

Printed September 9, 2017 in the *Bradenton Herald*, Bradenton, Florida

By Jim Zientara

## Going Out in Style

My idea of a balanced diet is a hamburger in each hand. With so many preservatives, I'll probably live forever!

But in case I don't live forever, I'm learning it is important to get my paperwork in order and to pre-plan my funeral. My Mother did. It helped things run smoothly during that difficult emotional time when she died.

It's better for you to plan ahead than to let the living regret not doing the right thing at your death. It's a terrible burden on them.

You should have an attorney write up legal documents like a living will, an Advanced Medical Directive for Health Care (DPAHC), and maybe a Do Not Resuscitate (DNR) order. And whatever else is needed.

Have your financial planner review your paperwork to make sure that beneficiaries are who you want, and there is liquidity to pay for funeral expenses.

You rarely know when your number is up. One of my best friends was 59. After a stroke, he lay in bed for some time, and finally died. So sad.

He had no paperwork telling the living what his last wishes were. He was incapacitated and could not make his wishes known, so people did what they thought best.

It's time to talk seriously. It may be uncomfortable, but it's best to talk about medical care decisions, financial and estate planning, and your expectations of what you want to happen.

Locally, I've talked to several funeral directors. There is a lot of planning to do beforehand.

Although you can change your plans, once you're dead, your plans might not be carried out according to your wishes.

One funeral director had an interesting option to add to funeral plans. Wherever I should be when I die, the company will come and get me, for a fee paid in advance. They will either have my body shipped back or cremate me near where I died and ship back the ashes.

The director had a client die on a cruise ship in the Mediterranean. The body could not stay on the ship, so a helicopter had to air lift the body to the mainland for shipment back to the U.S.

The cost was about \$40,000! Dead bodies require tons of paperwork and special handling. But the-come-and-get-me funeral director's plan costs about \$500, one time.

Once the body is back, then what? There is often a printed obituary in the newspaper, with or without picture. Who will write it? What will yours say?

Where will you be buried? Do you have a plot? If you're cremated, what happens to your ashes?

I've learned of an interesting final resting place, a reef ball. It is a large concrete ball around 6 feet tall that is composed of ashes of many individuals. It will create a reef. Holes are made in the ball for fish to live in and swim through.

A person's ashes are entombed in the concrete ball, laid to rest in water, and are environmentally and ecologically friendly and beneficial, and can be GPS located for visitation.

For those who prefer the scattering of ashes by water or wind, they spread everywhere and entombed in the world.

I like the idea of a Celebration of Life, or some kind of memorial service. I just attended one. Friends and neighbors of the deceased attended, and snacks were served. A scrapbook and photos were displayed.

So now you're gone. The living are left with your problems. Was there life insurance? Bills to pay? Bills to stop paying? There will be many issues left unsettled.

Check with an attorney about a recent Florida law called the Florida Fiduciary Access to Digital Assets Acts. It tries to let selected people access your online activities.

Do you have an online email account or pay bills online? Someone needs to know about this.

Some say that once they are dead, they won't care. But the living DO care. There is a lot to dying. Living is tough enough, but dying is tough on the living.

Start organizing to make it easier on the survivors. Label things so there may be less argument about who gets your stuff.

Financially, I'm in great shape, having taken my own advice as a financial planner. As for dying, I'm collecting data. I think this article of mine has spurred me to get going.

If you have a unique feature or plan, let me know. I might use it. Since I'm in control until the end, it's my choice how I'll be GOING OUT IN STYLE.

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