

➤ TITLE

***START HERE FIRST*** – *A roadmap to use at the beginning of the widow’s walk*

(By Howie Soucek, Rev 1-10-23)

➤ INTRODUCTION

Naturally, at the time you discover that your husband has passed away, you are likely overcome by a flood of emotions and confusion, along with a complete disruption of your sense of identity and even purpose. Your life up-ended, you do not even know yet “which way to turn.”

At some point soon, however, you will need to make decisions and take actions on a host of things that must be addressed, such as an obituary and funeral arrangements. You will likely need to consult an attorney, contact financial institutions, insurance companies, et cetera. And getting all these things done (whether by you or someone close to you) will be made much easier if there were to be a complete plan already done and waiting to be used.

That’s what “Start Here First” is all about. It’s a plan—a roadmap—of what to do when the inevitable happens: your husband (or wife) passes away. And if one has already passed away—and now the other does also—then such a plan as this will be immensely valuable for the children, who now are left to see that things get done, under already daunting circumstances.

Just like my own Dad did for me, I have written such a plan for my two sons, in preparation for my return Home one day. They already know all about it, and they know where to find it when the time comes. And it is a plan that I check over each year to see if any updating is needed.

There are also associated documents, such as a list of passwords, important contacts, et cetera, all together as hard copies and covered by “Start Here First,” in a large manilla envelope, ready to go, and located in a place that the person who will need to use it already knows about. Ideally, there are electronic copies also, for easy updating and transferal when needed.

It will also be helpful to talk about parts of all this with loved ones, so that their thoughts and preferences can be considered during its composition. But to emphasize: As daunting as it may seem for you to assemble all of this (well in advance of the need of it), consider that for your loved one who will have to address all that needs to be done upon your passing, your having already done it will ease their burden ten times over, in comparison.

What follows, then, is a sample framework that can be used as a model for ideas as to what you may want to include in a similar document of your own. My own personal information and sentiments have been omitted here, but you should feel free to make this as “personalized” as you wish for your spouse or children who will depend on it as a roadmap going forward. And you should add, drop, or modify entries as you see fit—but the more thorough you are here, the lighter the burden will be for your spouse or children in the future.

## ➤ FRAMEWORK

### START HERE FIRST

You can start with a little introduction, which might also mention that these items are not in an order of sequence, such that it would be well to look over everything before beginning any action. Also, there may be several references along the way to an electronic file that may be needed, so instructions in each case as to the location of the computer or storage device (with any needed PIN/password) should be provided, along with the electronic path to be followed to find the file (Desktop\example\xxx\etc). Your introduction might also include the suggestion to begin and rely on a calendar and a “to-do” list that incorporates the classic “who, what, where, when, why, and how.”

1. Here you can describe what you would like to be done with your **body/remains**. This can be a matter of “your wishes” ...or you can leave it as a matter of preference for the family member(s) who are getting things done after you are gone — from a cremation to a preparation for viewing and the selection of a casket. It should include the needed funeral home info, and the location of a disposition of your remains. And it can include the location of someone else’s remains (whether ashes in your house or a gravesite in a cemetery), in the event your remains will be in proximity with theirs.
2. Describe any preferences about an **obituary** that you may have, whether specific or generalized. Or you might include a copy of someone else’s obituary that you would like used as a guide or model. And you might suggest local and regional newspapers to use. But remember also to use the same or summarized text from the obituary to notify those far away or who do not read the papers—your friends (and your children’s friends) in your (and their) Facebook accounts; your primary friends with whom you exchange emails and texts; and through your alma mater and alumni groups. Lastly, if you keep an updated bio and resume, it could be well to reference that here as a helpful source of ideas for the writing of your obituary.
3. Here you can describe instructions (to be announced in your obituary) for your funeral, celebration of life, memorial **service**, viewing/reception, or after-gatherings as you might prefer, allowing plenty of time between the obituary and the service, for friends and relatives, some of whom may need to travel, to attend. If desired, you should specify any particular church or other location, pastor(s), persons to speak, Scripture to be read, music to be played/sung, ideas about the reception, et cetera. But recognize, too, that those actually making the arrangements may also want to personalize this event in accord with how they see you—and the nature of their relationship with you.

4. You should describe all the **information and materials** you think will likely be needed to get started, copies of which should be kept updated and included under this document in this envelope. Any legal documents would exist, of course, only after consultation with an attorney. Remember to include applicable electronic file paths as may be needed in this list:
- a. contacts and account information—Introduce this as a separate document that contains much of the most important information needed following the death of a loved one—a document which will save someone an enormous amount of time and stress. Some examples: an attorney, a funeral home, Social Security, insurance companies, financial organizations—and many more—must be contacted to initiate needed actions. This list, then, should include names, addresses, phone numbers, email addresses, account names and numbers, origination and expiration dates, PINs, policy names and numbers, beneficiaries, customer service reps... OF/FOR: your attorney, your CPA, your primary care physician; checking, savings, debit, credit, safe deposit accounts, and loan accounts, including mortgages; retirement accounts, including Social Security; insurance coverages, including life, health, Medicare, home, auto & other property, umbrella, long-term care; investments; driver's and other licenses; any trust agreement and its components; important service providers, such as HVAC, phone, internet, wireless, gas/fuel oil, utilities; passport; real estate; voter registration; subscriptions (newspapers, online services,...);
  - b. passwords—Maintain an alphabetized list of services and accounts, with associated “user” ID names, PINs, passwords, and answers to security questions; needless to say, this list, along with all the rest, should be carefully protected in a secure place that only the person who will need it will know where to find it;
  - c. contents of safe deposit box—Such a list will include things not necessarily to be found in the envelope with Start Here First, ...things your loved one will need to know about. Include the location of your box key and where to go to access your box;
  - d. last will and testament;
  - e. advance medical directive—This will be needed in the event you become incapacitated, perhaps long before you pass away (such as with dementia);
  - f. durable general power of attorney—This, also, will be needed in the event you become incapacitated, perhaps long before you pass away (such as with dementia);
  - g. living trust agreement—You might consult an attorney to determine if you should have such an agreement, which can save your heirs a great deal of time, money, and inconvenience when it comes to the disposition of your assets; a *certificate of trust* (and other documents that support the trust) would be included here along with the agreement.

5. You should recommend, as one of the first things to do: **the involvement of an attorney**, and include the attorney's (and the firm's) contact information. Further recommend that several of the items included in the list above should be taken to the initial meeting (adding other important documents such as the *death certificate*, several original copies of which may eventually be needed), along with lots of questions about what things are going to be needed to be done (along with what procedures to use), and in what order, and what records will be needed along the way. It will be important that the "estate" is defined, that "legal heirs" and trustees have been established, and that needed legal actions are executed by the proper persons in a timely way. Your attorney should uncomplicate all of this for whoever is getting things done.
6. The **location and procedures involved for financial recordkeeping, any checkbooks, and for deposits and payments** should be clearly described, so that certain bills can continue to be paid as long as needed, so that accounts can be terminated, and so that automatic or electronic deposits/credits and payments/debits can be stopped, and the like—whether it's Social Security, utility bills, periodic money from or to an investment, loan payments, insurance premiums, et cetera. Someone will need to do these things, and you need to show them how you have been doing it.
7. It might be well to provide the names and contact information for any **preferred service providers and contractors** that might be needed to clean the house, repair something, or to plan a meal service for visitors who may come; ..."Here's whom to contact if you need..."
8. Lastly, there may be some **personal things** that you would like to include as among the first things your loved ones are being made aware of when you become incapacitated or pass away. This could include: brief statements of (or references to longer documents about) your important values, hopes and advice you have for those left behind; a reference to your possessions (and where they are located) which have a special significance that may not be known about; a "bio and resume" of your life-experiences—including highlights about some of your experiences that have been most wonderful, challenging, rewarding, meaningful,...

If you can think of anything else you want someone to see or be referred to right after you are gone, this will be a good place to add it in, along with any conclusion you may wish to make.