

Good grief: Plan now to lessen the burden on loved ones

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Imagine if you were to pass away today. Your loved ones would be devastated, but would, nonetheless, be called

upon to tend to your final affairs – arranging your funeral, managing your final debts, and possibly even having to probate your estate. Will you have left your affairs in complete disarray? Or will you have set in place a plan to ensure that your loved ones are able to carry out your last wishes with the least amount of effort?

Understand grief's toll

When you pass away, your loved ones will be experiencing grief. Grief consists of the emotions and sensations that accompany the loss of someone or something dear to you. Dr. Elisabeth Kübler Ross categorized the “five stages of grief,” which are denial, anger, bargaining, depression and acceptance. During these stages, your loved ones will also likely experience physical problems, which may include physical exhaustion, uncontrollable crying, sleep disruption, palpitations, shortness of breath, headaches, recurrent infections, high blood pressure, loss of appetite, stomach upsets, hair loss, irritability, worsening of any chronic condition, such as eczema or asthma, and visual and auditory hallucinations. Sometimes, grief

reactions are so severe that they are mistaken for signs of dementia or severe psychiatric illness.

Organize your estate

Given the intense effect that grief will have on your loved ones, it is imperative that you create a plan to facilitate the handling of your final affairs. In addition to establishing an estate plan, it is important that you inform your loved ones of your plan. It is not necessary that you share the details of your plan, but the person you have chosen to carry out your affairs should be informed as to where to find important documents, such as your Last Will and Testament and other financial documents. You should also be certain that they have the proper contact information for your attorney, accountant, and financial advisor. Your loved ones will face the task of compiling all of your assets, and this task can be almost impossible when the information is not available or readily accessible.

Make your wishes clear

You might also consider discussing the details of your estate plan with your loved ones. If you have chosen to distribute your estate in unequal shares, and you do not discuss this plan with your loved ones, you can expect that your plan will cause conflict within your family. We have all heard stories of outrageous behaviors at funerals. These behaviors emanate from grief, and grief puts everyone at a disadvantage with respect to coming to reasonable compromises. You

likely have very good reasons as to why you have chosen to benefit one of your heirs more than another. While you are alive, you have the opportunity to explain your reasoning and to deal with any negative emotions that may arise. After you have passed away, your grieving loved ones will not have the benefit of your explanation. They will be more apt to argue, and countless families have been torn apart by these types of arguments.

Preplan your funeral

In addition to establishing an estate plan, including organizing and compiling your important documents in a known location, you may also choose to establish a pre-planned and prepaid funeral. To do so, you would go to the funeral home of your choice and pick out all of the items for your funeral. You would choose your coffin, or urn, as the case may be, and you would decide whether you will have a large, public funeral or a small, private ceremony. You would also plan the details of your memorial service – perhaps you wish for certain music to be played or for a bugler to play taps. You would then pay for your funeral, and the money will be held in trust to cover your final expenses when the time comes. When you pass away, your family will call the funeral home, and your plan will be carried out with the

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least amount of effort required from your grieving loved ones.

The planning that you do today may prevent rifts in your family tomorrow. All too often, a person does not plan for their demise, and the task is left to their loved ones. This task is overwhelming when your loved ones are dealing with the emotional and physical aspects of grief. It can hardly be said that grief would ever be good, but by having a plan, you can allow your loved ones to move through the stages of grief while keeping the family intact. With a well-crafted plan in place, your loved ones will be able to support one another through the process, and your family may even be strengthened.

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