

Quote from Billy Graham's book

Billy Graham Nearing Home

"In Genesis 27, we see Israel's patriarch, Isaac, preparing for his death. He thinks the end is near, so Isaac intends to give the greatest portion of his property to his older son, Esau, as custom requires. Unfortunately his plan is thwarted by two things: the craftiness of his wife and other son, Jacob, leaving the rightful heir without an inheritance. What I find intriguing in the passage is that Isaac's concern is really for preparing others, namely, his two sons, for his death; but it doesn't go so well. While there are many lessons to be learned from this biblical account, one is that Isaac is too old to ensure his final wishes are executed properly, and this causes turmoil with the family."

Translated, it is good to make your final wishes clearly known, in writing, while you are still in good health and all your faculties are functioning properly.

A Note From The Creator Of This Publication

Like most things in life, this publication was created out of need. Having lost both parents, I personally know how difficult it is to locate everything that is needed to close out an estate. When my AARP card arrived several years ago, reality stuck again. If something were to happen to my wife and me at the same time, our children would have no idea what assets we had or where they could be found.

What about my wife's parents? What if something were to happen to them? Did anyone in the family have any idea of what they owned, what banks they dealt with, or even if they had a will?

Now, 25+ years after my mother's death, I found myself having just turned 68 and again asking myself the same questions, but this time reflecting on my wife, three married daughters and our grandchildren. Did my children know what assets we had, our funeral wishes, where our wills were stored, who our attorney was, etc.? The answer, unfortunately, was no. It was time to "create" something that could be filled out to tell our family members, *WHAT'S WHERE WHEN YOU'RE GONE!*

This handy guide has worked for our family. My hope is that it will be of benefit to your family as well. Your comments and suggestions for improvement are most welcome.

Tom Grandy

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What's Where When You're Gone?

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SAMPLE

Five Legal Documents Everyone Should Have!

God does not want us to leave a legacy of resentment, conflict or confusion. However, this can easily happen if we neglect the practical issues that press upon us as we grow older. The following basic legal documents will allow an individual to express his desires, in specific situations, often taking tremendous pressures off of family members when a deceased individual's wishes are in question.

Will

A will is a foundational document everyone should have, no matter what their age. A will expresses your wishes, in writing, in terms of how you want your assets (home, money, investments, vehicles, etc.) distributed upon your death. It can be as simple as "All I have should be equally split between my spouse and/or remaining children," or it can provide detailed information about who gets what items.

Without a legally written will, the state will determine who gets what....not you! The wise thing is to prepare a will ahead of time that expresses your desires concerning how your assets will be dispersed.

Living Will

Changes in the health care industry now allow a person's life to be prolonged, mechanically, in some cases. In situations of a physical or mental disability, or a major medical emergency, there may be medical consensus that there is no reasonable hope of recovery. However, the individual may be hooked up to equipment that artificially delays a person's death....but is not necessarily prolonging life. A living will allows the individual to express his wishes, ahead of time, should this kind of situation occur. A person's specific wishes need to be documented in a valid legal document, often called a living will.

Expressing your desires, through a living will, also takes the burden off of family members should the question of artificial life support arise.

Note: Make sure your doctor has a copy of your living will and if you are hospitalized make sure that your medical chart indicates you have a living will.

Power of Attorney

A power of attorney allows another individual, or individuals, to make legal decisions for you either at your direction, or without your direction, should you become incapable of making sound decisions. This could be as simple as writing a check on your checking account to pay the rent or mortgage, having access to your safe deposit box or making medical decisions for you concerning your treatment. *Keep in mind a power of attorney is only valid while the person is alive, it becomes invalid at the person's death.*

Five Legal Documents Everyone Should Have!

Joint Ownership

A power of attorney is only valid while a person is living. Recently an older family member, in good health, was in a freak automobile accident and was killed. Her children had power of attorney. However, when they tried to pay her bills and funeral expense they learned, the hard way, that the power of attorney was only valid while the person is living.

The answer is joint ownership. You may want to seriously consider having joint ownership of your checking accounts, investments, safe deposit box and/or savings accounts. This would apply to living husbands and wives as well as other family members. Be aware incorporating the person as a "joint owner" means just that.....they own the account as well. That means they have full access to whatever their name is on.....whether you want them to have it or not. Joint ownership is a wonderful way to provide access to funds should an individual have an untimely death. *However, be sure you fully trust the joint owner/s as they do have full access to whatever their name is on, at any time!*

Organ Donor

It is not unusual for people to donate their organs, eyes, or other parts of their body upon their death. In Kentucky, this is handled through a person's drivers license. If you are an organ donor there is a section on the back of your drivers license stating you are a donor. It has to be witnessed by two individuals. If you wish to be an organ donor upon your death, check out the required legal ramifications in your state.....and be sure to inform your immediate family of your wishes.

Location of Will, Power of Attorney, Living Will

Will:

Physical Location of Original Will _____

