

## How to Use This Book



*When It's Time* will introduce and highlight thirteen topics to consider for end-of-life arrangements. Whether life insurance, trusts and wills, organ donation, funeral/memorial services, veteran's benefits, or employee bereavement leave, this is your guidebook. I have authored this book with two readers in mind: those who are "**pre-need**" *planners making plans in advance for their own end-of-life*, and those who are "**at-need**" *survivors dealing with the death of a loved one*.

If end-of-life is not imminent and you are planning pre-need, I encourage you to read this book in chronological order. By doing so, you will find a systematic approach on how to prepare for your or a loved one's end-of-life. You will soon learn that the process involves more than just planning a funeral or memorial service. You will begin to develop a team of family members, friends, business partners, and professionals, such as funeral directors, financial planners, attorneys, insurance agents, medical professionals, tax preparers, and work colleagues, who will each have a role in your end-of-life plan. I have learned that planning early in life—especially if you have a young family, a family with one income earner, or are a single person of age—is a tremendous gift that you leave for your surviving family. It is never too late to offer this expression of love to your survivors.

On the other hand, if you are a reader who is at-need due to the recent death of a loved one, then jump to the chapters that address your current place in the process. In these cases, you may only have hours or days to become equipped. The content is meant

to assist you at your very moment of need. You will still have to build a team of people to assist you, so reading the applicable chapters associated with your journey will be your best plan of action. Also, make sure to check out the “Survivor’s Checklist<sup>®</sup>” in the appendix. This invaluable resource will guide you through the days following the loss of a loved one.

As a pastor, I see the value of planning for the inevitability of death each time I sit with survivors after the loss of a loved one. Those who pre-plan for end-of-life give their survivors an incredible gift. The time they invested in planning allows survivors to grieve without the anxiety-producing guesswork. When I meet with survivors of someone who pre-planned, we talk about their loved one’s legacy and the impact it has made. As they share stories about their loved one (frequently causing a good belly laugh), the conversation turns to the deceased’s character traits, personal values, convictions, and contributions to society. After a while, our discourse becomes more focused on the details of the service, my role as the officiant, and the focus of the message.

Conversely, when I sit with the family of someone who has not planned for end-of-life, or if the death has occurred suddenly and without the option of pre-planning, the questions are noticeably different. Initially, the questions by the at-need survivors involve the financial aspect of a funeral or memorial. Then the deliberation begins: cremation versus casket, location of burial, venue for the service, speakers, music, food, and more. The list of questions consumes our time together and continues over the phone for a couple of days. Without pre-planning, the at-need survivors are not only grieving their loss, but they are also thrust into decision-making that is exhausting, and quite often, it entails *guessing* what the deceased would have wanted versus *knowing* what to do.

*When It's Time* is your comprehensive guide for this inevitable journey. Some chapters will address pre-need topics, some will address at-need topics, and some will address both. Chapters addressing both will be divided by pre-need and at-need headings for easy reference. At the end of each chapter is a section titled “Action Steps.” These action steps capture key points in each chapter, offering you a beginning point. These action steps

can also equip you to have conversations with family members and professionals as part of planning. Since end-of-life conversations tend to be difficult, having common talking points to discuss can help start the process. Lastly, some action steps will encourage a time of reflection as you determine your own last wishes.

Whether you are reading this book pre-need or at-need, you have made a conscious choice that will place you well ahead of others when making end-of-life decisions. I encourage you to share your progress with your family or those closest to you who will be part of your team. End-of-life conversations can be challenging, but also rewarding. My most heartfelt professional encouragement for you is this: Start the journey now, and let it be part of your legacy!