the body at least once to assist in the process of accepting the fact that death has occurred. This can be arranged at the funeral home or at the time of death.

What happens to the cremated remains?

The urn containing the cremated remains may be placed in a niche in a columbarium/mausoleum of a local cemetery or First Presbyterian's columbarium, buried in the family plot of a cemetery, or other location at the discretion of the family.

What are the procedures in donation one's body (or certain body parts) for medical purposes?

At death notify the deceased's physicians, medical staff of the hospital and/or funeral home. In case of certain organs, notify:

- LifeLink of Georgia Atlanta / Norcross — 770-225-5465, 800-544-6667, www.lifelinkfound.org
- Georgia Eye Bank — 404 264-1900, www.georgiaeyebank.org
- National Kidney Foundation (Serving Georgia & Alabama) — 770 452-1539, 800-633-2339, www.kidneyga.org
- National Temporal Bone Registry (Hearing & Balance) — 800 822-1327, www.tbregistry.org

For total body donation to a medical school:

- Georgia Health Sciences University (Medical College of Georgia) — 706-721-0211, www.georgiahealth.edu
- Emory University School of Medicine Body Donation Department — 404-727-6242

Is it possible to make funeral arrangements before one's death?

Yes. Such preplanning with your pastor and /or a funeral director of one's choice is now quite common. In many cases, one may even prepay all the costs of the services desired. In some instances, this could assure the cost of the services being fixed. However, consideration should be given to investing the same amount of money in other financial arrangements (savings accounts, CDs, etc.)

What about grave markers and monuments?

Obtain regulations from the cemetery of your choice. Arrangements for markers or monuments can be made through a funeral home, cremations society (at an additional cost) or through local monument companies.

How many cemeteries are there in the Gainesville area?

In addition to church cemeteries, there are two—Alta Vista, owned and operated by the City of Gainesville and Memorial Park, privately owned.

What resources are there for coping with grief?

Members of the pastoral staff are available to counsel family and friends in time of death. There are several books in the church library dealing with grief. Also there are local support groups that help individuals cope with grief.

Guidance for Planning a Funeral or Memorial Service

Purpose and Nature of the Service

In accordance with the tradition of our faith, a service on the occasion of death is a worship service in which we focus on God, who gives us the promise of resurrection and the assurance of life everlasting.

A **funeral service** is a worship service which is conducted with the casket present.

A **memorial service** does not have the casket present in the sanctuary or chapel and may be held either preceding or following burial or cremation.

A **committal service** is one conducted at the grave site or crematory when a funeral or memorial service is also held.

A **grave-side service** is one which is conducted at the burial site when no funeral or memorial service is held. A grave side service is complete in itself.

The family may choose the type of service or services most befitting their needs. If a decision has not been made regarding the type of service, it is recommended that the family consider having a memorial service after the committal service. On the occasion of death, if the last gathering place of family and friends is the church rather than the cemetery, those who grieve have a better opportunity to experience spiritual uplifting in the setting of worship and through the nurturing presence of others who share the grief. This arrangement also makes it possible for the Bereavement Committee / Women's Circles to provide a reception in a central location for all who wish to remain following the completion of the service.

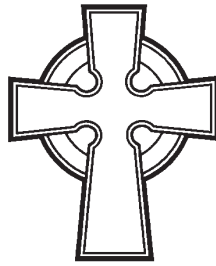
The services shall be under the direction of the pastor. Others may be invited to participate in the service at the discretion of the pastor. The pastor shall assist the family with decisions concerning the time, place and nature of the service and shall make every effort to ensure that the service brings praise and glory to God, provides comfort to those who have experienced loss, and offers honor and respect to the one who has died.

It is recommended that the service be held in the sanctuary of the church, for it is our usual place of worship, and it joins the service to our continuing life and witness to the resurrection. The service may be held on any day; however, special holidays, such as Thanksgiving and Christmas, should be avoided when possible. The presence of the community of faith is an integral part of the service, and it is more difficult for others to participate in the service on such a day.

Form and Order

The following is taken from the Book of Order for services on the occasion of death.

The service begins with scriptural sentences. It is appropriate for worshipers to sing hymns, psalms,



spirituals, or spiritual songs which affirm God's power over death, a belief in the resurrection to life everlasting, and the assurance of the communion of the saints. Scripture shall be read; a sermon or other exposition of the Word may be proclaimed; an affirmation of faith may be made by the people. Aspects of the life of the one who has died may be recalled. Prayers shall be

offered, giving thanks to God

- for life in Jesus Christ and the promise of the gospel,
- for the gift of the life of the one who has died,
- for the comfort of the Holy Spirit,
- for the community of faith; making intercessions
- for family members and loved ones who grieve,
- for those who minister to and support the bereaved,
- for all who suffer loss; lifting supplications
- for faith and grace for all who are present; concluding with the Lord's prayer.

The service ends by commending the one who has died to the care of the eternal God and sending the people forth with a benediction. (Book of Order, W-4.10004)

Enhancing the Setting of Worship

In order that attention in the service be directed toward God, the following guidelines have been established to assist in planning a funeral or memorial service.

- When the casket is present in the sanctuary, it should remain closed. It may be covered with our church's funeral pall.
- Two floral arrangements may be placed in the sanctuary. Additional floral arrangements may be placed in the Narthex. The Chancel Flower Committee will assist in making decisions regarding flowers and, upon request, will assist in providing arrangements.
- If the family wishes to have photographs of the Sanctuary, they must be taken prior to or following the service rather than during the service.
- The service shall be complete in itself, and any fraternal, civic or military rites should be conducted separately.
- Books of registration and remembrance may be placed in the Narthex. When a book is not provided by the funeral home, one will be provided by the Church upon request.
- A printed order of worship will be provided for use in the service.
- The Church will arrange for members of the Usher Guild to serve as ushers.
- An audio recording of the service will be provided by the Church if the family so wishes.

Scripture Readings for Services on Occasions of Death

The following readings are particularly appropriate for use in the funeral service and in ministry with the dying and bereaved.

Old Testament

Job 19:23-27
I know that my redeemer lives

Isaiah 25:6-9
God will swallow up death forever

Isaiah 26:1-4, 19
God will keep them in peace

Isaiah 40:1-11
Comfort my people

Isaiah 40:28-31
Those who wait for the Lord shall renew their strength

Isaiah 43:1-3a, 18-19, 25
When you pass through the waters, I will be with you

Isaiah 44:6-8
I am the first and the last

Isaiah 55:1-3, 6-13
Come, everyone who thirsts

Isaiah 61:1-4, 10-11
The Spirit of the Lord is upon me

Isaiah 65:17-25
I create new heavens and a new earth

Lamentations 3:19-26, 31b-32
The Lord's steadfast love

Daniel 12:1-3
Many of those who sleep in the dust shall awake

Joel 2:12-13, 23-24, 26-29
Return to the Lord with all your heart

Some have found this passage from an Apocryphal book useful in certain circumstances.

Wisdom of Solomon 3:1-7, 9; 5:15-16
The souls of the righteous are in the hand of God

At the loss of a child:

Zechariah 8:1-8
Children playing in the streets of the city

Isaiah 65:17-25
I create new heavens and a new earth

For those whose faith is unknown:

Ecclesiastes 3:1-15
For everything there is a season

Lamentations 3:1-9, 19-23
The Lord's steadfast love

Psalms

The following psalms are appropriate for singing or reading in the service.

Psalm 16:5-11
The Lord is my chosen portion

Psalm 23
The Lord is my shepherd

Psalm 27:1, 4-9a, 13-14
The Lord is my light and my salvation

Psalm 39:4-5, 12
Lord, let me know my end

Psalm 42:1-6a
As a deer longs for flowing streams

Psalm 43
Give judgment for me, O God

Psalm 46:1-5, 10-11
A very present help in trouble

Psalm 90:1-10, 12
Teach us to number our days

Psalm 91
The one who dwells in the shelter of the Most High

Psalm 103
Bless the Lord, O my soul

Psalm 106:1-5
O give thanks to the Lord

Psalm 116:1-9, 15
The Lord has heard my voice

Psalm 118
Open the gates of righteousness

Psalm 121
I lift up my eyes to the hills

Psalm 130
Out of the depths I cry to the Lord

Psalm 139:1-12
Where shall I go from your spirit?

Psalm 145
I will extol you, O God my King

Psalm 146
Hallelujah! Praise the Lord, O my soul

Epistles

Romans 5:1-11
Hope does not disappoint

Romans 6:3-9
Baptized into Christ's death, raised to live with him

Romans 8:14-23, 31-39
Nothing can separate us from the love of God

Romans 14:7-9, 10b-12
Whether we live or die, we are the Lord's

1 Corinthians 15: 3-8, 12-20a
Christ raised from the dead

1 Corinthians 15:20-24a
In Christ shall all be made alive

Scripture Readings for Services on Occasions of Death

The following readings are particularly appropriate for use in the funeral service and in ministry with the dying and bereaved.

1 Corinthians 15:20-26, 35-38, 42-44, 50, 53-58 Death is swallowed in victory	Revelation 7:2-3, 9-17 These are they who have come out of the great tribulation	John 6:37-40 Anyone who comes to me I will never drive away
1 Corinthians 15:35-44 The natural body and the spiritual body	Revelation 14:1-3, 6-7, 12-13 Rest for the saints	John 6:47-58 Whoever believes in me has eternal life
1 Corinthians 15:50-57 We shall all be changed	Revelation 21:1-4, 22-25; 22:3-5 A new heaven and a new earth	John 11:17-27 I am the resurrection and the life
2 Corinthians 4:16-5:1 Visible things are temporary, invisible things are eternal	Revelation 22:1-5 The Lord God will be their light	John 11:38-44 Lazarus raised from the dead
2 Corinthians 5:1-10 From God we have a house not made with hands	<i>For those whose faith is unknown:</i> Romans 2:12-16 The law written on the heart	John 14:1-6, 25-27 Let not your hearts be troubled
Ephesians 1:11-2:1, 4-10 Saved by grace through faith	Romans 14:7-9, 10c-12 None of us live to ourselves	<i>At the loss of a child:</i> Matthew 18:1-5, 10 The greatest in the kingdom of heaven
Philippians 3:7-11 Knowing him and the power of his resurrection		Mark 10:13-16 Let the children come to me
Philippians 3:20-21 Our citizenship is in heaven	<i>Gospels</i> Matthew 5:1-12a The Beatitudes	<i>For those whose faith is unknown:</i>
Colossians 3:1-17 Set your minds on the things that are above	Matthew 11:25-30 Hidden from the wise, revealed to infants	Matthew 25:31-46 As you did it to one of the least of these
1 Thessalonians 4:13-18 The comfort of Christ's coming	Matthew 25:1-13 Wise and foolish bridesmaids	
2 Timothy 2:8-13 If we died with him, we shall also live with him	Matthew 25:31-46 The Last Judgment	
Hebrews 2:14-18 Christ was tested in every way	Luke 7:11-17 Jesus raises the son of the widow of Nain	
Hebrews 11:1-3, 13-16; 12:1-2 Faith, the pilgrimage, the cloud of witnesses	Luke 18:15-17 We enter the kingdom only as children	
1 Peter 1:3-9 Without seeing Christ, you love him	Luke 23:33, 39-43 Today you will be with me in Paradise	
1 Peter 3:18-22; 4:6 Christ's ministry to the spirits in prison	John 3:16-21 God so loved the world	
1 John 3:1-3 We are the children of God	John 5:24-29 Whoever hears and believes has eternal life	

Glossary

ADVANCE DIRECTIVE. A document in which a person either states choices for medical treatment and/or designates who should make treatment choices if the person should lose decision-making capacity. The term can also include oral statements by the patient.

ARTIFICIAL NUTRITION AND HYDRATION. A method of delivering food and water when a patient is unable to eat or drink. The patient may be fed through a tube inserted directly into the stomach, a tube put through the nose and throat and into the stomach, or an intravenous tube.

CARDIOPULMONARY RESUSCITATION (CPR). A medical procedure, often involving external chest compression, administration of drugs, and electric shock, used to restore the heartbeat at the time of cardiac arrest.

DECISION-MAKING CAPACITY. The ability to make choices that reflect an understanding and appreciation of the nature and consequences of one's actions.

DECLARATION. An advance directive for health care.

DNR. *Do Not Resuscitate*, a medical order to refrain from cardiopulmonary resuscitation if a patient's heart stops beating.

DURABLE POWER OF ATTORNEY FOR HEALTH CARE. An advance directive in which an individual names someone else (the *agent* or *proxy*) to make health care decisions in the event the individual becomes unable to make them himself or herself. The DPOA can also include instructions about specific possible choices to be made.

DURABLE POWER OF ATTORNEY (FINANCIAL). A written document in which a competent adult (the *principal*) appoints another adult (the *attorney-in-fact* or *proxy*) to act on the principal's behalf in any legal function in which the principal has a right. The term *durable* refers to the fact that the power remains in force for the lifetime of the principal, even if he/she becomes incapacitated.

HOSPICE. A program that provides care for the terminally ill in the form of pain relief, counseling, and custodial care, either at home or in a facility. Must be prescribed by a physician.

LEGAL GUARDIAN. A person charged (usually by court appointment) with the power and duty of taking care of and managing the property and rights of another person who is considered incapable of administering his or her own affairs.

LIVING WILL. A document in which an individual stipulates the kind of life-prolonged medical care the individual wants if he or she becomes terminally ill or is in a coma and unable to make his or her own decisions. The document is effective only when the individual becomes incapacitated, is in a terminal condition, or in a state of permanent unconsciousness.

OMBUDSMAN. A government official to receive and report grievances against the government.

PALLIATIVE CARE. Medical interventions intended to alleviate suffering, discomfort, and dysfunction but not to cure (such as pain medication or treatment of an annoying infection.)

PERSISTENT VEGETATIVE STATE. As defined by the American Academy of Neurology, "a form of eyes-open permanent unconsciousness in which the patient has periods of wakefulness and physiological sleep/wake cycles but at no time is aware of himself or his environment."

PROXY. A person appointed to make decisions for someone else, as in a durable power of attorney for health care (also called a "surrogate" or "agent").

REVOCABLE (LIVING) TRUST: A trust that an individual creates during his or her lifetime which can be revoked at any time prior to the individual's death. Usually the person creates the trust by signing a document, contributing assets to fund it and serving as the initial trustee and beneficiary. The person retains control

over the management and disposition of the trust assets during his or her lifetime. The trust should provide for a successor trustee to act should the individual become incapacitated or upon his or her death. At death, the successor trustee directs the disposition of the trust assets according to the provisions of the trust instrument. The individual has the same flexibility to dispose of assets by means of a trust as he or she does with a will.

TERMINAL CONDITION: In most states, a status that is incurable or irreversible and in which death will occur within a short time. There is no precise, universally accepted definition of a "short time," but in general it is considered to be less than one year.

VENTILATOR: A machine that moves air into the lungs for a patient who is unable to breathe naturally.

WILL: A statement that stipulates the disposition of an individual's property at his death. In each state there are requirements that must be met for a will to be recognized by the court. This recognition ensures that the individual's property will be distributed according to his or her specifications.

It is important to realize that life insurance, IRAs and pension plans are contracts and pass according to the beneficiary designation an individual stipulates in the contract. Usually the individual names a primary beneficiary and an alternate who would receive the proceeds if the primary beneficiary predeceases the individual.

If there is no named beneficiary, the proceeds of the insurance, IRA, or pension plan would be paid to the individual's estate. Therefore, it is important for a will to contain a residuary clause which provides for the distribution of any assets that may be included in the individual's estate.