

**TO DO List Redux of January 2023**  
**Additions to the “Summary of the Oct. 16 Seminar on Preparing for Death”**  
Donna Gomien contribution to Secular Alliance Discussion

This short paper follows on from some of the suggestions made in the above-referenced paper and adds a few of my own. (There may be some overlap.) My approach is a pragmatic one. All of the information I refer to below is included in a “**Letter of Instruction**” to my executors, a copy of which is with my lawyer and my financial advisor and updated regularly.

- 1) A **safe deposit box** is a good thing to have. Make sure that your executors are on the signature card for access and know where to find the key. Here is what is in my safe deposit box:

- Original will
- Original trust
- Deed to my house
- Title to my car
- My birth certificate
- My social security card
- Medical insurance information
- My passport
- Copies of driver’s license and current credit cards
- An inventory of the most valuable of my personal possessions

I keep copies of the above documents, my health care-related legal documents, a list of my important contacts and the three most recent years of my Federal and State tax returns in a **water- and fire-resistant briefcase** in my home office.

- 2) Be sure your executors know about your **financial assets** and who is named as **beneficiary** for each. (If you have a **trust**, put as many assets as possible into the trust):

- Investment accounts
- IRAs and other retirement accounts
- Educational accounts
- Bank accounts

Provide all possible contact points for beneficiaries and heirs.

- 3) Where to find things not listed elsewhere:

Provide contact points for whoever has access to your legal documents or other relevant information (e.g., financial advisor, lawyer, accountant) to everyone who has the authority to act on your behalf.

Where to locate home and car **insurance policies** (and provide their expiration dates).

Where to locate **checkbook(s)**. (If your bank accounts are not titled in the name of your trust, then make them payable on death to your primary executor, to cover immediate expenses.)

- 4) Email list of people or institutions who might want to know that you have died:

My personal list is entitled “People I Send Christmas cards to, When I am Not Feeling Lazy.”

My impersonal list includes schools and universities from which I have graduated and my medical professionals.

(Snail mail correspondence may be necessary for some notifications/transactions. If you know that is the case, provide the snail mail addresses for those entities.)

- 5) Lumping together some of the various legal documents mentioned in the 10/16/22 paper (Financial Power of Attorney, Medical Power of Attorney, Health Care Directive and HPPA release), it is worth keeping the following in mind:

Review these documents every few years:

See if all of your designated agents are still willing and able to act on your behalf.

Have “the talk” with any family members who will be acting as your health care agents to make sure they are still on board with respecting your wishes.

Specifically on the health care front:

File your health care related documents with your primary care physician and your local hospital.

Keep copies of your health care related documents in a safe location in your house, in your wallet or purse and/or in the glove compartment in your car.

- 6) Remains:

Advise your executors to obtain more **original death certificates** than they think they will need (twelve at a minimum).

Consider pre-paying for whatever arrangements you want to make for the disposal of your body. Some companies will apply your payment to a company in a different State, in case you die when away from home.

Say if you want – or do not want – a funeral or memorial service of any particular kind.

- 7) Memberships and subscriptions:

**Cancel whatever can be cancelled.** Ask for refunds for time remaining on memberships or subscriptions. Sometimes this works, sometimes it doesn't. Figure out whose name should be on the refund checks.

Streaming Services!

Credit cards

Gym or other club memberships

Political organizations and NGOs (ask NOT to be added to any of their solicitation lists)

Magazine subscriptions (I have attached labels from all my magazines to a sheet attached to my Letter of Instruction, complete with their expiration dates).

Cancel any of the above that automatically renew or are automatically paid every month (I have a list of those too.)

## 8) Additional points for couples/families:

This item was suggested by someone who reviewed the above suggestions and contributed these excellent ideas for those in relationships:

Each spouse/partner/family member who exercises agency should create a “Honey Do Notebook,” listing the chores, household responsibilities that each one normally does, but that the other may know little about. Examples would be:

- Garbage/recycling day
- Laundry instructions
- Car maintenance schedule
- Heating/air conditioning/water heater maintenance schedule
- House cleaning schedule
- Contact points for all service providers (plumber, roofer, electrician, appliance repairers, etc.)

NB: One suggestion was that financial info and related passwords should be included in the notebook of the person who normally does the finances. Speaking from experience, my own take on this is that both partners/spouses need to be involved, engaged and fully informed about finances, all the time.

Thanks to Donna Gomien, retired attorney, for the excellent presentation, and for this written summary. For many years, Donna worked in various places in the world as a human rights lawyer. Her contributions to our seminar, and those of our other presenters, are greatly appreciated!

The second presentation in our Jan. 15 Seminar was by TA Gaudet, a counselor currently living and working in Albuquerque. It focused on How To Talk to Loved Ones About Death, and provided us with sensitive and practical advice on how to bring up the often-avoided topic of death, both your own and theirs, with people you love. If you're interested in a copy of her excellent presentation, contact Mim at [mimcsf@gmail.com](mailto:mimcsf@gmail.com).

The third presentation by Shari Deghi from Half Moon Bay, CA added several more items to our TO DO list:

- End of Life Ceremony Planning –Whether you want a traditional Funeral, Memorial, or Celebration of Life, create plans for the ceremony now, including location, music, readings, and special things you'd like said.
- Waking Wake - An alternative option she described is planning an event to take place before you die, a party which you can attend, so you're there to hear to all the lovely things people say about you!
- What I Wish I Would'a, Could'a or Should'a Said - She shared a unique story about a person whom people actually hire to say at their funerals things they wish they'd been able to say while they were alive.
- Reflect on things you haven't expressed, and say them NOW rather than having them said at your funeral. Gratitudes, Forgivenesses, Disclosures, Grievances that might be laid to rest, all can be shared now, nurturing relationships, enriching your life, and preventing you from taking them with you to the grave.

**The next in our series of seminars on “Helping Loved Ones (and Yourself) Prepare for Death” will be at  
Noon on Sunday, April 16**