# END-OF-LIFE and ETERNAL-LIFE PLANNING

This working document is designed to help you with end-of-life and eternal-life planning and includes the following sections to work through:

- Scriptural Perspective
- Giving a Blessing
- Medical Directives
- Funeral and Celebration of Life
- Personal Information
- Financial / Account Information and Estate Planning
- Distribution of Personal Belongings

Given the highly emotional nature of having a loved one pass, the more pre-planning you do ahead of time can help your loved ones carry out your final wishes. Pre-planning can also reduce emotional overspending and tensions within the family.

It is important to note that this working document cannot serve as a legally binding document. Please consult an attorney to: prepare wills, living trusts, designate powers of attorney for healthcare and/or finances, for estate planning, and so forth.

It is advised that you revisit this document on a yearly basis to review and update as necessary. It's also important to notify someone where this document can be found or give a copy to someone.

#### SCRIPTURAL PERSPECTIVE: END-OF-LIFE

Before a crowd of many thousands, Jesus told this parable:

The ground of a certain rich man produced a good crop. He thought to himself, 'What should I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."' But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' This is how it will be with anyone who stores up things for himself but is not rich toward God. (Luke 12:16-21)

In the context, the above parable is a commentary on generosity. It is strongly implied, however, that there is foolishness in assuming that we will live for many years. The question is not if we will die, but merely when. Whether we are willing to acknowledge this reality or not, we could die this very day. In light of the fragility of our lives, wisdom would call for some thoughtfulness and urgency in preparation. The ancient Scriptures give us example after example of this wisdom. In Genesis alone, the story of God's people is traced from Abraham through Joseph. In each case, some form of preparation is revealed:

Abraham: Well advanced in years, Abraham expressed his wishes to the chief servant of his household. (Genesis 24:1-9)

Isaac: In his old age, unaware of the pending day of his death, Isaac called his son Esau to himself to bless him before he died. (Genesis 27:1-4)

Jacob: Then he (Jacob) gave them these instructions: "I am about to be gathered to my people. Bury me with my fathers in the cave in the field of Ephron the Hittite..." (Genesis 49:29)

Joseph: Then Joseph said to his brothers, "I am about to die. But God will surely come to your aid and take you up out of this land to the land he promised on oath to Abraham, Isaac and Jacob." And Joseph made the sons of Israel swear an oath and said, "God will surely come to your aid, and then you must carry my bones up from this place. So Joseph died at the age of one hundred ten. And after they embalmed him, he was placed in a coffin in Egypt." (Genesis 50:24-26)

#### **ETERNAL DESTINATIONS:**

Jesus had some important and definitive words about life and death:

"What good is it for a man to gain the whole world, yet forfeit his soul? For what can a man give in exchange for his soul?" (Mark 8:36-37)

"I tell you the truth, whoever hears My word and believes Him who sent Me has eternal life and will not be condemned; he has crossed over from death to life. I tell you the truth, a time is coming and has now come when the dead will hear the voice of the Son of God and those who hear will live. For as the Father has life in Himself, so He has granted the Son to have life in Himself. And He has given Him authority to judge because He is the Son of Man. Do not be amazed at this, for a time is coming when all who are in their graves will hear His voice and come out--those who have done good will rise to live, and those who have done evil will rise to be condemned. By Myself I can do nothing; I judge only as I hear, and My judgment is just, for I seek not to please Myself but Him who sent Me." (John 5:24-30)

In the book of Hebrews, we read this:

But now He has appeared once for all at the end of the ages to do away with sin by the sacrifice of Himself. Just as man is destined to die once, and after that to face judgment, so Christ was sacrificed once to take away the sins of many people; and He will appear a second time, not to bear sin, but to bring salvation to those who are waiting for Him. (Hebrews 9:26b-28)

These are only three of a plethora of Scriptures that address the reality of eternal life and eternal death. The most critical end-of-life preparation involves spiritual questions.

## ETERNAL DIRECTION/ SPIRITUAL LIFE QUESTIONS FOR YOU TO CONSIDER:

- If you were to die today, what do you believe would happen to you?
- Do you believe that you have a soul? If so, what do you believe will happen to your soul?
- If you believe that you would be in heaven, why do you think you would be in heaven?
- If you believe that you would be in heaven, how confident are you that this would be the case?
- Jesus asked His disciples, "Who do you say I am?" How would you answer that question?
- What soul questions do you have that you have never been able to process with someone that you trust?
- If you are unsure of your thoughts/responses regarding the above questions, how and with whom will you process these things?

Whether you have one day or many years, God has purposed your life to further His kingdom.

1 Corinthians 15:58 says, "Therefore, my dear brothers (and sisters), stand firm. Let nothing move you.

Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain."

- Who are the people in your life to whom God is calling you to share your faith and hope in Christ?
- How is God calling you to use your life, however many days of breath you have, for His purposes and His Kingdom?

#### **GIVING A BLESSING**

Blessing is defined as: accurate, deep spiritual discernment about who a person is & what they are becoming. A blessing often will contain a statement of truth about God, who the person is because of Him, or the life He has called them to.

Your words can powerfully speak into the lives of those you love and can have a lasting impact. A blessing can give encouragement or help reconcile a relationship, and will speak the Truth of God into the lives of your loved ones. Begin now to develop this regular practice! Giving a blessing, both starting now and at the end of your life, can be an amazing way that God will use you to bless your loved ones.

Consider how you might give a blessing to your loved ones, ideally in-person as well as in written (or video) form. In the book, *The Blessing*, Drs. John Trent and Gary Smalley outline five biblical steps for giving a blessing:

#### 1. Meaningful and Appropriate Touch

Before a word is spoken, there should be the laying on of hands, a hug, or a reaching out to touch. We see this throughout Scripture, both in the Old and New Testaments. Appropriate touch conveys in powerful, nonverbal ways our love and affirmation. Touch prepares the way for our words.

#### 2. A Spoken Message

In Biblical times, children weren't left to "fill in the blanks" as to whether they were valuable to a parent or grandparent. Words were used, aloud and in writing. Today, words can place unconditional love and acceptance into the heart of a child or loved one.

# 3. Attaching High Value

But what words do you say or write? The word *blessing* carries the idea that the person you're blessing is of incredible worth and value, even as an imperfect person. In short, you're helping a loved one get the picture that you see things in his or her life today that make them special, useful, and of great value to you.

#### 4. Picturing a Special Future

With our touch and with our words that attach high value, the response in our loved ones' hearts can be nothing short of transformational. The light goes on in their hearts and minds when they realize that, because of the way God made them, they can do more than they ever dreamed in living out a God-honoring future.

#### 5. An Active Commitment

Genuine commitment is an unconditional commitment to an imperfect person that says, 'as long as I have breath, I'll be there to speak these elements of blessing into your life story.'

#### **MEDICAL DIRECTIVES**

## Important Contacts (include name and contact information)

- Healthcare Power of Attorney:
- Primary Care Physician:
- Other Physician(s):
- Preferred Hospital:
- Preferred Pharmacy:
- Health Insurance Information:
- Allergies:
- Current Medications:
- Blood Type:
- Medical Conditions:

## **MEDICAL DIRECTIVES/CONSIDERATIONS**

- Who should be called if something were to happen to you at home?
- Do you have an advance directive? An advance directive describes, in writing, treatments you
  want or don't want. It tells others what to do with your care if you get injured and can't express
  your wishes. Wisconsin Living Will Directives to Physicians
- Do you have/want a do-not-resuscitate (DNR) order? A DNR order is something a doctor (called the attending physician) writes. It tells emergency health care workers not to perform CPR (cardiopulmonary resuscitation) if your heart stops. If you don't have a DNR order, the care team will try CPR.
- Are you an organ donor or do you want to be? <u>Wisconsin Donor Registry</u>
- Who has access to your health information?
- See this link for more information and considerations when making decisions about end of life / medical directives.

# **FUNERAL / CELEBRATION OF LIFE**

## Important Contacts & Locations (include name and contact information)

- Location of pre-planning funeral documentation:
- Funeral Home and contact person:
- Funeral Insurance Policy / Funeral Savings Account:
- Cemetery, if plot purchased (name of cemetery and location of plot):
- Monument Company:
- Home Church and contact person:
- Pastor(s):
- Family Member(s) to contact at time of passing, including phone numbers and addresses:

• Friend(s) to contact at time of passing, including phone numbers and addresses:

## **FUNERAL: Wishes / no pre-planning:**

- Consulting with a local funeral home and/or writing out your wishes is advised. This can greatly
  help your loved ones by taking off some of their burden at the time of your loss. When meeting
  with a funeral home, begin with what you know and don't worry about the things you aren't
  sure about. Just begin with what you do know. Please note that pre-planning with a funeral
  home doesn't mean pre-funding.
- Burial / Cremation / Other
  - o If casket, do you prefer wood, metal, or composite material?
  - o If cremation, do you want a family viewing first? Should the remains be buried? Held at home? Placed or held elsewhere? Where should remains be placed permanently?
  - O What clothing should be used for the burial? Jewelry?
  - What else will be buried with or should be taken off before the casket closes?

- Funeral Cost Considerations:
  - Costs can include: casket or urn, transportation of the remains, plot, cemetery grave digging, headstone / grave marker, flowers, funeral home services, church / people involved in funeral service, newspaper costs for obituary, programs, thank-you cards, guest book
  - How much would you like your loved ones to spend on the costs associated with your funeral arrangements? (Note: If this will be a hardship for them, expressing your wishes is helpful so that your loved ones don't overspend.)

#### **OBITUARY**:

- Location of pre-written obituary, if applicable:
- What newspapers and/or other places should the obituary be submitted?
- What would you like to make sure is included in the obituary?

## **MEMORIAL SERVICE / CELEBRATION OF LIFE**

- Location / timing of Viewing:
- Location / timing of Visitation:
- Location / timing of Memorial / Celebration of Life Service:
- If casket: Open casket? Closed casket? Only at visitation? During the service?
- Who will officiate?
- Service program will include:
  - o Obituary?
  - o Order of service?
  - Special / favorite scripture passage(s)?
  - o Other message?
  - o Other?
- People involved in the service:
  - o Eulogy (sometimes multiple people prepare eulogies):
  - Scripture reader(s):
  - Poetry / other reading:
  - Special music / vocalists:
  - Pall bearers:
- Displays: picture boards and any special mementos. Where/how would you like this shown?
- Picture slideshow / video: Played during the visitation? During the service? Post-funeral?

- Guest registry: To be bought from the funeral home or will purchase on your own?
- Veterans: Will there be military honors? Location for this? Burial at veterans' cemetery? Flag? Where should flag be placed on the casket? Full or partial honors? (Funeral home will need a copy of the discharge papers to arrange this.)
- Other service organizations or career-based considerations for the funeral/celebration? (Fire Department, Law Enforcement, Lions, Rotarian, etc.)
- Family gathering room: What food and/or items should be placed where the family can gather during the viewing / visitation? Besides the immediate family, are there other people that should be included?
- Flowers: Florist? Colors? Types of flowers? What will be purchased by the family? How much money should be spent on flowers? (An average casket spray can be \$200.)
- Other Requests?

## **RECEPTION PLANNING:**

• When considering a reception, consider the objective of this time? When / where will it be held? Just family or invites extended to everyone? How much money should be spent on this? Potluck? Catered? Snacks?

• Special elements:

## **BLESSINGS / FINAL WORDS:**

- What "soundbites"/wisdom would you like shared? (Will you do this in written or video form?)
- Any other words you would like shared?

- As a Christ-follower, sharing your faith and trust in God the Good News of Christ can help your loved ones understand the hope and assurance that you have had in life and in death.
   Putting your testimony in written or video form allows your faith story to be shown at your funeral / celebration of life and to be shared with your larger church family. Questions to consider when telling your faith story:
  - o How has God transformed your life?
  - o How have you seen Christ at work in your life?
  - o In what ways has God brought you peace?
  - o How has God spoken to you and strengthened you through hardship?
  - o What hopes do you have for your loved ones to experience Christ?

## OTHER:

- Funeral plans should not be stated in your will because most people don't get around to looking at the will until after the funeral.
- A funeral plan and pre-written obituary can be stored with your important documents or could be given to loved ones beforehand.
- Are there any family dynamics within the family that you anticipate being an issue relationally? If so, is there a way to address them proactively? Is there any relational healing or reconciliation that needs to happen between you and family members while you are still alive?
- Where should memorials / charitable donations to be directed?
- Would you like memorial gifts to be given in lieu of flowers? If so, where should they be directed?
- Thank-you cards: will you purchase on your own or through the funeral home? (pre-made or customized?)

# **PERSONAL INFORMATION**

Legal Name:		Maiden Name:	
Home Address:		Location of Personal Address Book:	
Home Phone Number:		Mobile Phone Number:	
Social Security Number:		Location of SS Card:	
Driver's License Number:		Location of License:	
Passport Number:		Location of Passport:	
Post Office Number:		Location of Key / Access Code:	
Birthdate:		Birthplace & Location of Birth Certificate:	
Occupation:		Employer Contact Information:	
Military Status:	Location of Discharge Papers:	Military Contact Person:	
Spouse's Name:	Maiden Name, if applicable?	Location of Marriage Certificate:	
Children's Name(s) and Conta	act Info:		
Grandchildren's Name(s) and	Contact Info:		
Sibling's Name(s) and Contac	t Info		
Sibling's Name(s) and Contac	L IIIIO:		

Father's Name(s):	Father's Birthplace:	
Mother's Name(s):	Mother's Maiden Name:	
Mother's Birthplace:		
Other Dependent's and Relationship:		
Former Spouse(s):	Divorce Decree(s) and Location(s):	
Phone Password:		
Computer Information, including Username(s) and Password(s	s):	
Personal Email Account, including Username(s) and Password(s):		
Work Email Account, including Username(s) and Password(s), if appropriate to share:		
Social Media Account(s), including Username(s) and Password	(s):	
Library Card Number:	Location of Card:	
Other Membership(s):		
Favorite Charities:		

Think about leaving behind a family history. For example, write down the full names and birth dates of your parents, grandparents, and great-grandparents. You can also include some details such as immigration dates and history. Otherwise, once you're gone, some of the family histories may be lost.

# FINANCIAL / ACCOUNT INFORMATION & ESTATE INFORMATION

This guide is not a legally binding document. It is simply meant to help you think through end-of-life decisions and responsibilities. Having a will and/or living trust drawn up by an attorney is strongly recommended to ensure that your wishes are carried out.

Important Contacts	include name and o	contact information

- Financial Power of Attorney:
- Law Firm / Lawyer:
- Location of important documents and access code(s):
- Trustee / Personal Representative:
- Executor of Your Will:
- Financial Advisor:
- Insurance Agent:
- Accountant:
- Tax Advisor:
- Online Tax Software Login:
- Landlord:
- Military / Veteran Affairs contact:
- Employer:

Important Account Numbers:		
Include: Institution Name, Contact Info, Usernames, Passwords and Location of Documents		
Bank/Location:	Log-in:	
Checking Acct #(s):	Savings Acct #(s):	
Debit Card #(s):	Credit Card #(s):	
Bank Safe Deposit #:	Key Location / Access Code:	
Retirement Acct #(s):	Other Investment Acct #(s):	

Insurance Policies:
Home:
Auto:
Life:
Health:
Prescription:
Dental:
Eye:
Disability:
Long-term Care:
Other:
Current Debt
Mortgage:
Home Equity:
Auto 1:
Auto 2:
Student:
Medical:
Online / Auto Pay 1:

Online / Auto Pay 2:
Online / Auto Pay 3:
Other:
Other:
Other:
Other Investments / Benefits:
Veteran:
Real Estate Investment(s):
Other:
Other:
Other:
Location of Important Documents:
Living Will:
Trust(s):
Estate Planning:
Tax Records:
Business Records:

Title and Keys for Vehicle(s) (cars, boats, campers, etc)
Real Estate Investment(s):
Other Financial:
Other:
Other:
Other:
Other
Home Safe (location and access code / key):
Guns (description, registration, permit info, location and access code / key):
Storage Unit(s) (location, contact info, number and access code / key):
Other:
other:
Othor
Other:
Other:
Other:

Utility Information	
Electric:	
Gas:	
Water:	
Phone:	
Mobile:	
Cable / TV / Internet:	
Other:	
Other:	
Other:	

# **Considerations for your family:**

- Store all important documents in one, secure location and let someone know how to access the documents. This should include: your will, living trusts, the deed to your home, car title, social security card, passport, health and life insurance papers, marriage and/or birth certificates, divorce decree(s), financial / investment account information, and if applicable, military / veteran benefits and documentation.
- It's important to create a properly secured master list of all your computer passwords and update it regularly. Password management software is highly recommended. Let someone know how to access this list.

## **DISTRIBUTION OF PERSONAL BELONGINGS**

List who should be the recipient of your personal belongings at the time of your passing. This should include items such as: special mementos, furniture, clothing, jewelry, artwork, household items, tools, books, pets, vehicles, and other valuables. *This list should not include any financial accounts, business investments, money, stocks or property you own*.

This can be a meaningful way to distribute your belongings to your loved ones.

ITEM	SPECIAL REMARKS	LOCATION	RECIPIENT NAME