

Planning Ahead

- A Medical Directive
- Planning Your Funeral Service
- Preparing and Updating Your Will

PREPARED BY:

EPISCOPAL RETIREMENT HOMES

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CINCINNATI, OHIO 45227

Additional copies are available free of charge.

Please call (513) 271-9610 or visit www.EpiscopalRetirement.com

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PREFACE

This information is provided to you as a service of the Living Legacy Society, an esteemed group of individuals committed to furthering quality care for older adults.

Completing this booklet will help you help your loved ones. Important matters for you to consider as you enter this particular time of your life are outlined. Forms on which you can record key information are provided. The information is a well-organized first step toward being prepared.

Complete this booklet, place it with your other important documents, and check it every now and then to keep it updated. “Always be prepared” — good words to live by. As we live our lives, we encounter circumstances that cause changes to arrangements and plans we have made. Having up-to-date arrangements and plans in place is particularly necessary as we age.

PRIVACY NOTICE

Episcopal Retirement Homes (ERH) is committed to full legal compliance with respect to protecting the privacy of the information that you have entrusted to us. Examples might be:

- Application or other forms you complete and give to us
- Transactions you make with us, our agents and sub-agents
- Consumer reporting agencies

We do not disclose any non-public, personal and/or financial information about you to anyone, except as required by law. We restrict access to non-public, personal and/or financial information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your non-public personal information.

DISCLOSURE NOTICE

This booklet is purely informational. Episcopal Retirement Homes is not engaged in offering legal or medical advice. We urge you to consult your own financial planner, attorney and physician for those issues specific to your situation.

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THE INFORMATION COLLECTED IN THIS BOOKLET WAS ENTERED BY:

(Name)

(Street Address, PO Box, and/or Apartment #)

(City) (State) (ZIP)

(Signature) (Date)

ABOUT EPISCOPAL RETIREMENT HOMES

Americans value youth and view aging as a disease. We spend billions hiding the fact that we are aging, frantically trying to create the illusion that we are timeless. Unlike cultures that revere their elders, we avoid the places where older adults live; perhaps fearing the inevitability that we will all be old someday and have to rely on others for our care.

At Episcopal Retirement Homes, we view aging differently. Since 1951, ERH has helped thousands of people make the journey of aging a gracious one. Our facilities house people who have lived through the most rapidly changing and complex years in human history. Their stories tell of endurance, adventure, courage and wisdom. As we care for them, we are awed by their dignity, pride, joy, fears and sorrow.

Our excellent care for older adults is evidenced by our consistently excellent ratings in city and state surveys. Additionally, our high resident satisfaction results put us in the 99th percentile of those surveyed. Independent certification and accreditation agencies have deemed us one of the most quality-focused organizations in the country. Residents do not live in our facility; we work in their home. That is what sets ERH apart.

Although we never waver from our high standards, we do our work in an increasingly hostile economic environment. As costs soar, government reimbursements are plummeting. Nursing shortages have led to higher wages, and energy costs continue to challenge our budgets. New technology innovations can alleviate some our operating costs, but are expensive to implement.

Despite these difficulties, our endowment funds have ensured that we have never had to ask a resident to leave any of our facilities due to a lack of funds; but this does not cover everything. Our annual shortfall has exceeded \$1 million, and will double by the end of this decade.

We have developed a series of strategies that will dramatically increase our effectiveness and provide quality care for less money. New care delivery systems and a strong emphasis on wellness will keep residents independent and safe longer. Increasing the number of our facilities will provide “economies of scale.” Joint ventures will help us do what we do best while offering other services that will increase quality health care options. These strategies will help us continue our tradition of excellence, and the lives of thousands more older adults will be enriched, and their dignity affirmed.

OHIO'S LIVING WILL

Information provided courtesy of the Ohio Hospice and Palliative Care Organization; the Ohio State Medical Association; the Ohio Hospital Association; the Ohio Osteopathic Association; and the Ohio State Bar Association.

What you should know about Living Wills:

A Living Will is a document that allows you to establish, in advance, the type of medical care you would want to receive if you were to become permanently unconscious, or if you were to become terminally ill and unable to tell your physician or family what kind of life-sustaining treatments you want to receive. In addition, the latest edition of the Living Will allows you to specify your wishes regarding anatomical gifts (organ and tissue donation).

A Living Will is used only in situations where you are unable to tell your physician what kind of health care services you want to receive. Before your Living Will goes into effect, you either must be:

(1) terminally ill (see definition as described in the Living Will Declaration Form) and unable to tell your physician your wishes regarding health-care services;

OR

(2) permanently unconscious. To be considered permanently unconscious, two physicians (one of whom must be a medical specialist in an appropriate field) must decide that you have no reasonable possibility of regaining consciousness.

Regardless of your condition, if you were able to speak and tell your physician your wishes about life-prolonging treatments, then the Living Will wouldn't be used — your physician would just talk directly with you about your wishes. A Living Will is used by the physician only if you are unable to tell him or her what you want to be done.

A Living Will gives your physician the authority to withhold all life-sustaining treatment and permit you to die naturally and take no action to postpone your death, providing you with only that care necessary to make you comfortable and relieve your pain. This may include writing a DNR Order or withdrawing life-sustaining treatment such as CPR.

Such “comfort care” also may include removing nutrition and hydration (food and water) that is administered through feeding tubes or intravenously. If you wish to give your physician this authority if you become permanently unconscious, there is a space on the Living Will form that you must initial. If you want nutrition and hydration to be continued, regardless of the circumstances, don't initial this space.

A Living Will can be honored only if your attending physician and others know about it. It is important to let your physician and your family and friends know that you have a Living Will before you become ill. After all, a Living Will can't be enforced if people don't know that it exists. In fact, it is a good idea for you to give your attending physician a copy of your Living Will. It also is important to give copies to family and friends so that, if necessary, they can advise your physician that you have a Living Will. In addition, it is important that you notify a health care facility that you have a Living Will when you are admitted as a patient. **Please note:** You do not have to go to court to put your Living Will into effect.

Once the decision to withhold life-sustaining treatment is made, your physician must make a reasonable effort to notify the person or persons you designate in your Living Will or your closest family member.

The law allows your family members to challenge a physician's determination that you have a terminal illness or that you are in a permanently unconscious state. This challenge is limited in nature and may be made only by your closest relatives. The law does not, however, allow your family members to challenge your own legally-documented decision not to be resuscitated.

If you have both a Living Will and a Health Care Power of Attorney, the physician must comply with the wishes you state in your Living Will. In other words, your Living Will takes precedence over your Health Care Power of Attorney. There is a space on the Living Will form that you may check to let your physician and family and friends know that you have a Health Care Power of Attorney.

You can revoke your Living Will at any time. You can do this by simply telling your physician and family that you have changed your mind and wish to revoke your Living Will. It is a good idea to ask anyone who has a copy of the document to return it to you.

How to fill out the Living Will form:

You should use this form to let your physician and your family know what kind of life-sustaining treatments you want to receive if you become terminally ill or permanently unconscious and are unable to express your wishes.

NOTE:

1. Read over all information carefully. Definitions are included as part of the form.
2. On the first two lines of the form, print your full name and birth date.
3. On the fourth page of the form, written in bold type face under Special Instructions is the statement that will give your physician permission to withhold food and fluids in the event you are permanently unconscious. If you want to give your physician permission to withhold food and water in this situation, then you must place your initials on the line indicated in number 3.
4. The next section of the form (immediately below the Special Instructions) provides space for you to list the names, addresses and phone numbers of the contacts (usually family members and close friends) that you want your physician to notify when the Living Will goes into effect. Remember, the Living Will goes into effect only when you are terminally ill or permanently unconscious and you cannot express your own wishes about the health care you receive.
5. Following the "Anatomical Gift section" is a space to check whether or not you have completed a Health Care Power of Attorney. Immediately below this space is a place for you to date and sign the form. Remember, the Living Will is not considered valid or effective unless you do one of the following:
 - **First Option:** Date and sign the Living Will in the presence of two witnesses, who also must sign and include their addresses and indicate the date of their signatures.

OR

 - **Second Option:** Date and sign the Living Will in the presence of a notary public and have the Living Will notarized on the appropriate space provided on the form.

The following people may *not* serve as a witness to your Living Will:

- Anyone related to you by blood, marriage or adoption (this includes your husband, wife and/or your children);
- Your attending physician;
- If you are in a nursing home, the administrator of the nursing home.

Please note: Episcopal Retirement Homes does not allow any employees of the organization to witness a Living Will.

6. Once you have filled out the Living Will and either signed it in the presence of witnesses or in the presence of a notary public, then it is a good idea to give a copy to your personal physician and any contacts you have listed in the Living Will. In some Ohio counties, people may be able to register their Living Wills with the county recorder. However, it is important to keep in mind that a registered Living Will form becomes a public record.

WHAT YOU SHOULD KNOW ABOUT...

Ohio's Health Care Power of Attorney

Information provided courtesy of the Ohio Hospice and Palliative Care Organization; the Ohio State Medical Association; the Ohio Hospital Association; the Ohio Osteopathic Association; and the Ohio State Bar Association.

A Health Care Power of Attorney is a document that allows you to name a person to act on your behalf to make health care decisions for you if you become unable to make them for yourself. This person becomes an attorney-in-fact for you.

- A Health Care Power of Attorney is different from a financial power of attorney that you use to give someone authority over your financial matters.
- The person you appoint as your attorney-in-fact, by completing the Health Care Power of Attorney form, has the power to authorize and refuse medical treatment for you. This authority is recognized in all medical situations when you are unable to express your own wishes.
- Unlike a Living Will, it is not limited to situations in which you are terminally ill or permanently unconscious. For example, your physician or the hospital may consult with your attorney-in-fact should you be injured in a car accident and become temporarily unconscious.

There are five limitations on the authority of your attorney-in-fact:

1. An attorney-in-fact has limited authority to order that life-sustaining treatment be withdrawn from you. Your attorney-in-fact may order that life-sustaining treatment be refused or withdrawn only if you have a terminal condition or if you are in a permanently unconscious state. And even then, the attending physician and, if applicable, the consulting physician, must confirm that diagnosis, and your attending physician(s) must determine that you have no reasonable possibility of regaining decision-making ability.
2. Your attorney-in-fact does not have the authority to order the withdrawal of “comfort care.” Comfort care is any type of medical or nursing care that would provide you with comfort or relief from pain.
3. If you are pregnant, your attorney-in-fact cannot order the withdrawal of life-sustaining treatment unless certain conditions are met. Life sustaining treatment cannot be withdrawn if doing so would terminate the pregnancy unless there is substantial risk to your life or two physicians determine that the fetus would not be born alive.
4. Your attorney-in-fact may order that nutrition and hydration be withdrawn only if you are in a terminal condition or permanently unconscious state and two physicians agree that nutrition and hydration will no longer provide comfort or alleviate pain. If you want to give your attorney-in-fact the authority to withhold nutrition and hydration if you were to become permanently unconscious, you must indicate this in the appropriate section of the Health Care Power of Attorney form. If you also have a Living Will, it should be consistent with your Health Care Power of Attorney regarding the withholding of nutrition and hydration. In other words, if you indicate in your Health Care Power of Attorney that it is permissible for your attorney-in-fact to order that nutrition and hydration be withheld, then you also should indicate in your Living Will that it is permissible for your physician to withhold nutrition and hydration.
5. If you previously have given consent for treatment (before becoming unable to communicate), your attorney-in-fact cannot withdraw your consent unless certain conditions are met. Either your physical condition must have changed and/or the treatment you approved is no longer of benefit or the treatment has not been proven effective.

If you have a Health Care Power of Attorney and a Living Will, health care workers must follow the wishes you state in your Living Will, once the Living Will becomes effective. In other words, your Living Will takes precedence over your Health Care Power of Attorney.

You can change your mind and revoke your Health Care Power of Attorney at any time. You can do this simply by telling your attorney-in-fact, your physician and your family that you have changed your mind and wish to revoke your Health Care Power of Attorney. In this case, it is probably a good idea to ask for a copy of the document back from anyone to whom you may have given it.

How to fill out the Health Care Power of Attorney form:

You should use this form to appoint someone to make health care decisions for you if you should become unable to make them for yourself.

NOTE:

1. Read over all information carefully. Definitions are included as part of the form.
2. On the first two lines of the form, print your full name and birth date.
3. Under, "Naming of My Agent," fill in the name of the person you are appointing as your attorney-in-fact, the agent's current address and telephone number. You may name alternate agents on the indicated spaces, if you choose not to name alternate agents, you may wish to cross out the unused lines. You may not name your attending physician or the administrator of any nursing home where you are receiving care as your attorney-in-fact.
4. On the fifth page of the form, written in bold face type under Special Instructions, is the statement that will give your physician permission to withhold food and water in the event you are permanently unconscious. If you want to give your physician permission to withhold food and water in this situation, then you must place your initials on the line indicated in number three.
5. The form provides a section where you may write additional instructions and impose additional limitations that you may consider appropriate to document. You may attach additional pages if needed. You should include all attached pages with any copy(ies) you make and you should note the attached pages on the form itself in the related area.
6. Following "Additional Instructions or Limitations" is a section where you indicate whether or not you have a Living Will. Immediately below this area are spaces to date and sign the form. Remember, the Health Care Power of Attorney is not considered valid or effective unless you do one of the following:
 - **First Option:** Date and sign the Health Care Power of Attorney in the presence of two witnesses, who also must sign and include their addresses and indicate the date of their signatures.

OR

 - **Second Option:** Date and sign the Health Care Power of Attorney in the presence of a notary public and have the Health Care Power of Attorney notarized on the appropriate space provided on the form.

The following people may *not* serve as a witness to your Health Care Power of Attorney:

- The Agent and any successor agent named in this document;
- Anyone related to you by blood, marriage, or adoption, including your spouse and your children;
- Your attending physician or, if you are in a nursing home, the administrator of the nursing home.
Please note: Episcopal Retirement Homes does not allow any employees of the organization to witness a Health Care Power of Attorney.

7. NOTE: The section titled NOTICE TO ADULT EXECUTING THIS DOCUMENT is required by law to be part of the document and must accompany it and any copies distributed.

WHAT YOU SHOULD KNOW ABOUT...

Preparing Your Funeral Service

For those who choose a funeral service (whether a burial service or a memorial where no body is present), it should reflect your own religious tradition and/or spiritual beliefs.

For some (i.e., Roman Catholics, Episcopalians), there are specific guidelines in preparing for such a service. Please consult your cleric and worship book for guidance. Yet even within traditions with specific guidelines, there is some room for individual preferences.

When deciding which options to choose, it is helpful to keep in mind the three typical functions of a funeral service. Generally a funeral service is an act of worship and therefore should glorify the divine. It also should provide comfort for one's loved ones. Here one's view of the continuity of life (whether in the memory of the living or in some sort of afterlife) plays a key role. Finally, a funeral service should give your loved ones a chance to reflect upon and celebrate your life.

Typical features of a funeral service:

- **A service bulletin or program.** At the very least, this should include an outline of the service. Some include everything in the service. Such bulletins are helpful to attendees, especially if the service is fairly elaborate and attendees will include those unfamiliar with your religious tradition. (A bulletin is much more accessible than a worship book and/or hymnal.) Please discuss this with your cleric or whoever is leading the service.
- **Scripture and/or inspirational readings.** Most of the readings should express themes of comfort for the grieving, the continuity of life, and reflections on the meaning of life and death. Readings that reflect your life or values but do not touch on the above themes may also be appropriate provided that they are compatible with a worship setting.
- **Music.** The comments on the readings apply here as well. In addition, if you select hymns that the congregation is to sing, keep in mind that those at your funeral are likely to be from a variety of backgrounds. Select simple and/or familiar tunes. Looking at hymnals or songbooks from a number of different denominations will help you identify hymns likely to be well known (e.g. "Amazing Grace"). Also consult your cleric/spiritual advisor and music director. You might also consider the option of appointing someone to lead the singing (a cantor) if you belong to a tradition where congregational hymn singing is expected or required. Choral singing and solos plus instrumental pieces are also good choices. These options might be combined with hymn singing. One may choose not to include music in the service especially when it is to be conducted at a funeral home rather than at a place that is specifically for worship (church, synagogue, mosque, etc.). *Note: some traditions strongly suggest the use of a worship space as opposed to a funeral home. Consult your cleric.*
- **Prayers.** In traditions with a set funeral service, there may be a choice of prayers. Check with your cleric and worship book. Prayers of the People may be said by a lay person so you might want to ask a family member or friend to lead these prayers. Most other prayers are offered or led by a cleric.
- **Homily, sermon, address, or eulogy.** This is typically offered by a cleric. Often the cleric is willing to speak about aspects of the life of the departed, especially those pertaining to that person's faith. Please let your cleric know if you wish him or her to do so.
- **Remarks by family and/or friends.** This gives your loved ones the opportunity to share memories of you. You might want to ask a few people if they would be willing to prepare remarks. Choose people you think would be comfortable speaking under stressful circumstances. Then you might ask the cleric to invite others to offer a few brief remarks. Some traditions have the family or a representative of the family acknowledge cards and other expressions of condolences that have been received. They also include an "obituary" which is a short biography of the deceased in the service bulletin. You may want to discuss with your loved ones some aspects of your life that you want included.
- **(For Christians) Holy Communion.** In some traditions (e.g. Roman Catholic), Holy Communion is a part of every funeral service, in others (e.g. the Episcopal Church), it is optional, and still other Christians do not

include Holy Communion as part of a funeral. If you belong to a denomination where Holy Communion is optional, please consider both how important the sacrament is to you and your loved ones. Note that many clergy offer a blessing as an alternative to receiving Communion and also that it is usually fairly easy for those not communing to simply remain in their seats. Another consideration is time. If you expect many attendees of your funeral, serving Communion may lengthen the service significantly.

- **Flowers, pictures, video presentations, displays of possessions representing the life of the departed, etc.** These elements are usually optional but can add meaning to the service by individualizing it. In some traditions, pictures, video presentations and other displays that capture different aspects of the life of the departed are more suitable at a separate visitation or wake (check with your cleric). Discuss any preferences you may have with your loved ones as they, not your cleric or religious leader, will be responsible for these elements.

Before and after the funeral service: Typically, a visitation or wake precedes a funeral service. Sometimes it is called a "viewing" because when there is a body, this gives attendees the opportunity to view it. The visitation should be at least an hour long, and the typical length is 2-3 hours. Some opt to have the visitation the evening before the funeral to accommodate visitors who work during the day. A short visitation could immediately precede the funeral service and should be held at the same place as the funeral. The advantage here is that it may be easier on those closest to you. The length of the visitation also reflects how many people you think may wish to attend. The fewer the attendees you expect, the shorter the visitation. Another optional feature is to have a reception which includes refreshments. Usually this is done after the funeral service and either before or after interment. Other types of receptions may be held at the place of worship (in some sort of fellowship hall), at a loved one's home or at certain restaurants. The retirement home is available to host such a reception following a service. Please speak with the social worker or administrator to make those arrangements ahead of time.

We at Episcopal Retirement Homes recognize that our residents come from a variety of spiritual backgrounds and perspectives. If your beliefs do not include the divine or you do not consider yourself "religious," you might want to have a visitation or wake where loved ones may gather to remember and celebrate your life in lieu of a funeral service. The chaplains of the retirement home are here to assist you, please share your wishes with them.

MY FUNERAL INSTRUCTIONS

(Full Name)

(Date)

I. My religious advisor handling funeral arrangements

(Name)

(Worship Community/ Church)

(Street Address, PO Box, and/or Apartment #)

(City)

(State)

(ZIP)

(Phone)

-OR-

II. I would prefer the retirement community chaplain to coordinate arrangements. My scripture and music preferences are listed below:

Scripture Selections: (see Appendix 1)

1. _____
2. _____
3. _____
4. _____
5. _____

Music: (see Appendix 2)

1. _____
2. _____
3. _____
4. _____
5. _____

III. Funeral Home Information

(Funeral Home Name)

(Phone)

(Street Address, PO Box, and/or Apartment #)

(City)

(State)

(ZIP)

My instructions to the funeral home include:

Selected charities for memorials:

May we suggest you consider directing memorials to Episcopal Retirement Homes. This is a not-for-profit charity that serves thousands of seniors in need each year. Directing memorials is a great way to show your appreciation to the nursing staff, and ensure the same great care and comfort for another older adult in the future.

IV. Other Information:

Pall Bearers (Name and Address)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Reception Following Service? _____ yes _____ no

Please file this information with other important documents and provide a copy to your social worker and immediate family.

OBITUARY INFORMATION

(Full and Legal Name)

(Legal Residence)

(Social Security Number)

(Date of Birth)

(Place of Birth)

(Date of Baptism)

(Place of Baptism)

(Occupation)

(Marital Status)

(Spouse's Full Name)

(Father's Full Name)

(Mother's Full Name)

(Location of Will)

(Executor's name and address)

Survivors (Attach additional pages if necessary)

(Full Name)

(Relationship)

(Phone)

(Full Name)

(Relationship)

(Phone)

(Full Name)

(Relationship)

(Phone)

If you are a veteran....

(Date and Place of Enlistment)

(Date and Place of Discharge)

(Rank or rating)

(Service Number)

(Organization or Outfit)

(Commendations)

Educational Background

Employment History

Other information for my survivors:

Signature

Date

Be sure to keep a copy of your completed form for your own records.

PREPARING AND UPDATING YOUR WILL: AN ESTATE PLAN THAT REFLECTS YOUR VALUES

Writing a will is a loving and responsible act for the sake of your family. Here are a few helpful suggestions on how to prepare to write your will.

Before seeing an attorney:

- Make a list of everyone for whom you are responsible.
- List everyone that you would like to remember in your will.
- List all of your material assets.
- After subtracting your debts, match the names with the assets or consider giving a portion of your total estate to each individual. Take care of your family first. This is also the time to consider special friends and your favorite charities.
- Consider establishing a trust if your estate is large enough. (Request a copy of the ERH Trust tool kit.)
- Ask your chosen estate administrator (sometimes called executor/executrix) if he or she willing to serve.
- Consult with the people you select as guardians of your children (where minor children are involved).
- Talk with the foundation staff to explore the ministries of the retirement home that could best be funded with a gift from your will.

Bequests in your will can take several forms:

- An outright monetary bequest.
 - A percentage of an estate.
 - A specific asset, such as personal or real property.
 - A contingent beneficiary, i.e., a named charity receives the assets if there are no surviving beneficiaries.
- Note: A bequest to a retirement community is deductible from the value of your estate for tax purposes.*

After making your will:

- Make sure someone knows where your will is located.
- Do not place funeral instructions in a safe-deposit box. Generally, services will be over by the time your administrator checks your bank box. Instead, leave a copy of your funeral plans and wishes with your priest or cleric and a member of your family.
- Review your will from time to time with your legal advisor. Laws, assets, and personal interests often change over time.

Preparing to write a will is an act of love for your family and friends, a way of easing the pain of loss that follows death. It is also your final legacy.

Sample forms of bequest:

Specific Amount:

I, _____, bequeath to the _____ Retirement Community, 123 Main Street, Anywhere, My State, 00000, the sum of \$XX,XXX to be used at their discretion to assist in the ministries of the home.

Percentage Amount:

I, _____, hereby give, devise, and bequeath to _____ Retirement Community, 123 Main Street, Anywhere, My State, 00000, XX% of the rest, residue, and remainder of my estate, to be used at their discretion to assist in the ministries of the home.

Contingency Bequest:

In the event the beneficiaries of bequests and devises herein predecease me, or, in the case of institutions, cease to be organizations described in section 501(c)(3) of the Internal Revenue Code, I, _____, hereby give, devise, and bequeath to the _____ Retirement Community, 123 Main Street, Anywhere, My State, the rest, residue and remainder of my estate, to be used at their discretion to assist in the ministries of the home.

INFORMATION NEEDED FOR MAKING A WILL

1. Full Legal Name

(Name) (Date of Birth) (Social Security)

(Street Address, PO Box, and/or Apartment #) (County)

(City) (State) (ZIP) (Email Address)

(Armed Forces Date of Service) (Discharge Certificate Location)

(Serial Number)

Marital Status: Single Married Divorced Remarried Separated Widowed

2. Since making your last Will, have you:

Moved to another state? _____ Yes _____ No

Sold or bought property? _____ Yes _____ No

Celebrated the birth of a grandchild? _____ Yes _____ No

Changed your marital status? _____ Yes _____ No

Changed your mind about your executor? _____ Yes _____ No

Undergone family financial and gift planning? _____ Yes _____ No

If the answer is yes to any of the above, your Will may need to be updated. Complete the following questions, then consult with your attorney.

3. Spouse, Dependents and Loved Ones (include Full Name, Address and Phone):

4. Executor:

5. Location of My Records

(Will)

(Living Will)

(Birth Certificate)

(Social Security Card)

(Tax Records)

(Safe Deposit Box and Key)

(Insurance Policies)

(Durable Power of Attorney)

(Durable Power of Attorney for Healthcare)

(Funeral Directions)

6. Beneficiary Information

Persons, Parish/Mission, or charitable associations you wish to thank for being part of your life.

(Name)

(Name)

(Name)

(Residual Beneficiary: The final or residual beneficiary receives what is left over after all other bequests have been paid according to your Will. Please consider naming Episcopal Retirement Homes as a residual beneficiary.)

WHAT YOU SHOULD KNOW ABOUT....

Financial Powers of Attorney

Information Courtesy of the Ohio State Bar Association. The information contained in this section is general and should not be applied to specific legal problems without first consulting your own attorney.

Financial powers of attorney are important legal documents that many people use to help handle their financial affairs when they are unable to do so. Because such documents often give significant and far-reaching powers to another, financial powers of attorney should be made only after thoughtful and careful consideration. The assistance of an attorney is recommended.

Q: What is a financial power of attorney?

A: In general, a power of attorney is a document that is created to allow one person, called the “principal,” to authorize another person, called the “attorney-in-fact” or the “agent,” to act or make decisions for the principal. A financial power of attorney (in contrast with a health care power of attorney) allows the principal to give authority to an attorney-in-fact or agent to deal with financial matters. In essence, the principal gives authority and power to the agent, and the agent acts for the principal and must follow the principal's instructions.

Q: What are the main components of a financial power of attorney?

A: In general, a financial power of attorney will set forth, at a minimum, the following matters:

- It will name the agent.
- It will name successor agents, if any.
- It will lay out the authority and powers given to the agent and any limitations on such authority or powers.
- It will state when the authority and powers begin and end.

Q: How does a Durable Power of Attorney differ?

A: Generally, when someone becomes incompetent (for instance, when injury, age or a condition such as Alzheimer's disease takes away the person's ability to handle his or her own affairs and make medical decisions), any power of attorney that he or she has previously executed becomes null and void. However, a power of attorney can be drafted in a way that it remains valid if it includes a provision specifically stating that it should not be terminated even after a person becomes incompetent. Such a provision makes it a durable power of attorney.

Q: What authority or powers will the agent have?

A: The agent will have only the authority and powers that the principal gives. This means that the principal can give the agent authority and powers to deal with only certain properties or for specific transactions (for example, authority over a particular bank account or authority to buy or sell a particular property). The principal may decide, instead, to give the agent broad and general authority and powers. For example, the principal may decide that the agent should be able to do anything that the principal can do. Oftentimes, when the agent is authorized to do anything that the principal can do, the power of attorney will list examples of the agent's authority, such as the authority to buy, sell, and invest the principal's property.

Q: Can the principal change a financial power of attorney?

A: Yes. The principal can always change or revoke (cancel) a financial power of attorney.

Q: Can an agent act when the principal is incompetent or disabled?

A: Yes. For centuries, an agent could not act if and when the principal became incompetent. In modern times, this restriction made it difficult, if not impossible, for third parties to follow any instructions or directions given by the agent on the principal's behalf. The law has since been changed, and now provides that an agent can act when the principal is incompetent as long as the principal has specifically stated in the power of attorney document that the agent will have authority even if the principal becomes incompetent or disabled.

Q: Can an agent make gifts of the principal's property?

A: An agent cannot make gifts of the principal's money or property unless the principal has specifically given this significant authority to the agent. Even if very general or broad authority is given to an agent (for example, authorizing the agent to do anything that the principal can do), this still does not give the agent the authority to make gifts of the principal's money or property. A person may, however, give an agent the specific authority to make gifts or limited gifts. This may include the authority to change the beneficiaries under life insurance policies or retirement benefit plans, so that the agent can handle some estate planning for the principal.

Q: Are there powers that cannot be given to an agent?

A: Yes. There are some matters that one cannot authorize another to do because such matters are considered too personal in nature. For example, a principal cannot authorize an agent to vote in his or her place.

Q: When does the agent's authority begin?

A: The agent's authority will begin when the power of attorney states that it will begin. Many powers of attorney documents state that the agent's authority begins as soon as the power of attorney document is signed. Some powers of attorney documents state that the agent's authority will "spring" into effect at a future date or upon a particular event. For example, a power of attorney document can provide that the agent's authority will begin if and when the principal is no longer competent as determined by two physicians who have examined the principal. If an agent's authority is to "spring" into effect in the future upon a particular event, such as upon the principal becoming incompetent, it is important to consider how easy or difficult it may be for the agent and others to determine whether such event has occurred.

Q: When do the powers of the agent end?

A: The agent's authority will end when the power of attorney states that it will end or when the principal revokes (cancels) the power of attorney. Many powers of attorney documents will not specifically state when the agent's authority ends. If no specific ending to the agent's authority is spelled out in the document, then the agent's authority will end when the principal dies or revokes the power of attorney. An agent can never act after the principal has died.

Q: What are some common uses of a financial power of attorney?

A: Oftentimes, financial powers of attorney are established by persons who understand that, as they get older, they may need help paying their bills and handling their banking and financial matters. Powers of attorney allow such persons to give to a spouse or child or another person the broad, general authority to step in and handle such matters if and when they cannot. Such powers of attorney are designed and intended to last for as long as the principal is living. Sometimes, people need financial powers of attorney for more limited purposes and for a more limited time. For example, a person who plans to take an extended trip outside the country or someone who is recuperating from a long illness can give a spouse or child or another person a power of attorney to handle his or her financial affairs during this limited time. Financial powers of attorney documents can be fashioned and formed to fit the particular needs of the principal.

FINANCIAL INFORMATION

1. Present Annual Income

Salary	\$ _____
Investment Income	\$ _____
Other	\$ _____
TOTAL	\$ _____

2. Property

Real Estate

(Description and Location)	(Original Cost)	(Present Market Value)	(Amount of Mortgage)
----------------------------	-----------------	------------------------	----------------------

1. _____			
2. _____			
3. _____			
4. _____			

3. Notes and Mortgages

(Name of Debtor)	(Description)	(Amount)	(Interest Rate)	(Rate of Payment)
------------------	---------------	----------	-----------------	-------------------

1. _____				
2. _____				
3. _____				
4. _____				

4. Leases

1. _____
2. _____
3. _____

5. Bank Accounts/Savings Institution Accounts/Other Income-Producing Accounts

(Name of Institution)	(Type)	(Account Number)
-----------------------	--------	------------------

1. _____		
2. _____		
3. _____		
4. _____		

6. Stocks

(Corporation)	(# of Shares)	(Original Cost)	(Market Value)
---------------	---------------	-----------------	----------------

1. _____			
2. _____			
3. _____			
4. _____			
5. _____			

7. Insurance Policies

(Company)

(Policy #)

(Face Value)

(Cash Value)

- 1. _____
- 2. _____
- 3. _____
- 4. _____

8. Other Assets

(Description)

(Location)

(Cost)

(Present Value)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Notes:

PLANNING FOR THE FUTURE

1. Monthly Expenses

Mortgage/Rental	\$ _____
Insurance	\$ _____
Utilities	\$ _____
Taxes	\$ _____
House expenses and repairs	\$ _____
Auto expenses	\$ _____
Clothing and personal care	\$ _____
Education	\$ _____
Pledge and charitable gifts	\$ _____
Birthdays/Holidays/Allowances	\$ _____
Medical and Dental	\$ _____
Vacation and Recreation	\$ _____
Other	\$ _____
TOTAL	\$ _____

2. Projected Retirement Income

	Estimated Amount	Continues to spouse		
		Yes	No	Half
Social Security	\$ _____	_____	_____	_____
Pension Plans	\$ _____	_____	_____	_____
Charitable Trusts	\$ _____	_____	_____	_____
Stock Dividends	\$ _____	_____	_____	_____
Gift Annuities	\$ _____	_____	_____	_____
Pooled Income Fund	\$ _____	_____	_____	_____
Mortgages	\$ _____	_____	_____	_____
Royalties	\$ _____	_____	_____	_____
Other (describe below)	\$ _____	_____	_____	_____
_____	\$ _____	_____	_____	_____
_____	\$ _____	_____	_____	_____
TOTAL	\$ _____			

3. Advisors (Name and Full Address)

Accountant _____

Attorney _____

Banker _____

Broker _____

Insurance Agent _____

Priest _____

Trust Officer _____

APPENDIX I: Funeral Service Suggestions

The Book of Common Prayer

The Burial of the Dead with Holy Communion (body or urn present)

Rite 1 (BCP, page 469)

Rite 1 (BCP, page 323)

Rite 2 (BCP, page 491)

Rite 2 (BCP, page 355)

The Burial of the Dead (body or urn present)

Rite 1 (BCP, page 469)

Rite 2 (BCP, page 491)

Old Testament

Ecclesiastes 3:1-13 (For everything there is a season)

Ezekiel 37:1-6, 10 (The dry bones)

Isaiah 25:6-9 (He will swallow up death for ever)*

Isaiah 40:[1-2a, 3-5] 6-11 (The grass withers, the flower fades)

Isaiah 55:1-13 (Ho, everyone who thirsts, come to the waters)

Isaiah 60: 1-3, 11, 18-20 (Arise, shine, your light has come)

Isaiah 61:1-3 (To comfort those who mourn)*

Job 19-21-27a (I know that my Redeemer lives)

Lamentations 3:22-26,31-33 (The Lord is good to those who wait)

Ruth 1:7-16 (The devotion of Ruth to Naomi in her grief)

Wisdom 3:1-5, 9 (The souls of the righteous are in the hands of God)*

New Testament

1 Corinthians 13:1-13 (The greatest of these is love)

1 Corinthians 15:20-26, 35-38, 42-44, 53-58 (Raised in incorruption)*

2 Corinthians 4:16-5:9 (Things which are not seen are eternal)*

2 Corinthians 4:6-11, 16-18 (Affliction preparing us for glory)

2 Corinthians 5:1-10 (We have a building from God, eternal in the heavens)

Hebrews 1:14-18 (So that through death, Jesus might destroy death)

James 1:27-3:8 (To care for orphans and widows in their distress)

1 John 3:1-2 (We shall be like him)*

Philippians 4:8-13 (I can do all things through him who strengthens me)

Revelation 21:2-7 (Behold, I make all things new)*

Revelation 22:1-5 (Then the angel showed me the river of the water of life)

Revelation 7:9-17 (God shall wipe away all tears)*

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

Romans 8:14-19, 34-35, 37-39 (The glory that shall be revealed)*

1 Thessalonians 4:13-18 (God will bring with Jesus those who have died)

* *Indicates scripture is included in the Book of Common Prayer*

Gospel (must be included if Holy Communion is celebrated)

John 10:11-16 (I am the good shepherd)*

John 11:1-7, 17-27, 32-35, 38-44 (Raising of Lazarus)

John 11:21-27 (I am the resurrection and the life)*

John 12:20-25 (If a grain of wheat dies, it bears much fruit)

John 13:31-35 or John 14:34-35 (I give you a new commandment, that you love one another)

John 14:1-6 (In my Father's house are many mansions)*

John 16:20-22 (You will weep and mourn...but your pain will turn into joy)

John 3:13-16 ("So must the Son of Man be lifted up...whoever believes in him may have eternal life)

John 5:24-27 (Anyone who hears my word and believes him who sent me has eternal life)

John 5:24-27 (He who believes has everlasting life)*

John 6:37-40 (All that the Father gives me will come to me)*

Luke 15: 11-24 (Prodigal Son up to "And they began to celebrate.")

Luke 23:39-43 (Today you will be with me in Paradise)

Luke 3:1b-6 (All flesh will see the salvation of God)

Luke 7:11-15 (Jesus raises the son of the widow of Nain)

Matthew 25:31-41 (Just as you did it to the least of them, you did it to me)

Matthew 5:1-12 (The Sermon on the Mount)

Matthew 6:9-13 (The Lord's prayer)

Psalms

1:1-3

16:1-2, 5-11

23*

27*

30:2-5, 11-12

36:7-10

41:1-3, 11-13

42:1-7*

46*

84:1-6, 9a, 10-12

86:4-13

90:1-12*

98:1-3, 9b

103:8, 10, 13-18

106:1-5*

109:20-26, 29-30a

116*

121*

130*

139:1-11*

146:3-9a

* *Indicates scripture is included in the Book of Common Prayer*

APPENDIX II: Including a Christian Preamble in Your Will

A Christian preamble to your will provides a significant opportunity to share your faith with family and friends. Through this personal statement of your faith, an important message will be delivered to those who love and know you best. This message of faith comes at a time of grief and loss and serves as a reminder to them to place their trust in Jesus Christ as you have. Remember, this may be the last document they read about you, their loved one.

As you, together with your attorney, prepare your Will/Estate plan, give prayerful consideration to adding a Christian preamble such as:

I, _____, of the City of _____, County of _____, and State of _____, being of sound mind and memory and being under no restraint, do make, declare and publish this my last will and testament, hereby revoking all wills and codicils heretofore made by me.

In thanksgiving to God for the gifts of life given in baptism, and for the many blessings God has showered upon me; and in thanksgiving to God for the gifts of faith and hope through Jesus Christ; and in thanksgiving to God for the gifts of nurture and love through the Church where we have shared faith and fellowship; I now commend my loved ones to grow in this same faith, being true to their own baptisms, knowing that God will continue to provide for them in their lifetimes; I encourage them to place their faith and trust in our Lord and Savior.

I know, therefore ...

[The particulars of the will would follow, leaving gifts to family and friends, but also an articulation of the gifts you might leave to various charities.]

You may also want to use the following language for your gifts:

I faithfully respond with a decision to establish the [insert the name of the fund, such as your own] Memorial Endowment Fund.

The fund is an expression of my thanksgiving and stewardship with the hope that the ministries of Jesus Christ will be strengthened and extended in the life of Episcopal Retirement Homes.

The fund assets are to be invested and reinvested in perpetuity by the Endowment Fund of Episcopal Retirement Homes (ERH) according to the prevailing policies for endowment management. The periodic distribution of the fund is to be used to support ministry(ies) in the following manner. *[Here you would stipulate which ministry(ies) would receive an annual gift from your Memorial Endowment Fund. You might list Marjorie P. Lee, Deupree Community, Meals on Wheels, Parish Health Ministry or other ERH sponsored programs of special interest to you.]*

Your attorney may also need the following official language for gifts to ERH. All gifts to whatever ERH ministry can be left to "Episcopal Retirement Homes, a non-profit organization, located at 3870 Virginia Avenue, Cincinnati, OH 45227." All bequests should be made to and sent to the attention of Episcopal Retirement Homes Foundation.

Adapted with special thanks to the Evangelical Lutheran Church in America.

APPENDIX III: Music

From deepest woe I cry to thee
Jesus Lives! Thy terrors now
Jesus Lives! Thy terrors now
Alleluia! The strife is o'er, the battle done
For all the saints, who from their labors rest
From glory to glory advancing
Wherefore, O Father, we thy humble servants
Into paradise may the angels lead you
Give rest, O Christ, to your servant(s)
May choirs of angels lead you to Paradise on high
Jesus, Son of Mary
Christ the Victorious, give to your servants
I'll praise my Maker while I've breath
Blessed be the God of Israel
The Christ who died but rose again
O Love of God, how strong and true
O Love of God, how strong and true
Come, my Way, my Truth, my Life
Lord God, you now have set your servant free
How lovely is thy dwelling place
Remember your servants, Lord
Jerusalem, my happy home
Light's abode, celestial Salem
Light's abode, celestial Salem
O what their joy and their glory must be
Ye holy angels bright
If thou but trust in God to guide thee
How firm a Foundation, ye saints of the Lord
How firm a Foundation, ye saints of the Lord
The King of love my shepherd is
The King of love my shepherd is
As long as the deer for cooling streams
The Lord my God my shepherd is
My Shepherd will supply my need
All my hope on God is founded
Out of the depths I call
I to the hills will lift mine eyes
O God, our help in ages past
A mighty fortress is our God
Guide me, O thou great Jehovah
I heard the voice of Jesus say

aus tiefer Not
St. Albinus
Mowsley
Victory
Sine Nomine
St. Keverne
Lobet den Herren
In paradisum
Kontakion (Kievan chant)
Christus der ist mein Leben
Adoro devote
Russia
Old 113th
Thornbury
St. Magnus
Dunedin
De Tar
The Call
Song I
Brother James' Air
Beautitudes
Land of Rest
Rhuddlan
Urbs beata Jerusalem
O quanta qualia
Darwall's 148th
Wer nur den lieben gott
Foundation
Lyon
St. Columba
Dominus regit me
Martyrdom
Crimond
Resignation
Michael
St. Bride
Burford
St. Anne
Ein fests Burg
Cwm Rhondda
The Third Tune