

Are Your Affairs in Order?

A PLANNING AND RESOURCE GUIDE

Rockfish Presbyterian Church
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If I Die

Forward

"Too many of us use the wrong word here" said my friend and counselor. I knew what Carroll meant; indeed we all know that the word is not *If*, but ***When***. Planning for one's own death is difficult, but it is a lot easier on family and loved ones if you make certain decisions early so that they will not have to wrestle with them during their time of grief.

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I. Introduction

This guide is primarily published for the use of members of Rockfish Presbyterian Church. Its purpose is to encourage and assist you in planning ahead, thereby minimizing the stress of unexpected events. We hope you will take advantage of the many resources available in the Church and the community so that you may maintain a high quality of life as you and your partner age.

Planning Ahead

Few of us take the time to do the praying, thinking, talking and acting needed to prepare for the future. Planning for difficult times is particularly hard because it requires anticipating negative possibilities, trying to imagine uncertain, hard-to-face situations, and facing the inevitable end-times of our lives. Planning ahead is practical. Planning ahead is an act of love.

Resources

Each section of the guide provides brief background information and refers you to additional materials for in-depth study. Some materials are available in the Library at Rockfish Presbyterian Church. The minister will be glad to help you in the use of these materials and obtaining services.

Information contained herein is believed to be accurate, but when expert assistance is required, the services of a competent professional should be sought.

Next Steps

You are urged to complete the forms listing personal, financial and spiritual matters, and arrange for the execution of any pertinent legal documents. Admittedly, the task may look formidable, but take the first steps now.

Where should you keep documents after they are executed? The originals of your will, any trusts and durable power of attorney should be kept in a secure location that is easily accessible, not a safety deposit box. Originals of health care power of attorney or advance medical directives should be kept at home and you should consider giving copies to your physician and family members. Family members should know the location of the originals. Copies of pages of this document that contain Social Security Numbers and individual account numbers should be kept with your will. (I-I and I-II)

Most importantly, we suggest you keep copies of important documents and other related papers in this loose leaf binder, noting on each where the original is filed. This binder will facilitate periodic reviews, at least every two years, and will make "picking up the pieces" a lot easier for members of your family.

This guide is meant to be filled out by one person. It can be used by a couple, but with difficulty, and the addition of lots of clarifying notes. Better, ask the church administrator for an additional copy of the pages and add them to your notebook.

Be sure that you list address, telephone number, and e:mail address for every name you list in this notebook.

Planning ahead is an act of love!

II. Personal and Financial Information (B) Fill this out and put it in a secure place to protect the SSN.

Note: If additional space is needed, use back(s) of form or separate sheet.

A. Personal Family Data

1. Individual

Name: _____

Address: _____

Phone Number and e:mail: _____

Date and Place of Birth: _____

Social Security Number: _____

Military: _____

2. Spouse or other primary personal contact

Name: _____

Address: _____

Phone Number and e:mail: _____

Date and Place of Birth: _____

Date and Place of Marriage _____

Social Security Number: _____

3. Deceased or Prior Spouses – (if applicable)

Name: _____

Address: _____

Date and Place of:

Marriage: _____

Divorce: _____

Death: _____

Social Security Number: _____

4. Survivors (Children and/or significant persons to be notified when I die.)

Name/Relationship: _____

Address: _____

Phone number: _____

Social Security Number: _____

Name/Relationship: _____

Address: _____

Phone number: _____

Social Security Number: _____

Name/Relationship: _____

Address: _____

Phone number: _____

Social Security Number: _____

Name/Relationship: _____

Address: _____

Phone number: _____

Social Security Number: _____

Name/Relationship: _____

Address: _____

Phone number: _____

Social Security Number: _____

5. Pets

Instructions for disposition of pets: _____

II. Personal and Financial Information (A) Fill this out and keep it in the book.

Note: If additional space is needed, use back(s) of form or separate sheet.

A. Personal Family Data

1. Individual

Name: _____

Address: _____

Phone Number and e:mail: _____

Date and Place of Birth: _____

Military: _____

2. Spouse or other primary personal contact

Name: _____

Address: _____

Phone Number and e:mail: _____

Date and Place of Birth: _____

Date and Place of Marriage _____

3. Deceased or Prior Spouses – (if applicable)

Name: _____

Address: _____

Date and Place of:

Marriage: _____

Divorce: _____

Death: _____

4. Survivors (Children and/or significant persons to be notified when I die.)

Name: _____

Relationship: _____

Address: _____

Phone number and e:mail: _____

B. Personal Support System

1. Primary Care Physician: _____

Address: _____

Phone Number: _____

2. Attorney: _____

Address: _____

Phone Number: _____

3. Accountant / Tax Preparer: _____

Address: _____

Phone Number: _____

4. Durable Power of Attorney

Person(s) Named to Act: _____

Address(s): _____

Phone Number(s): _____

5. Health Care Declaration / Living Will/Advance Medical Directive

Person(s) Named to Act: _____

Copies at: Home Lawyer Safe deposit box
 Doctor Hospital Person(s) above
 Other _____

6. Executor(s) of your Will: _____

Address(s): _____

Phone Number(s): _____

7. Trustees of any trust for you

Person(s) Named to Act: _____

Address(s): _____

Phone Number (s): _____

8. Insurance Agent: _____

Address: _____

Phone Number: _____

9. Stock Broker: _____

Address: _____

Phone Number: _____

10. Investment Advisor: _____

Address: _____

Phone Number: _____

11a. Bank Name and Phone Number: _____

Name on Account: _____

Address: _____

If Joint, Co-Owner name and Address and Phone Number: _____

Savings Account Number: _____

Checking Account Number: _____

11b. Bank Name and Phone Number: _____

Name on Account: _____

Address: _____

If Joint, Co-Owner name and Address and Phone Number: _____

Savings Account Number: _____

Checking Account Number: _____

C. Location of Important Documents

Document	Location(s)
1. Will	_____
2. Durable Power of Attorney	_____
3. Advance Medical Directive	_____
4. Trust agreements	_____
5. Birth certificate	_____
6. Marriage certificate	_____
7. Naturalization papers	_____
8. Adoption papers (self and children)	_____
9. Military discharge papers	_____
10. Social Security card	_____
11. Medicare card	_____
12. Medicaid card	_____
13. Title to real estate	_____
14. Mortgage papers	_____
15. Title to automobile(s)	_____
16. Contract for long term care facility, and/or other contracts and legal documents	_____
17. Inventory of household goods and personal property (including appraisal and pictures if taken)	_____
18. Other storage places for important property or documents	_____
19. Insurance policies	
Life	Company Policy Number Location _____
Health	_____
Disability	_____
Automobile	_____
Homeowners	_____
Excess liability	_____
Long-term care	_____
Other	_____

20. Papers and receipts for filing current year tax returns

21. Income tax returns for last five years and supporting records

22. Do you have a safe deposit box? Box number _____

If so, where? _____

Location of keys? _____

23. Other essential keys _____

24. Automatic deposits

Sources	Dates	Bank Account
---------	-------	--------------

25. Automatic Withdrawls

To Whom	Dates	Bank Account
---------	-------	--------------

D. Assets and Debts

Assets

Document Locations/Contact Phone Numbers

- 1. Money Markets and CDs: _____
 - 2. Stocks _____
 - 3. Bonds _____
 - 4. Brokerage Account _____
 - 5. Mutual Funds _____
 - 6. Trusts for which you are beneficiary _____
Trusts for which you are trustee _____
 - 7. Mortgages and other debts owed to you _____
 - 8. Pension, other retirement plans _____
 - 9. IRAs and Keoghs _____
 - 10. Autos, boats, RVs, etc. _____
 - 11. Primary residence _____
 - 12. Vacation home _____
 - 13. Other real estate holdings _____
 - 14. Other investments _____
- _____
- _____
- _____

Debts

Institution Address Document Location

1. Mortgage _____

 Property Address _____

2. Loans Institution Institution Address Document Location

 Auto _____

 Bank _____

 Other _____

3. List of credit card companies and telephone numbers:

4. Persons dependent on you for support

Name Type of support

III. Health Insurance and Living Arrangements

Note: Figures are as of April 18, 2012. **They change annually.** Sign up at www.mymedicare.gov to be kept up to date and to authorize others to access information that you filed on the MyMedicare site.

A. Medical and Long Term Care Insurance

Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease). The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

Medicare has four parts

- Hospital insurance (Part A) that helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay), some home health care and hospice care.
- Medical insurance (Part B) that helps pay for doctors' services and many other medical services and supplies plus some preventative services that are not covered by hospital insurance.
- Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through one of these provider organizations under Part C.
- Prescription drug coverage (Part D) that helps pay for medications doctors prescribe for treatment.

You can get more detailed information about what Medicare covers from *Medicare & You* 2012. It will be available electronically from September 2012. To get your own personal copy, call the Medicare toll-free number, **1-800-MEDICARE (1-800-633-4227)**, or go to www.mymedicare.gov. If you are deaf or hard of hearing, you may call TTY **1-877-486-2048**.

The following is a listing of the Medicare premium, deductible, and coinsurance rates that will be in effect in 2012:

Part A: (Hospital Insurance) Monthly Premium \$451 (for those who pay a premium)

If you qualify, Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Certain conditions must be met to get these benefits.

Part A: (pays for inpatient hospital, skilled nursing facility, and some very limited home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2012 = \$1,156) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

- A total of \$1,156 for a hospital stay of 1-60 days.
- \$289 per day for days 61-90 of a hospital stay.
- \$578 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 day

Skilled Nursing Facility Coinsurance

- \$0 per day for days 0-20
- \$137.50 per day for days 21 through 100 each benefit period.

Part B: (Medical Insurance) Monthly Premium \$99.90 (Higher income consumers may pay more)

If you qualify, Medicare Part B (Medical Insurance) helps cover doctors' services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Part B Deductible: (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

\$140.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$140.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2012 is available in the October 22, 2011 Fact Sheet titled, "[CMS Announces Medicare Premiums, Deductibles for 2012](#)" on the www.medicareadvocacy.org/2011

Long Term Care Insurance

Since neither Medicare nor Medigap policies cover the cost of long term care whether in a nursing home or at home, other sources are necessary to finance this care. One option is to purchase insurance that covers the cost of a nursing home or other long term care. Compare carefully! Different companies use differing definitions and it is difficult to make "apples-to-apples" comparisons.

Nursing home and home care costs are considerable (average \$75,000 (2008) and up per year). Over a period of years these costs could substantially reduce or eliminate the assets of many persons. Long term care insurance can be purchased to cover part or all of the potential cost. The insurance premium depends on three factors: 1) the insured's age; 2) the amount of coverage; and 3) the number of years of coverage.

Choosing the best policy for you is not easy. There are more than 75 different companies writing some form of individual long term care policies. Some provide home health care as well as nursing home care. It is important to consider whether you want coverage for both home and institutional care. Also, it is important to consider the level of care the policy will cover. Typically, there are three levels of care: skilled, intermediate, and custodial. Some policies cover skilled care only when ordered by a physician. Whatever policy you choose, it should be guaranteed renewable and not require prior hospitalization. (Average cost (2012) of insurance is \$1,720 for annual benefits of \$165,000 to \$200,000.)

B. How to Choose a Nursing Home

In this resource guide we review several alternative living arrangements which provide health care. Although many people shrink at the thought, a nursing home in many cases is the best solution when long term care is needed.

If nursing home care is required but there are not enough funds available, Medicaid may be available, as of February 2010. The eligibility requirements for Medicaid vary depending whether the individual is married or single. A married couple with one spouse needing nursing home care can have no more than \$76,740 in combined assets (excluding their home) and \$1,918.50 in monthly income. A single person can have no more than \$20,000 in assets. Contact Nelson County Social Services at 263-8334 for more information.

Be prepared to expend considerable time choosing a nursing home. Keep in mind that since this process is likely to be "need-driven", one's choices may be limited by availability of space. From the resource listed below and some counseling help, you should choose three or four that appear to meet your needs; then visit each one, taking time to talk with the staff, the residents, and their families. You should identify the owner and management of the facility and examine their experience record especially as it relates to any problems cited by regulatory authorities. In addition, not all nursing homes are alike in their ability to treat patients. Some are better equipped to meet the needs of ambulatory patients while others may focus on the needs of specific illnesses such as Alzheimer's disease. Take the time initially to select the nursing home that best meets your individual needs.

<p>The following publication may be found in the Church Library: "Consumer Guide to Nursing Home Charges", Virginia Health Services Cost Review Council</p>

C. Home Health Care

Home care is a service to the recovering, disabled, or chronically ill person that provides treatment and/or help in effectively functioning in a home environment. Generally, home health care is appropriate whenever you need assistance that cannot be easily or effectively provided by a family member or friend, whether the need is short or long term.

The size and nature of your financial resources should be considered to determine your ability to maintain the home and pay for the in-home services. Medicare, Medicaid, and programs under the Older Adults Act and Social Services Block Grants pay limited amounts for home care. Additionally, private insurance can be obtained which will cover home care (see long term care insurance section, page III-2). However, most home care is paid for by the individual and his family.

If you employ at-home support staff, numerous reporting, tax withholding, and other administrative responsibilities must be satisfied. As an alternative, you can contract with an agency that provides in-home companions, nurses, and other appropriate personnel. Often the cost of in-home health care can exceed that of a nursing home.

The basic services that can generally be provided by home health care copies in the home include:

- Medical and skilled nursing care
- Speech, respiratory, physical or occupational therapy
- Nutrition or dietary services
- Hospice services for the terminally ill.

Personal care or homemaker services are often included in descriptions of home health care, even though the services are not medical in nature. They can include assistance with activities of daily living (ADLs) such as bathing, dressing, eating, and toileting and other services around the house. A distinction should be made between "home health care" companies and "home care" companies. Many home care copies do not offer the medical services but instead focus on only the assistance with ADLs and homemaker services. It is important to speak with companies considered for home health care and home care to fully understand the capabilities it can provide. Community services such as "meals on wheels" and adult day care also play a role in providing at-home living.

A "care manager", usually a nurse or social worker, can be engaged privately or from a home health care agency to evaluate, coordinate, and monitor a variety of services to meet the needs of a particular client.

Note: Home Health Care is a rapidly changing field. For current information contact:

Hospice of the Piedmont 434-817-6900 or 800-975-5501
Jefferson Area Board for Aging (JABA) 434 817-5222
Monticello Area Community Action Agency (MACAA) 434 263-8119

D. Is a Life Care Community for You?

Life care or continuing care retirement communities (CCRCs) have flourished recently in this area. A one-time entrance fee, along with a monthly service fee, pay for your apartment or villa, some meals, outpatient health care, and your stay in the on-site assisted living and nursing facility, if and when you need that level of care. Typically, you must sign a contract that stipulates the terms of your residency.

Entrance fees range from \$30,000 for a studio apartment at a church-related community to well over \$200,000 for a villa at the more exclusive communities. Most facilities provide a prorated refund if a resident moves or dies within a period of time specified in the contract.

When you apply for residency in a life care community, the management will want assurances that 1) you have sufficient funds to pay the entrance and monthly fees, which may increase substantially over your lifetime and 2) you have reasonably good health so that long-term skilled nursing care will not be needed immediately. Therefore, financial statements and a medical exam are usually required.

On the other hand, you must assure yourself that the operator can provide high quality care for your lifetime and remain financially sound. Bankruptcies are rare but have occurred among the life care communities. You should review the community's financial statements, reserve account balances, and history of fee increases. Also identify the management of the facility and review their record. Finally, consider the procedure by which residents' complaints are addressed and responded to by management.

Since a decision to enter such a community is a major decision involving your property, estate, financial and health care planning, you should consult with an attorney especially concerning the long term admissions contract you will be asked to sign.

E. Hospice Program

The term "hospice", from the same word root as "hospitality", was used in early days to describe a place of shelter and rest for weary or sick travelers. The hospice of today provides pain and symptom management for people for whom active treatment is no longer appropriate.

Usually, to be admitted into a hospice program, the patient's doctor and the hospice medical director must certify that the patient is terminally ill with a life expectancy of six months or less, but don't let that deter you from contacting them for a consultation. Always, something can be done to provide comfort. Practical assistance and emotional and spiritual support can be provided at a time when patients and their families feel most alone.

Social, psychological, financial and spiritual issues frequently accompany terminal illness and physical deterioration. The interdisciplinary team helps the patient and family identify and cope with these issues. The hospice commitment to the family follows through to the bereavement phase.

Hospice care is a benefit under Medicare Hospital Insurance (Plan A) and is primarily delivered in the patient's home under a plan of care established by the patient, family, and the patient's attending physician. Medicare covers physician services, nursing care, medical appliances and supplies, outpatient drugs for symptom and pain relief, home health aide and homemaker services, physical and speech therapy and medical services.

In addition to these professionals, the patient's minister is an important member of the team, as is the dedicated volunteer whose quiet presence, understanding concern, and human touch can be of great comfort to the patient.

Information concerning the hospice program can be obtained from the following sources:

Your physician

Hospice of the Piedmont (Charlottesville):

434-817-6900 or 800-975-5501

<http://www.hopva.org/>

Caring Connections – <http://www.caringinfo.org/>

Rockfish Presbyterian Church:

434 361-1221 – Ask for Caregivers Support

F. Assisted Living

Often confused with nursing homes, assisted living facilities are another option in the spectrum of senior care. Assisted living facilities are residential options that focus on providing care to individuals who need assistance with activities of daily living (“ADLs”) such as feeding, toileting, dressing, grooming, bathing and mobility while nursing homes cater to those with significant health-care needs.

Most assisted living facilities offer apartment style accommodations with meals provided in a common dining room, activities, 24-hour access to personal care aides for assistance and some non-intensive medical care services such as medication administration. Some assisted living facilities offer dementia/Alzheimer’s care in a secure unit.

Typical costs for assisted living services range from \$3,000 to \$6,000 per month depending upon the type of apartment and level of care needed. Neither Medicare nor Medicaid pay for assisted living care however if funds are an issue, some facilities in Virginia accept Auxiliary Grant payments. For more information on the Auxiliary Grant program, contact the Virginia Department of Social Services. Additionally, many long term care insurance policies include coverage for assisted living care. The Department of Veterans Affairs (“VA”) does have a program that will provide funds for care in assisted living facilities for those veterans and/or spouses of veterans that qualify. Assistance with the application process can be received by contacting the local branch of the VA. (Telephone 800-827-1000)

Similar to selecting a nursing home, be prepared to expend considerable time to find the right facility. You should identify the owner and management of the facility and examine their experience record especially as it relates to any problems cited by regulatory authorities. In addition, not all assisted living facilities are alike in their ability to assist residents. Some are better equipped to meet the needs of ambulatory patients while others may focus on the needs individuals in need of higher levels of care. Additionally, not all assisted living communities offer dementia/Alzheimer’s care which should be taken into consideration. Take the time initially to select the assisted living facility that best meets your individual needs.

IV. Explanation of Pertinent Legal Documents

A. Durable Power of Attorney

A durable power of attorney is a document in which you (the "Principal") appoint another person (the "Attorney") to act in your place and on your behalf with regard to managing your assets and personal business issues. The document gives direction to the Attorney by listing specifically granted powers as well as any restrictions or limitations on these powers. Unlike a traditional power of attorney that ceases to be effective if you become incapacitated, a durable power of attorney is effective during periods of incapacity or disability. Thus, a durable power of attorney is an effective way of providing for management of assets during a period of incapacity.

A durable power of attorney is easy to establish. There is great flexibility in the powers and instructions that can be given to the Attorney so that the document can be tailored to your circumstances. You can name more than one person to serve as your Attorney either jointly (together), severally (one or the other), or as a successor. A power of attorney does not prevent you from handling your affairs but instead provides for the management of your property through the designation of an agent during periods when you cannot or choose not to act. A durable power of attorney can be effective immediately or only under specific conditions. In either case, it is a powerful document and should be kept in a secure location. A power of attorney is terminated by notifying the Attorney in writing that it has been revoked. Similarly, your death terminates the Attorney's power to act.

Without a valid power of attorney, a guardianship hearing would be required to appoint someone to take control of your assets and use them for your benefit. (See Section IV.B.)

A durable power of attorney is the lifetime counterpart of a will. You execute a will to provide for the management and disposition of your assets at death and name an executor to carry out your instructions. A power of attorney provides for the management of your assets during your lifetime and names an Attorney to carry out your instructions.

Although there are fill-in-the-blank power of attorney forms, it is important that you have an attorney draft the document to ensure that the specific powers and/or limitations contained in your power of attorney correspond with the terms and intent of your will.

B. Guardianship

A guardianship is a legal relationship in which one person, the guardian, is granted both the responsibility and the authority to make decisions on your behalf if you have been judged by the court incapable of managing your own affairs.

If you are no longer able to handle your affairs, a concerned relative or friend may petition the Circuit Court of the county in which you live, to have a guardian appointed to manage your affairs. The court must hold a hearing and make specific findings of fact before appointing a guardian. If appointed, a guardian must be bonded and file annual reports with the court. If you regain capacity, a subsequent hearing is required to terminate the guardianship.

The guardianship process is expensive since an attorney must prepare the petition and represent the concerned person at the hearing. Further, the court must appoint a separate attorney to represent you (the incapacitated individual). If the appointed guardian is not a family member, the court will approve some compensation for services rendered. The process is time consuming and the proceedings are a matter of public record.

If you do not have a valid durable power of attorney and own assets in your own name, a guardianship would be necessary to provide for the management of assets during any period of incapacity.

C. Health Care Power of Attorney and Advanced Health Care Declaration

1. Health Care Power of Attorney

The Virginia Health Care Decisions Act authorizes the delegation of powers to an attorney-in-fact (the "Attorney"), one of which is the power to authorize admission to medical facilities and the power to authorize medical procedures. Specifically, this permits the Attorney to apply for your admission to a medical, nursing, residential, or similar facility and to enter into agreements for your care. In addition, this power allows the Attorney to consent to medical, surgical, and therapeutic procedures. Be sure to consider alternate(s) as attorney-in-fact as your primary attorney could be injured with you.

The delegation of health care powers can be included in the general power of attorney or granted separately in a health care power of attorney. It can become effective when the document is executed or only under pre-established conditions. When the health care power of attorney is combined with the advanced health care declaration (described below) the person named to make the above mentioned medical decisions would also make treatment decisions if you are incapacitated and in the advanced state of a terminal condition or a permanent state of unconsciousness.

2. Advance Health Care Declaration (Living Will)

The Health Care Decisions Act permits you to execute a document termed an advanced health care declaration. This statute recognizes that all competent adults have a qualified right to control decisions relating to their own medical care subject to certain interests of society such as ethical standards in the medical profession and the protection of human life.

Anyone 18 years of age or older and of sound mind may execute such a declaration. The document must enumerate the kinds of treatment desired or not desired. A blanket or undirected statement such as "no heroic measures" is not adequate. The document is effective only when you are incapacitated and in a terminal condition or in a state of permanent unconsciousness.

As part of the admissions process, hospitals will frequently ask if you have executed such a declaration and if you answer in the negative, urge you to do so. However, you should not contemplate such an important decision under the stress of a serious illness or hospitalization. It would be better to consider the issue now and execute a declaration indicating which of the listed treatments you do or do not want. The declaration can be changed at any time but at least it will be in a place if a grave medical emergency arises.

The Act also provides for the naming of a surrogate to make health care decisions when you are incapacitated and in a terminal condition or a state of permanent unconsciousness. However, the surrogate must be given guidance as to the treatment you do or do not wish. If this advanced health care declaration is combined with a health care power of attorney the surrogate will have the power to make a broader range of medical decisions for you. Consider alternate surrogates for occasions when the primary surrogate may be injured with you.

D. Will

You should review your will from time to time to ensure that your property will pass to those you seek to favor.

A will is a statement that stipulates the disposition of your property at death. In Virginia a will must be in writing. In addition, there are other specific requirements that must be met for a will to be recognized by the court. This recognition assures you that your property will be distributed according to your specifications.

If you die without a valid will, the state intestacy laws determine how the property is distributed. Depending on the specific circumstances, these laws generally favor children, a spouse, parents, and even grandparents and their lineal descendants in varying proportions.

Some people believe that if all property is jointly owned with a spouse or child, a will is not necessary. While it is true that property owned jointly as tenants by the entirety or with the right of survivorship is not controlled by a will, it is almost impossible to own all property jointly. For instance, personal items such as jewelry are not jointly owned. In addition, joint ownership may result in the eventual payment of unnecessary taxes.

When drawing a will you should consider the gifts you wish to make to family members as well as to charitable organizations which may be important to you. Gifts to the Rockfish Presbyterian Church would be welcomed in support of the work of the church in the community or in the larger church family.

E. Revocable (Living) Trust

A revocable trust is a trust that you create during your lifetime which can be revoked at any time prior to your death. Usually you create the trust by signing a document, contribute assets to fund it and serve as the initial trustee and beneficiary. You retain control over the management and disposition of the trust assets during your life. The trust should provide for a successor trustee to act should you become incapacitated or upon your death. At death, the successor trustee directs the disposition of the trust assets according to the provisions of the trust instrument. You have the same flexibility to dispose of your assets by means of a trust as you do with a will. Once the trust is created it must be funded in order to be effective. This means that assets must be retitled from your name to that of the trust. Additionally, accurate records must be kept for the trust.

A revocable trust is tax neutral in terms of both estate and income tax. Since you can control the assets, their value is included in your estate for calculating estate tax. The income from the assets must be reported on your income tax return just as if the assets were titled in your own name.

Assets held in a revocable trust, like jointly owned assets and those distributed by beneficiary designation, are not subject to the probate process. Instead they are distributed according to the terms of the trust instrument. Probate affects only assets held in your individual name. These assets are distributed according to your will.

A revocable trust may save attorney's fees for administering an estate but legal fees will be incurred when the trust is established. In addition, the fees for the successor trustee to administer and distribute the assets may approximate executor fees.

The main advantage of a revocable trust is that you have organized your assets, gathering and titling them in the name of the trust, so that if you become incapacitated, or when you die, the successor trustee will have less to do to distribute the assets to your heirs.

F. Beneficiary Designations in Contracts

It is important to realize that life insurance, IRAs and pension plans are contracts and pass according to the beneficiary designation you stipulate in the contract, bypassing the will. For example, if John Jones has a life insurance policy which lists his son Bryan as beneficiary, at John's death Bryan gets the insurance policy proceeds even if he is not named in the will. Usually you name a primary beneficiary and an alternate who would receive the proceeds if the primary beneficiary predeceases you. The beneficiary designations should be periodically reviewed to ensure that they reflect your current intent.

If you fail to name a beneficiary or if all named beneficiaries predecease you, the proceeds of the insurance, IRA, or pension plan will be paid to your estate. Therefore, it is important for your will to contain a residuary clause which provides for the distribution of any assets that may be included in your estate.

V. Spiritual Planning and Resources

When the Time Comes - A Guide for Funeral Services and Related Matters

Christians recognize with all people the inevitability of death, but Christians 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 Session of the Rockfish Presbyterian Church encourages its members to discuss and plan in advance the arrangements which will be necessary at the time of death. Without such planning, surviving members of the family may have to make decisions at a time when they are shocked and confused.

When preparations are made and discussed with others, survivors are relieved of difficult questions as to what is right and have the satisfaction of knowing that they are doing what the deceased would have wanted. Planning ahead also means that the arrangements and service will express the comfort and hope of the Christian faith fully and without compromise. This guide is intended to assist Rockfish Presbyterian Church members in such preparation. The minister is more than willing to discuss these matters with any who wish to do so.

A. Practical Considerations

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

Our pastor, Louie Andrews, who will provide support and guidance, can be reached at 434-882-0977 (cell), or call Nancy Nevill, Clerk of the Session, at (home) 434-325-9848 or (cell) 434-531-8178. If neither of them can be reached, call the deceased's physician or the emergency medical personnel (911).

What services are supplied by a funeral director?

As many or as few as the family wishes. In addition to various matters having to do with the transportation and disposition of the body, the 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 newspapers, the opening of the grave or a unit in the columbarium. The funeral director will also need certain information: (see Section B, Pertinent Data and Preferences, page V-4).

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

Yes. Such "pre-planning" with your pastor and/or a funeral director of one's choice is now quite common. In many cases, one may even "pre-pay" all the costs of the services desired. In some instances this could assure the cost of the services being fixed. However, do not make any "pre-pay" arrangements until you talk with the Pastor and/or an attorney.

Some Area Funeral Service Providers

Byrum-Parr Funeral Home - Roseland, VA - 434-277-5194

Wells-Sheffield Funeral Chapel – Lovington, VA – 434-263-4097

Reynolds Funeral Service & Crematory – Waynesboro, VA - 540-949-8383

Hill & Wood Funeral Service – Charlottesville, VA 434-296-6148

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). A death notice is usually placed in a newspaper free of charge. Be sure to avoid providing a date or city of birth to prevent identity theft.

What information is contained in an obituary?

It contains more biographical information than a death notice. Obituaries used to be free, but now can be quite expensive depending on the newspaper and the length. A funeral home director can make arrangements for the death notice or the obituary as can a family member. Be sure to avoid providing a date or city of birth to prevent identity theft.

What about memorial gifts?

Many families request that in lieu of flowers, friends make a contribution to the church or to a favorite charity of the deceased.

What about an autopsy?

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

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

Procedures vary between whole body donation (as in the case for scientific research) and organ donation for the wonderful purpose of prolonging another's life. In either case, the area agency responsible is VOPA, Virginias' Organ Procurement Agency, at 1 800 233-8672. If you are interested in becoming a donor, this subject needs to be discussed in detail with members of your family.

What choices are there in the disposition of a body?

Apart from donating it for medical purposes, there are two choices: (1) body burial and (2) cremation. Once this decision has been made, a funeral director can help make all the arrangements. In lieu of a funeral director, a growing trend is the home care of the deceased. The web site www.crossings.net has information available to guide you through this process.

Does state law require that a body be embalmed?

No. It is not necessary in the case of cremation or immediate burial. It may be necessary if you select certain arrangements, such as a funeral with viewing, and this should be checked with a funeral service. Embalming may be required if the body is to be transported across the state line.

Note: There are often significant procedures involved in shipping a body across a state line. If this may prove to be the case with yourself or a loved one, please contact the Funeral Director to obtain additional information.

In case of cremation, must a casket be purchased?

No. The body can be transported to the crematory in a 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 them may be placed in a columbarium or buried in the family plot of a cemetery. Also, it is an increasing custom to simply bury the cremains in the cemetery ground without having them in an urn. You may contact someone on the Cemetery Committee if you wish to discuss this subject in more detail.

Who may use the Rockfish Presbyterian Church Cemetery?

The church cemetery has been restricted to church members and their immediate families and residents of Nelson county since 2006.

What are the costs of using the Cemetery?

For the church member, a plot may be purchased for \$300. For others, plots are \$600. There are other costs associated with interment; please contact the Cemetery Committee for more information, or to purchase a plot.

What resources are there in coping with grief?

The pastor is available to counsel family and friends in times of death. Hospice of the Piedmont in Charlottesville (434-817-6900) also offers grief groups and related services.

The current cemetery committee of Rockfish Presbyterian Church:

Bill Nevill, 434-325-9848

Jim Martin

Pat Humphrey

Bill Kampmeier

Peggy Toms

Diana Rockwell

B. Pertinent Data and Preferences

Note: Retain the original of this document; consider giving one copy to pastor to officiate, and one to person chosen to make arrangements at time of death.

Information for death certificate

Date of birth _____
Place of birth _____
Citizenship _____
Full name of spouse _____
Full name of father _____
Full name of mother _____
Social security number _____
Veteran discharge papers with serial number _____

Note: Request at least 10 copies of the death certificate (there is a fee) (funeral director will provide).

Friend or relative you wish to oversee arrangements at time of death:

Name: _____ Phone: _____

Arrangement preferences: (check appropriate statement and fill in)

- Funeral Director (if preplanned or prepaid contract, give location of document.)

- Cremation with ashes buried or scattered at _____
- Burial in (modest) casket at cemetery (location of deed to plot)

- Donation of body to medical school (need registry info) or certain organs (need registry info)

- Information for obituary (insert additional page)
- Other arrangements as follows:

Your Name: _____ Date: _____

C. Religious Services

"The service on the occasion of death ordinarily should be held in the usual place of worship in order to join this service to the community's continuing life and witness to the resurrection. The service shall be under the direction of the pastor. Others may be invited to participate as leaders in the service at the discretion of the pastor." from the Directory for Worship; Presbyterian Church (USA).

Timing

In most cases a service takes place within a few days of death. The main service may precede or follow a brief committal service at the burial site.

Type of Service

The service may be either a memorial service without the presence of a casket or urn, or a funeral service where the casket or urn is present. If a casket is present, it will be closed and covered with a white pall in order that the attention of those attending may be directed toward God.

Costs

Rockfish Presbyterian Church intends that costs for a funeral or memorial service on its premises be only what are necessary and minimal. There are necessary charges to cover custodial services, the organist/soloist fees (if music is a part of the service), and a reception if desired. Exact details are available from the church office. An honorarium for pastors may be offered at the discretion of the family. The Music Director of Rockfish Presbyterian Church should be consulted regarding any music and is by contract the one who will preside over the music. Guest musicians may be invited after consultation. The Music Director's fee is \$100.

Flowers

Flowers add color and beauty to the service, and remind worshippers of the goodness of God's creation. Generally the family preference should be considered as to whether flowers or memorial donations to charities or both are desired.

Content of Service

The service is planned by the pastor in consultation with the family. The purpose is to provide comfort and strength to mourners, to give thanks to God for the life of the deceased, and, above all, to bear witness to the hope of Christian faith as the community of faith joins the deceased on the last part of the journey in this life to the threshold of new life in God's presence.

It is appropriate for hymns and other sacred music to be part of the service. Music should serve to direct the attention of those attending to the presence and power of God, and enable worshippers to voice their confidence in God's sovereign love. A list of suggested hymns is appended.

Scripture should be read and prayers offered. A homily may be preached and words of appreciation may be spoken by the pastor, family members, friends or colleagues

Suggested Outline for a Funeral or Memorial Service

Organ Prelude
Call to Worship
Hymn
Opening Prayer
Old Testament Readings/Psalms
Special Music
Tribute by friends, family, or colleagues
New Testament Readings
Homily
Prayers
The Lord's Prayer
Hymn
Benediction
Organ Postlude

Not everyone will wish to include all of the elements listed here. The use of hymns, for instance, will depend somewhat on the number of people expected for the service.

Following the service, the family may receive friends in the Fellowship Hall. If desired, the Congregational Life Ministry Team will provide a simple reception for the family and friends in the Fellowship Hall if the deceased was a member or friend of Rockfish Presbyterian Church.

Suggestions for Scripture

Old Testament

Job 19:23-27	I know that my redeemer lives
Isaiah 40:1-11	Comfort my people
Isaiah 40: 28-31	Those who wait for the Lord shall renew their strength
Isaiah 51:1-3	Look to the rock from which you were hewn
Isaiah 55:6-13	For you shall go out in joy, and be led back in peace.
Isaiah 65:17-25	I create a new heaven and a new earth
Ecclesiastes 3:1-15	For everything there is a season.

Psalms

Psalms 23	The Lord is my Shepherd
Psalms 46:1-5, 10-11	A very present help in trouble
Psalms 90:1-10, 12	Teach us to number our days
Psalms 103	Bless the Lord, O my soul
Psalms 121	I lift up my eyes to the hills
Psalms 130	Out of the depths I cry to the Lord
Psalms 139:1-12	Whither shall I go from thy Spirit?

Epistles

Romans 8:14-23, 31-39	Nothing can separate us
Romans 14:7-9, 10-12	Whether we live or die, we are the Lord's
Corinthians 15:20-26 35-38, 42-44, 50, 53-58	Death is swallowed in victory
II Corinthians 4:16-5:1	Visible things are transitory, invisible things permanent
I Thessalonians 4:13-18	The comfort of Christ's coming
Revelations 21:1-4, 22-25; 22:3-5	A new heaven and a new earth

Gospels

Luke 23:33, 39-43	Today you will be with me in Paradise
John 11:17-27	I am the resurrection and the life
John 14:1-6, 25-27	Let not your hearts be troubled
Matthew 18:1-5, 10	The greatest in the kingdom of heaven
Mark 10:13-16	Let the children come to me

Suggestions for Music

Hymns

(Page numbers are from The Presbyterian Hymnal)

- 260 A Mighty Fortress Is Our God
- 543 Abide With Me
- 339 Be Thou My Vision
- 526 For All the Saints
- 473 For the Beauty of the Earth
- 528 Give Thanks for Life
- 261 God of Compassion
- 275 God of Our Life
- 460 Holy God, We Praise Your Name
- 138 Holy, Holy, Holy
- 457 I Greet Thee, Who My Sure Redeemer Art
- 263 Immortal, Invisible, God Only Wise
- 447 Lead On, O King Eternal
- 529 Lord of the Living
- 555 Now Thank We All Our God
- 270 O God, in a Mysterious Way
- 384 O Love that Wilt Not Let Me Go
- 210 Our God, Our Help in Ages Past
- 478 Praise, My Soul, the King of Heaven
- 171 The King of Love My Shepherd Is
- 175 The Lord's My Shepherd
- 119 The Strife is O'er, the Battle Done

The Presbyterian Hymnal also has metrical settings to many psalms. Several of these are appropriate for use in a funeral or memorial service.

Solos

From The Messiah, by G.F. Handel: "I Know That My Redeemer Liveth"

"Brother James's Air" (Psalm 23), by Gordon Jacobs: "The Lord is My Shepherd"

"I Will Lift Up Mine Eyes", by Leo Sowerby

"Jesus, Redeemer, Our Loving Savior", by J. S. Bach

"Who Shall Separate Us", by Daniel Pinkham

Organ Music

Bach, J.S.

- Jesu, Joy of Man's Desiring
- Sheep May Safely Graze
- Fugue in E-flat Major (St. Anne)
- Selected Chorale Preludes, including:
 - From God Will Naught Divide Me
 - I Call to Thee, Lord Jesus Christ
 - If Thou but Suffer God to Guide Thee
 - In Thee, Lord, Have I Put My Trust

Brahms, Johannes

- Selections from Eleven Chorale Preludes

Vaughan Williams, Ralph

- Prelude on "Rhosymedre"

Barber, Samuel

- Adagio for Strings

Other possibilities include the playing of hymns or, where the family has a special musical interest, major organ works such as Bach Preludes and Fugues or works of Cesar Franck

Personal Requests for Service

Note: Retain the original of this document; consider giving one copy to pastor to officiate, and one to person chosen to make arrangements at time of death.

I wish to have a funeral service

I wish to have a memorial service

I wish the service to be held in the

Sanctuary

Other: _____

In lieu of flowers contributions should be sent to _____

Suggestions for Service:

(Your selections of hymns, scripture readings, and organ music from those listed herein.)

Your Name _____ Date _____

An Affirmation of Faith

Death often seems to prove that life is not worth living, that our best efforts and deepest affections go for nothing.

We do not yet see the end of death.

But Christ has been raised from the dead, transformed and yet the same person.

In His resurrection is the promise of ours.

We are convinced the life God wills for each of us is stronger than the death that destroys us.

The glory of that life exceeds our imagination but we know we shall be with Christ.

So we treat death as a broken power

Its ultimate defeat is certain.

In the face of death we grieve.

Yet in hope we celebrate life.

No life ends so tragically that its meaning and value are destroyed.

Nothing, not even death, can separate us from the love of God in Jesus Christ our Lord.

(From A Declaration of Faith)

VI. Closing Thoughts

Thoughts on my life

Values, History/Ethical Will Statement

This page(s) provides an opportunity for you to set down personal value, wishes, and preferences in a number of areas of your living.

- Your personal relationships
- Your overall attitude toward life
- Your thoughts about illness, marriage, friendship, and faith
- Your attitudes and thoughts about death and dying

It is a high ideal that one would be willing and prepared to pass on such "statements from the heart" to one's family or friends.