

By Marci McPhee

To My Beloved Family:

Ok, I've never done this before either so we're all new at this. Just take a deep breath and we'll all get through it. Just know that I love you all. I wish I could take care of this myself and save you the bother! But I've taken it as far as I can and here's what you'll need to do:

Notify the family [location of contact information, whether electronically, including passphrase or in an address book. Make sure you mention everyone who might like to know – including distant relatives like that funny uncle].

Notify the community [workplace, church, places where you volunteer, alumni office – including contact information for all of the above].

Originals of my will, living will, health care proxy and power of attorney are in [location]. The key is in [location].

Here's my undertaker [if you've chosen one]. While I have prepaid nothing, not knowing what state I'll be buried in, either geographically, mentally or physically, here's what comes next:

- First, I want any useable organs to be donated [if you do].
- Viewing, funeral or memorial service [preferences].
 Either way, I'd like to wear [favorite outfit].
 My glasses and rings [wear or donate? before or after a service?].
- Please bury me or sprinkle my ashes in [location]
 unless you want to have the remains made into
 fireworks, tattoo ink, a diamond, pistol cartridges
 or shotgun shells.
- In lieu of flowers, donations are appreciated to [favorite charity]. The funeral home will order copies of the death certificate for you.

Here's my obituary [add text]. Feel free to modify or update as you like. I'd like the same message emailed to everyone on my email contact list and posted on my social media accounts [include passphrase].

To prevent theft (identity or otherwise): don't mention my address or birthdate in the obituary. In fact, you may want to station a disinterested party in the house(s) to fend off bad guys who look up the address anyway.

Notify all three credit reporting agencies (Equifax, Experian, and TransUnion) so people can't get loans or credit cards in my name. At some point they'll want copies of the death certificate. A few weeks afterwards, you can run a credit report to make sure there's no suspicious activity. Go to annualcreditreport.com.

Besides the things mentioned in my will, the only possessions I have of value are [list], which should go to [destination]. I have confidence that you will split the other possessions in an amicable manner. Here's one way: roll dice, highest number picks first and so on until you've taken all you want, then each of you take your share of the tax credit for donating to charity! [Or you may prefer to appoint an executor in your will with power of attorney to handle the financial stuff and possessions to minimize hurt feelings.]

Banking is with [institution, how to find banking information or financial advisor]. Insurance [broker, contact information]. Other property: real estate, stocks, bonds, other investments, safe deposit box.

Contact the state Department of Motor Vehicles to cancel my driver's license and prevent duplicates from being issued.

Notify the post office where to forward my mail ideally to one of you kids. (No, they can't forward mail to the afterlife. Very funny.)

Finally, let me end where I began. I love you more than words can say. I've had a good life and I'm so grateful for my blessings with YOU being tops on the list! I'm excited for this next step and I'll be waiting for you. Meet you there.

I love you, Mom

Marci McPhee is a professional writer and author of three books. To learn more, go to marcimcpheewriter.com.





THE COST OF LIVING
KEEPS GOING UP.
The cost of your funeral
doesn't have to.

WHY PRE-PLAN YOUR MEMORIAL? Like many things, costs will continue to increase, so locking in now is a wise decision. Yes, perhaps it's a long way away, but all the more reason to get your plan together now. Contact your local Dignity Memorial* provider to lock in today's prices.

CALL FOR LOCATIONS IN THE BAY AREA

EDNA NAVARRO

Oak Hill Funeral Home & Memorial Park-FD991 300 Curtner Ave, San Jose, CA 95125 (408)794-9336 | edna.navarro@dignitymemorial.com CA Cem. Lic #CES42835 CA Insurance License #OD633314

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