

If Tomorrow Never Comes

My first husband died in 1994. Max had been ill for six years. His illness was one that was sure to prevent him from growing into an old man. During that time there were several instances when he was near death. Yet we rarely, if ever, talked about what would happen after he died.

It could have been our age—people are not supposed to die when they are 45. It could have been Max's personality—he was extremely private and had a very hard time sharing his most intimate thoughts and feelings. It could have been our way of dealing with his illness—trying to have a positive attitude. It could have been our society's taboos about really talking about death.

For whatever reason, it was very difficult, if not impossible; to engage Max in any conversation about what would happen after he died. I'm not saying that I tried too often. I'm a relatively open person, but it is scary and sad and requires a great deal of courage to address the issue of mortality—especially when it's the one you love's mortality.

Many of you, I'm sure, have experienced the death of a loved one. In the time shortly after the loss most people feel shock and numbness (even if the death was anticipated). The grieving process continues for days, months and years. But time doesn't stand still. There is an incredible amount of "business" to be taken care of when someone dies and life's special moments and everyday happenings are on the calendar, even when your loved one is no longer there.

Since none of us ever knows whether tomorrow will come for us, we can do our loved ones an enormous favor by talking with them now about what to do when we die. I can divide the way in which I'd suggest you communicate with your loved ones into two different areas: Family Business and Personal Business. I do say loved ones because this communication is important; between adult children and parents, spouses, siblings, even close friends. Certainly, the facts and information you share will make a terrible time a little easier.

Family Business

- **Your Will** – If you don't have one, make one. If you have one, update it on a regular basis. Be sure that someone besides your spouse knows where it is.
- **Insurance** – Review your policies periodically. Be sure to have the name and phone number of your life insurance agent available. Make your loved ones aware of any life insurance benefits you have from your place of employment or other sources.
- **Bank Accounts** – Make a list of banks and account numbers.
- **Investments** - List any investments or CDs you have and have the name and phone number of your financial adviser or stock broker available.
- **Bills** – Keep your household accounting system up to date and be sure it is clear what needs to be paid and when. (Be sure to share this regularly with your partner, especially if you are the one in the family who handles this.)

- Important Papers – Make sure that someone knows the location of your safe deposit box or where you keep important papers in your home.

These are only a few of the things that people have to deal with when someone dies. While it is hard, you might imagine that you have died and then think about what your family members would have to do in the days and months following. From that, you can prepare to make this time easier for them.

It would be best to keep this information in a central location. You can use a notebook or a box. Make sure that at least two people close to you know where you keep it.

While time-consuming, sometimes pulling together information about family business can be easier than doing the personal business, but the latter is equally, if not more important!

Personal Business

- Pictures and Videos – Even if you hate getting your picture taken, do it! I can't tell you how comforting it is to have a few pictures of Max to look at, and hearing his voice and seeing him on video is wonderful.
- Letters – So many times, and for so many reasons, we don't tell people how much we care about them and how important they are to us. Take the time now to write letters to your loved ones—sharing special memories, feelings and thoughts. If you are comfortable, give them the letter and tell them to be sure to save it. If not, put it away with other important things to be opened upon your death. Hopefully, you'll have many years to write more letters to those you love. If you are married, you might want to write a letter to be opened on the first anniversary of your death or on a birthday or special holiday.
- For Your Children – If you have children, pictures and letters can be a perfect link to you, especially if your children are young and do not have many memories. Write letters for special moments in their life—high school graduation, marriage, etc. Write them now, and hopefully, you'll be able to give the letters to them personally, but if not, they will have the comfort that words from you will bring.
- Personal Possessions – So many times wills are general and do not include the distribution of personal items. Make a list, and update it periodically, of items that belong to you that you believe would be a meaningful remembrance and appreciated by loved ones and friends. As they age, some people in an effort to simplify their life, actually give away these special possessions. This gives the added benefit of seeing the loved one enjoy what you've given them while you are still alive.
- Funeral Plans – So often these are made in haste after a person has died with little time or energy to really personalize the experience. You would do your loved ones a favor to talk about what kind of funeral or memorial service you would like. Think about music, speakers, location, etc. Be specific if you have any feelings about cremation or burial.

Having these things outlined ahead of time eases the burden for those who must make the arrangements.

The days, weeks, and months after Max's death were incredibly hard for our children and me. I believe they would have been made somewhat easier had Max and I done what I am suggesting to you. I hope that you will consider taking the time now to help ease the pain and burden for those you love.

In the words of the Garth Brooks song, "...tell the one you love, just what you're thinking of, if tomorrow never comes."