

ARE YOUR AFFAIRS IN ORDER?

A PLANNING GUIDE AND RESOURCE BOOK

December 2012

Prepared by the Senior Adult Council

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I. INTRODUCTION

This guide, published by the Senior Adult Council of Bryn Mawr Presbyterian Church, has a very important central aim. We want you to plan ahead! To do so is to be absolutely consistent with our Christian heritage. Because we believe that death is not the end, we are able to face it with courage -- with a sense of responsibility to those loved ones who carry on after our own death. Because we love them, we want to have our “affairs in order.”

We hope that you will take advantage of the resources and information in this manual. And, we hope you will benefit from the many resources available in this Church and the community to help you maintain a high quality of life in the time that lies ahead.

Preparing for the future calls for clear and intentional time dedicated to praying, thinking, talking with knowledgeable people, talking with those we love, and taking actions consistent with the information we have and the commitments we want to keep. We won't take this time unless we are willing to face the uncertainties of our future, potential situations that will be hard to face, and the inevitable end of our own lives. To plan for, and thus to think about, these things is an act of courage – and of love. And we cannot do it confidently unless we are also assured that we are loved, and that what we do matters to our loved ones and to God.

Sections III, IV, and V of this guide each provide brief background information and make suggestions for further investigation. Our Parish Nurse, Care Manager or Amy Bauer, Administrative Assistant for Senior Adult Ministry, or Richard Wohlschlaeger, Interim Associate Pastor for Senior Adults and Pastoral Care, will be glad to help in any way possible. Information contained in these sections is believed to be accurate, but when expert assistance is needed, we certainly encourage you to retain the services of a competent professional.

Please note that Section II is arranged for you to record vital information for those who may need to see to your affairs when you are unable to do so. We hope that this centralized place for recording information appropriate for you will be useful and simplify the task. Don't try to do it all at once! Thought and research are sometimes necessary. We suggest that you make copies of the information and make them available to selected family members and trusted professionals.

We also suggest that you consult with your loved ones and a pastor to make plans for your memorial service. Further suggestions on this topic are made in Section V. Copies of your preferences can be maintained in a confidential file in the church office.

This booklet is available on the church website www.bmpc.org, December 2012.

NEXT STEPS

You are urged to complete the forms in Part II, listing personal, financial and spiritual matters, and arrange for the execution of any pertinent legal documents. Admittedly, the task may look formidable, but take the first steps now.

Where should you keep documents after they are executed? The originals of your will, any trusts and durable power of attorney should be kept in your safe deposit box or other secure locations. Originals of health care power of attorney or advance medical directives should be kept at home with copies to your physician and family members. Family members should know the location of the originals.

Most importantly, we suggest you keep copies of important documents and other relative papers in this loose leaf binder, noting on each where the original is filed. This binder will facilitate periodic reviews, at least every two years, and will make "picking up the pieces" a lot easier for members of your family.

Planning ahead is an act of love!

II. PERSONAL AND FINANCIAL RECORDS

(Note: If additional space is needed, use back of form or separate sheet.)

A. FAMILY INFORMATION

1. Individual

Name _____
Address _____
Phone Number _____
Cell Phone Number _____
Email: _____
Date and place of birth _____
Social Security Number _____

2. Spouse or other primary personal contact

Name _____
Address _____
Phone Number _____
Cell Phone _____
Number _____
Email: _____
(If spouse)
Date and place of birth _____
Date and place of marriage _____
Social Security number _____

3. Deceased or Prior Spouses - (if applicable)

Name _____
Address _____
Date and place of Marriage: _____
Marriage dissolved via: Divorce (date of) _____
Previous Spouse's Social Security Number _____

4. Children or significant persons

- Name and Relationship

Address _____

Phone Number _____

- Name and Relationship _____

Address _____

Phone Number _____

- Name and Relationship _____

Address _____

Phone Number _____

5. Pets

Instructions for care and placements of pets _____

B. Knowledgeable and Trusted People

1. Physician _____
Address _____
Phone Number _____
2. Attorney _____
Address _____
Phone Number _____
3. Accountant/Tax Preparer _____
Address _____
Phone Number _____
4. Durable Power of Attorney
Person named to act _____
Address _____
Phone Number _____
5. Health Care Declaration/Living Will
Person named to act _____
Address _____
Phone Number _____
6. Executor of your Will _____
Address _____
Phone Number _____

7. Trustees of any trust for you _____
Address _____
Phone Number _____
8. Insurance Agent _____
Address _____
Phone Number _____
9. Stockbroker _____
Address _____
Phone Number _____
10. Investment Advisor _____
Address _____
Phone Number _____
11. Banker _____
Address _____
Phone Number _____
12. Pension Fund Payer
Address _____
Phone Number _____
13. Employer or Former Employer: _____
Address _____
Phone Number: _____
14. Others to Notify: _____

C. LOCATION OF IMPORTANT DOCUMENTS

	<u>Document</u>	<u>Location</u>
1.	Will	_____
2.	Durable Power of Attorney	_____
3.	Advanced Health Care Directive	_____
4.	Trust Agreements	_____
5.	Birth Certificate	_____
6.	Marriage Certificate	_____
7.	Passports/Naturalization papers	_____
8.	Adoption papers	_____
9.	Military discharge papers	_____
10.	Social Security card	_____
11.	Medicare card	_____
12.	Medicaid card	_____
13.	Title to real estate property/ Mortgage papers	_____
14.	Titles to automobiles / Other Vehicles	_____
15.	Contract for long term care facility, and/or other contracts and legal documents.	_____
16.	Inventory of household goods/personal property (including appraisal and pictures if taken)	_____
17.	Other storage places for important property/documents.	_____

Location

- 18. Insurance policies:
 - life _____
 - health _____
 - disability _____
 - automobile _____
 - homeowners _____
 - excess liability _____
 - long term care _____
 - other _____

- 19. Current papers and receipts for filing tax returns _____

- 20. Income tax returns for last 5 years and supporting records _____

- 21. Do you have a safe deposit box?
 - If so where? _____
 - Keys? _____

- 22. Other essential keys _____

- 23. List of on line accounts and secure passwords: _____

D. Locations of Property and Financial Holdings

<u>Assets</u> (Include acct. # and location)	<u>Location</u>
1. Checking Accounts _____ Acct # _____	_____
2. Savings Accounts _____ Acct # _____	_____
3. Money Markets and CD's _____	_____
4. Stocks _____	_____
5. Bonds _____	_____
6. Brokerage Accounts _____	_____
7. Mutual Funds _____	_____
8. Trusts for which you are beneficiary _____	_____
9. Mortgages and other debts owed to you _____	_____
10. Pension, other retirement plans (including IRA's and Keogh's) _____	_____
11. Autos, boats, RV's etc. _____	_____
12. Primary residence _____	_____
13. Vacation home _____	_____
14. Other real estate holdings _____	_____
15. Other investments _____	_____

E. Financial Obligations Location

1. Mortgage _____

2. Loans

 Auto _____

 Bank _____

 Other _____

3. List of credit cards

4. Persons dependent on you for support

Name

Type of support

III. Health Insurance and Living Arrangements

A. Medicare, Other Government Insurance, and Long Term Care Insurance

Medicare is a federal program that helps people 65 and over. It has two parts: Part A helps pay for hospital care as well as home health, hospice and skilled nursing care; Part B helps pay for doctor visits, medical equipment, preventive services, outpatient care, therapy, lab tests, xrays, mental health and ambulance services. Medicare coverage can be provided through the original fee-for-service plan or through a **Medicare Advantage Plan** (Part C) (like an HMO or PPO).

Medicare's drug benefit (**Part D**) is outpatient prescription drug coverage for anyone with Medicare. If you want to get this coverage, you have to choose to participate and enroll in a private prescription drug plan and pay the premium. Some people may choose not to enroll; however, if the recipient does not enroll when first eligible, there could be a penalty if he enrolls later on. This penalty depends on whether there was "creditable" coverage through another source. There are copays for prescriptions as well as a "donut hole" where no payments will be made. Beginning in 2011, prescriptions discounts during this period will increase each year until the donut hole is eliminated in 2020.

For those with Original Medicare, a **supplemental** policy can cover the deductibles and coinsurance that Medicare doesn't. Often called **Medigaps**, these plans are offered by private companies but are standardized by the federal government. No matter which company offers it, Plan A must equal Plan A in any company. Different lettered plans offer more or less services and costs can vary greatly from company to company.

Changes in your Medicare insurance can be made during the "Open Enrollment" period mid-October through early December.

For those who can't afford Medicare payments, there are federal programs that can help with the premiums. If you have any questions about Medicare, you can call the state health insurance program (SHIP) in your area.

Phone numbers for the three county area are:

Chester County 610-344-5004

Delaware County 484-494-3769

Montgomery County 610-834-1040

Additional help with health care costs can be offered through the state's **Medicaid** program. Medicaid benefits are available to citizens of the USA over 65 or disabled and whose income and asset are very low. Because neither Medicare nor Medigap policies cover the cost of custodial nursing home care, individuals often need help paying for long term care in a nursing home. The financial requirements are very complicated and, especially when a person is married, careful analysis of income and expenses is needed. Elder Law attorneys are specially-versed in determining if a person might be eligible for benefits under Medicaid laws. In addition, only certain facilities accept Medicaid funds in payment of services. It is best to consult with an attorney early in the process since the rules are very stringent covering eligibility.

Veteran's Benefits are sometimes available for veterans (and spouses) who served at least one day during active war time. These can include health care and prescription benefits as well as aide and attendance benefits for those who qualify.

Long Term Care Insurance

Since neither Medicare nor Medigap policies cover the cost of custodial care whether in a nursing home or at home, other sources are necessary to finance this care. One option is to purchase insurance that covers the cost of nursing home or other long-term care.

Nursing home and home care costs are considerable (\$70,000 and up per year). Over a period of years these costs could substantially reduce or eliminate the assets of many persons. Long term care insurance can be purchased from commercial insurers to cover part or all of the potential cost. The insurance premium depends on four factors:

- 1) the insured's age
- 2) the amount of daily benefits
- 3) the length of the waiting period before benefits begin
- 4) the length of time over which benefits are paid.

Choosing the best policy for you is not easy. There are more than 100 different companies writing some form of individual long term care policies. Some provide home health care as well as nursing home care and assisted living. It is important to consider whether you want coverage for both home and institutional care. Also, it is important to consider the level of care the policy will cover. Typically there are three levels of care: skilled, intermediate and custodial. Some policies cover skilled care only when ordered by a physician. Whatever policy you choose, it should be guaranteed renewable and not require prior hospitalization.

For additional information or if you have any questions on these issues, contact the Care Manager's Office (610-520-8833).

B. NURSING HOMES

Choosing a Nursing Home

In many cases a nursing home is the best solution when long term care is needed, but considerable care and time should be spent in selecting a nursing home. Reviewing publications specifically addressing nursing homes and some counseling may help you choose which appear to meet your needs. When visiting them, take the time to talk with the staff and, when possible, the residents and their families. You should identify the owner and management of the facility and obtain information about their experience record, especially as it relates to any problems cited by regulatory authorities. In addition, not all nursing homes are alike in their ability to treat patients. Some are better equipped to meet the needs of ambulatory patients while others may focus on the needs of specific illnesses such as Alzheimer's disease. Take the time initially to select the nursing home that best meets your individual needs.

If you have further questions about this process, contact the Care Manager 610-520-8833.

C . HOME HEALTH CARE AND COMMUNITY SERVICES

Home Care is a service to the recovering, disabled or chronically ill person, which provides treatment and/or help in your home. Home Health Care Services are appropriate whenever you need assistance that cannot be easily or effectively provided by a family member or friend, whether the need is short or long term. You should assess your financial resources and Insurance coverage to determine your ability to pay for home care.

1. **Skilled Care Services At Home:** This care is often needed after surgery, during a health crisis, or for rehabilitation therapy. If you feel that you could benefit from skilled home care, you should ask your Doctor for a referral to a Home Care Agency or Hospital Home Care Department. Generally these services will be covered under Medicare, Medicaid, and Managed Care Plans. With this coverage there may be a co-payment, prior authorization requirements, and limits on the number of visits or type of services approved. In order to qualify for skilled care at home you must be homebound, and have orders from a physician for specific skilled care to be completed. Usually these services are provided 2 to 3 times a week for 60 days or less. The following are services that can be provided if you qualify for skilled care: Nursing Care, Home Health Aide – personal care, Speech Therapy, Physical Therapy, Occupational Therapy, and Social Work Services.

2. **Private Pay Services At Home:** A good deal of Home Care is paid for by individuals or family members. Some private insurances, and long term care policies can be obtained to cover this non- skilled home care. There are various ways to identify private pay aides but you should always ask for references and make a complete background check on anyone you allow in your home. If you privately employ someone to assist you with home care, be aware of the tax withholding responsibilities, and other reporting that must be satisfied. As an alternative, you can contract with an agency to provide companions, Nurses, personal care and homemaking. This type of service can be scheduled for as much as 24 hours per day/7 days a week. Depending on your needs, the cost of in-home private duty care may exceed the cost of a Nursing Home.

3. **County Office on Aging:** Services are available from the Area Agencies on Aging located in each county of Pennsylvania. Anyone over 60 is entitled to a free assessment as well as information and referral for services. In addition, if income limits are met, services can be provided free of charge or at a nominal fee depending on income level. The numbers for area agencies in the three county area are:
 - Chester County 610-344-6350
 - Delaware County 610-490-1300
 - Montgomery County 610-278-3601

4. **Private Geriatric Care Managers:** A Geriatric Care Manager can be engaged privately to help assess need and arrange for services whether at home or in a facility. These professional helpers are either nurses or social workers who specialize in aging and should be members of the National Association of Professional Geriatric Care Managers . A listing of area workers can be found at caremanager.org. They can be especially helpful to children of aging caregivers who live at a distance.
5. **Other Community Support Service:** Adult Day Care, Meals on Wheels, Personal Emergency Response Systems, Transportation assistance, Telephone reassurance from volunteers, and friendly visitors. If you have further questions about any of these services, contact the church office and ask to speak to the Care Manager or Parish Nurse at 610-525-2821.
6. **Main Line Adult Center** an outreach of Bryn Mawr Presbyterian Church and Main Line Health offers day care for functionally-impaired adults. 610-527-4220.

D. IS A LIFE CARE COMMUNITY FOR YOU?

Life care or continuing care communities have flourished in this area. A one time entrance fee, along with a monthly service fee, pay for your apartment, cottage, or villa, some meals, outpatient health care, and your stay in the on-site nursing facility, if and when you need that level of care. Typically, you must sign a contract which stipulates the terms of your residency.

Entrance fees vary greatly. A studio apartment at a church-related community may have a modest fee while a villa at the more exclusive communities may be as much as a comparable house. Most communities offer a choice of plans which affect the amount of the entrance fee, monthly fee, and the sum returned when you leave or die. Those with lower fees often return nothing after the first two years of occupancy and others with higher fees return up to 90% of the entrance payment.

When you apply for residency you will be asked to provide a financial statement which indicates that you will be able to pay the entrance fee and the monthly fees which may increase substantially over your lifetime. You must also show that you are in reasonably good health and will not need skilled nursing care immediately.

In choosing a life care community you should start early and find the one that best suits your desired life style. You should consider making a deposit at one or more facilities to place you on the waiting list. (You may need to wait several years to get a unit of your choice). Visit the community more than once. Have a meal there. Is the dining facility congenial for single persons? Look at the bulletin board carefully. This will give you a good idea of the activities scheduled.

The financial condition and the quality of living in the health care units of a particular community are more difficult to evaluate. You can ask to see financial statements and record of monthly fee increases. The health care units are examined regularly by the State and Federal accrediting bodies also examine many communities.

Entering a life care community is a major decision involving your property, estate, financial and health care planning. You should consider consulting your attorney, financial advisor, pastor and good friends who live in such a community.

E. Personal Care Homes and Assisted Living Facilities

Individuals who need daily help and/or oversight with activities such as meals, medication management, bathing and dressing, can receive these services in a personal care home. These individuals do not need the skilled medical services provided at a nursing home and are usually more active than those residents. Recently, the state of Pennsylvania put regulations in place governing what are now called “personal care homes” (previously called Assisted Living.) Generally, residents receive services such as three meals per day, security, planned activities, access to 24 hour medical care, housekeeping, transportation and a variety of other services depending on the facility. Some facilities have special units for those with dementia with activities tailored more specifically to that population. There are a variety of configurations for provision of this type of care including stand-alone units, units that are part of continuing care retirement communities, licensed assisted living facilities (with more stringent licensing requirements than personal care homes), etc. These facilities often have a daily or monthly fee structure and can sometimes be paid for by Long Term Care Insurance or Veteran’s Benefits.

A listing of personal care homes and assisted living facilities in the area, as well as other information about choosing a facility, can be found in the BMPC Parish Nurse/Care Manager office.

E. HOSPICE CARE

The term "hospice," from the same word root as "hospitality," was used in early days to describe a place of shelter for weary or sick travelers. The hospice of today provides pain and symptom management for people for whom active treatment is no longer appropriate.

Usually, to be admitted into a hospice program, the patient's doctor and the hospice medical director must certify that the patient is terminally ill with a life expectancy of six months or less. Always, something can be done to provide comfort. Practical assistance and emotional and spiritual support can be provided at a time when patients and their families feel most alone.

When terminal illness strikes, social, psychological, financial and spiritual issues frequently accompany the physical deterioration. The interdisciplinary team helps the patient and family identify and cope with these issues. The hospice commitment to the family continues during the first year of bereavement.

Hospice care is a benefit (but can be in a facility) under Medicare Hospital Insurance (Plan A) and is primarily delivered in the patient's home under a plan of care established by the patient's attending physician and the interdisciplinary team. Medicare covers physician services, nursing care, social work, chaplain support, medical appliances and supplies, outpatient drugs for symptom and pain relief, home health aid and homemaker services, physical, occupational and speech therapy and medical services.

In addition to these professionals, the patient's minister is an important member of the team, as is the dedicated volunteer whose quiet presence, understanding concern and human touch can be of great comfort to the patient.

F. PROFESSIONAL HELPERS

- The Accountant:

An accountant's duties primarily focus on collecting, reviewing and compiling financial information for presentation in an orderly format. Certified Public Accountants (CPA) are licensed by the state in which they practice and must complete 80 hours of continuing education every two years to maintain their level of knowledge. Some CPAs specialize in taxes and financial planning. If your tax preparer is such an individual, he or she could be quite helpful in focusing your thinking on estate planning issues. Knowing your tax and financial information, the CPA could review your goals and discuss various ways to achieve them. When you meet each year to prepare your income taxes, it's a good time to review any changes in family circumstances and the tax law.

Your CPA could review the various entrance options for life care communities and suggest the financially best one for you. Also, with knowledge of your finances and current record keeping, the CPA may be able to consolidate your "paperwork" suggesting ways to make the information more readily available and presentable to you and your family. Many people look upon their CPA as a general financial advisor for life issues.

- The Attorney:

An attorney has a broad knowledge of the law and must be licensed by the state in which he or she practices. Most attorneys chose to specialize in one area of the law. An attorney that specializes in estate planning and / or Elder Law could be very helpful in the decision making process addressed in this book. Such an attorney would review your financial assets and discuss your goals in transferring your property to you loved ones. Once your objectives are identified, the attorney would suggest the best means to accomplish these objectives while minimizing taxes. The attorney would then prepare the proper documents to achieve this.

In addition to wills and trusts, an estate planning attorney could discuss with you and if appropriate prepare a financial power of attorney; could review any contracts relating to life care communities explaining various entrance options and requirements.

- The Financial Counselor:

Financial Counselor is a generic term generally referring to the individual most familiar with your financial information. This is the person in whom you have confidence and upon whose judgment you rely. When issues arise with your finances, you look to your "financial counselor" for advice.

In actuality, the "financial counselor" could be your attorney, accountant, insurance agent, financial planner or another. Whatever the professional designation, this is the individual you turn to for input on the issues affecting your financial well being. It is important to remember that no one has all the answers. The "financial counselor" should be ready to bring in other professionals as circumstances warrant to provide you with the most complete information and best recommendations for the specific facts.

- **The Pastor:**

Pastors, of course, have a primary concern for the spiritual welfare and health of their parishioners and the wider community. In many situations they are equipped to provide counsel and suggestions for decisions related to aging and a variety of issues related to having your "affairs in order." They should also know other resources in the community that can be of help. Consider talking with your pastor when:

 - you are worried about the well-being of a loved one,
 - when you want to make plans for your own funeral or memorial service,
 - when you are wrestling with decisions about where to live and what kind of living arrangements you desire for your later years,
 - when you are troubled or curious about your relationship with God.

Pastoral care and counseling may be helpful in coping with health problems, adjustment to changes in mental and physical ability, spiritual and theological problems or end-of-life decisions. In every case, pastors are concerned with matters of the human spirit and the relationship between individuals and God as issues of living and aging confront us.

- **The Physician:**

Physicians, of course, are concerned primarily with bodily health. It is wise to have a primary care physician, who can then coordinate your healthcare with specialists who may be required under various conditions. It is very important, if possible, to have one physician who knows of all your treatments and medications, in order to prevent conflicts of medication. Further, dosages for older persons often vary from the norm, so a physician acquainted with geriatric issues is desirable. While trained primarily on the workings of the body, a good physician will also be concerned about broader issues, including your emotional well-being, appropriate exercise, etc. Maintain regular contact with this health care professional in "managing" your aging well.

IV. PERTINENT LEGAL DOCUMENTS

A. DURABLE POWER OF ATTORNEY

A durable power of attorney is a document in which you (the "Principal") appoint another person (the "Agent") to act in your place and on your behalf with regard to managing your finances, assets and personal business issues. The document gives direction to the Agent by listing specifically granted powers as well as any restrictions or limitations on these powers. Unlike a traditional power of attorney which ceases to be effective if you become incapacitated, a durable power of attorney is effective during periods of incapacity or disability. Thus, a durable power of attorney is an effective way of providing for management of assets during a period of incapacity.

A durable power of attorney is easy to establish. There is great flexibility in the powers and instructions that can be given to the Agent so that the document can be tailored to your circumstances. You can name more than one person to serve as your Agent either jointly (together), severally (one or the other) or as a successor. A durable power of attorney does not prevent you from handling your affairs, but instead provides for the management of your property through the designation of an agent during periods when you cannot or choose not to act. A durable power of attorney can be effective immediately or only under specific conditions. In either case, it is a powerful document and should be kept in a secure location. A durable power of attorney is terminated by notifying the Agent in writing that it has been revoked. Similarly, your death terminates the Agent's power to act.

The law authorizing power of attorney documents mandates notice sections for both the Principal and Agent. The sections must be signed by the Principal and Agent to acknowledge that he or she had read the document and understands the provisions.

Without a valid durable power of attorney, a guardianship hearing would be required to appoint someone to take control of your assets and use them for your benefit.

A durable power of attorney is the lifetime counterpart of a will. You execute a will to provide for the management and disposition of your assets at death and name an executor to carry out your instructions. A durable power of attorney provides for the management of your assets during your lifetime and names an Agent to carry out your instructions.

Although there are fill-in-the-blank power of attorney forms, it is important that you have an attorney who is familiar with your estate and the disposition provisions of your will draft the document to ensure that the specific powers and/or limitations contained in your power of attorney correspond with the terms and intent of your will.

B. GUARDIANSHIP

A guardianship is a legal relationship in which one person, the guardian, is granted both the responsibility and the authority to make decisions on your behalf if you have been judged by the court incapable of managing your own affairs.

If you are no longer able to handle your affairs, a concerned relative or friend may petition the Orphans' Court of the county in which you live to have a guardian appointed to manage your affairs. The court must hold a hearing and make specific findings of fact before appointing a guardian. If appointed, a guardian must file annual reports with the court. If you regain capacity, a subsequent hearing is required to terminate the guardianship.

The guardianship process is expensive, since an attorney must prepare the petition and represent the concerned person at the hearing. Further, the court may appoint a separate attorney to represent you (the incapacitated individual). If the appointed guardian is not a family member, the court will approve some compensation for services rendered. The process is time consuming, and the proceedings are a matter of public record, although the hearing itself is private.

If you do not have a valid durable power of attorney, and do own assets in your own name, a guardianship would be necessary to provide for the management of assets during any period of incapacity.

C. HEALTH CARE POWER OF ATTORNEY AND ADVANCED HEALTH CARE DECLARATION

1. Health Care Power of Attorney

Pennsylvania enacted a new law concerning Health Care Agents and Living Wills. It became effective January 29, 2007. It specifically stipulates that an individual of sound mind may make a health care power of attorney, if he/she is 18 years or older. There are very specific requirements for executing the document and determining when the document would be effective.

The new law is much broader than the old law and describes at length the type of health care decisions an agent can make as well as the extent of the authority of making the decisions. It specifies who may act as agent and the duties of the attending physician or health care provider.

Finally, the law provides an example of a combined Health Care Power of Attorney form with a Living Will. With this new law, Pennsylvania is following the lead of many other states in addressing these issues.

2. Advanced Health Care Declaration (Living Will)

Pennsylvania first enacted a statute permitting an individual to execute an advanced directive in 1992. That statute has been superseded by the Health Care Act referred to above that became effective in January 2007. As with the Health Care Power of Attorney, anyone 18 years or older and of sound mind, may execute a living will. The document must be dated and signed by the maker; along with two witnesses.

A living will becomes operative when it is provided to the attending physician and the individual is determined to be incompetent and have an end-stage medical condition or to be permanently unconscious.

The Health Care Power of Attorney/Living Will form referred to above contains a section that allows the individual to provide guidance to the "Agent" named as to whether the individual wants certain specific medical treatment. This form is available through the Pennsylvania Department of Aging website www.aging.state.pa.us, under English language brochures - legal. The pamphlet includes an explanation as well as the forms.

As part of the admissions process, hospitals are required by law to ask if you have executed a living will and, if you answer in the negative, the facility will offer you a form to do so. However, you should not contemplate such an important decision under the stress of serious illness or hospitalization. It would be better to consider the issue now and execute a declaration which clearly reflects your wishes. You should obtain a copy of the recommended form to review and consider. Of course, it can be changed at any time by executing a new form, however, at least you will have one in place, should a grave medical emergency arise. This law has been revised and incorporated in the Health Care Act of 2007.

3. Out of Hospital Do Not Resuscitate Order (DNR)

In 2002 the Pennsylvania legislature passed the Do Not Resuscitate Act. Under the law a person's physician can write a DNR Order, if the individual is terminally ill or has a living will that has become operative. Such Orders are intended for situations outside of a hospital.

The law specifies the format of such an order that must be provided and signed by the physician. If this form or an approved bracelet or necklace is on or with the person when an emergency situation arises, EMS providers will comply with the Order.

Appropriateness of such an Order must be discussed with the individual's physician who would ultimately sign the Order.

D. WILL

You should review your will from time to time to ensure that your property will pass to those you seek to favor.

A will is a statement that stipulates the disposition of your property at death. In Pennsylvania a will must be in writing. In addition, there are other specific requirements that must be met for a will to be recognized by the court. This recognition insures you that your property will be distributed according to your specifications.

If you die without a valid will, the state intestacy laws determine how the property is distributed. Depending on the specific circumstances, these laws generally favor children, a spouse, parents and even grandparents and their lineal descendants in varying proportions. If there are no relatives within a certain degree the state takes the property.

Some people believe that if all property is jointly owned with a spouse or child, a will is not necessary. While it is true that property owned jointly as tenants by the entirety or with right of survivorship is not controlled by a will, it is almost impossible to own all property jointly. For instance personal items such as jewelry are not jointly owned. In addition, joint ownership may result in the eventual payment of unnecessary taxes.

E. REVOCABLE (LIVING) TRUST

A revocable trust is a trust that you create during your lifetime which can be revoked at any time prior to your death. Usually you create the trust by signing a document, contributing assets to fund it and serving as the initial trustee and beneficiary. You retain control over the management and disposition of the trust assets during your life. The trust should provide for a successor trustee to act should you become incapacitated, or upon your death. At death, the successor trustee directs the disposition of the trust assets according to the provisions of the trust instrument. You have the same flexibility to dispose of your assets by means of a trust as you do with a will. Once the trust is created it must be funded in order to be effective. This means that assets must be titled anew from your name to that of the trust. Additionally, accurate records must be kept for the trust.

A revocable trust is tax neutral in terms of both estate and income tax. Since you can control the assets, their value is included in your estate for calculating estate tax. The income from the assets must be reported on your income tax return just as if the assets were titled in your own name.

Assets held in a revocable trust, like jointly owned assets and those distributed by beneficiary designation are not subject to the probate process. Instead they are distributed according to the terms of the trust instrument. Probate affects only assets held in your individual name. These assets are distributed according to your will.

A revocable trust may save attorney's fees for administering an estate, but legal fees will be incurred when the trust is established. In addition, the fees for the successor trustee to administer and distribute the assets may approximate executor fees.

The main advantage to a revocable trust is that you have organized your assets, gathering and titling them in the name of the trust, so that if you become incapacitated, or when you die, the successor trustee will have less to do to distribute the assets to your heirs.

F. BENEFICIARY DESIGNATIONS IN CONTRACTS

It is important to realize that life insurance, annuities, IRAs and pension plans are contracts and pass according to the beneficiary designation you stipulate in the contract. Usually you name a primary beneficiary and an alternate who would receive the proceeds if the primary beneficiary predeceases you. The beneficiary designations should be periodically reviewed to ensure that they reflect your current intent.

Additionally, it is now possible to designate mutual fund accounts as well as bank CDs as payable on death accounts. This means the proceeds of the designated accounts will pass to the named beneficiary upon proof of death of the current owner. If you are considering this, it is important to make sure such designations are in keeping with your overall estate plan as incorporated in your will and/or trust documents.

If you fail to name a beneficiary or all named beneficiaries predecease you, the proceeds of these instruments will be paid to your estate. Therefore, it is important for your will to contain a residuary clause which provides for the distribution of any assets that may be included in your estate.

G. OTHER CONSIDERATIONS

For those individuals who want to provide for family members and also leave assets to charitable organizations, there are a number of gifting options. Planning charitable gifts presents a wonderful opportunity to discuss your personal goals and beliefs with family members. In addition, there may be estate, income, and gift tax benefits from such gifting. Contributions to the Bryn Mawr Presbyterian Church Foundation or to the Presbyterian Church Foundation support the work of the church. Some persons consider endowing their pledge so that their annual giving can continue beyond their lifetime. Pamphlets are available in the church office, if you wish more information on the benefits of making gifts in these various forms.

V. SPIRITUAL PLANNING AND RESOURCES

We all know that we are mortal. Christians believe, however, that death can and should be faced long before its anticipated occurrence. Because we believe ourselves to be in the presence of God both in this life and in the life that is to come, we can plan for this event with a mixture of sadness and anticipation.

A number of the decisions that must be made at the time of death can and should be made well in advance. The session of Bryn Mawr Presbyterian Church encourages its members to discuss and plan the arrangements that will be necessary at the time of death. To do so will relieve surviving family members and friends of the need to do so at the time when their grief is most intense. This section identifies a number of necessary decisions and provides helpful information for planning.

Of course, preferences are not the same for everyone. Therefore, it is important that these decisions not be private. Rather, they should be discussed with family and other loved ones -- both to gain suggestions and to be sure that your wishes are known! Your pastors are quite willing and eager to be helpful to you in this process. Further, if you wish, some of your decisions can be kept in a confidential file at the church and made available to friends and family "When the Time Comes."

Decisions That Can Be Made In Advance

Notification of family and friends.

Make a list of the family and friends you want to be notified at the approach of or the time of your death. Such a list is a very real gift to those who will be handling arrangements. In section B, following this section, a form is provided for you to record this information. If death occurs in a hospital, a nursing home, or some other medical facility, many of the required notifications will be taken care of by institutional personnel. If the death occurs at home, or some other non-medical facility, emergency personnel and/or a physician should be contacted as soon as possible.

Choose a funeral director.

Ask for suggestions from friends and family, or your pastor. Again, if you have already made initial arrangements with a funeral director, they can carry out your wishes with a minimum of stress for your survivors. It is also possible for you to pre-pay for these services. Contrary to popular opinion, you can choose the services you wish and do not wish for the funeral director to perform. Among the items that do need to be taken care of, and can be provided by a funeral director, are:

Death notices - contain minimal information, such as the name of the deceased; age and date of death; names of survivors; date, time, and place of interment and memorial service; designation of memorial gifts. There is generally a charge for death notices depending on the paper selected and the length of the notice

Obituary - contains more biographical information than a death notice; no fee is usually charged for running an obituary. It is run at the discretion of the paper

Memorial Gifts - recommendations for gifts in lieu of flowers; a favorite charity, the church, etc. Gifts made to Bryn Mawr Presbyterian Church normally are assigned to the Bryn Mawr Presbyterian Church Foundation.

Disposition of the Body.

Autopsy - Presbyterian doctrines support autopsies if they lead toward medical advancement or resolution of family questions.

Donation of the body for medical purposes - Agencies and telephone numbers for donation of organs or the entire body are provided in Section B.

Cremation – Most families are choosing cremation for deposition of the body. The ashes are placed in an urn which is then deposited in a niche in a columbarium / mausoleum, buried in a cemetery, interred in our own Bryn Mawr Presbyterian Chapel Garden, or scattered elsewhere.

Embalming - Embalming is not necessary in the case of cremation or immediate burial. In Pennsylvania, and most states, embalming is required if a body is held for more than 24 hours.

Burial - Arrangements can be made through the funeral director. Purchase of a lot can be handled through the director or directly with a cemetery. Coffin selection must be made, and may be done as part of pre-planning.

Viewing the body - Often, though not always, viewing of the body by friends and family members is helpful in accepting the fact of death. This can be arranged at the funeral home or at the time of death. It should not be done during the memorial service.

The Chapel Garden - The Garden is intended for members of Bryn Mawr Presbyterian Church and their immediate families. A unit for one urn may be purchased for \$250. At the time of interment there is an additional charge of \$50 for opening the unit and the engraving of a brass memorial plaque commemorating burial in the garden. Additional information and purchase of units can be arranged through the church office.

Plan your memorial service.

Again, at the time of death, many people wonder, and even worry, about what you would want included in your memorial service. Sit down with family members and your pastor to talk through and record your preferences. A confidential file of your plans can be maintained at the church, if you wish. Don't direct that no service be held. Though such a decision is made to "spare" the family and friends, in fact just the reverse usually occurs. The family and friends are deprived of an opportunity for closure, giving thanks, and reaffirming their faith in the face of death.

In fact, the planning of your memorial service can be an opportunity for you to deepen your own Christian faith and set an example for other family and friends. Through conversation and your own private prayer and meditation, you can identify passages of scripture, music and hymnody that hold special significance for you. Then, not only will you have taken the time to identify these resources, but your family and friends will know that they are being faithful to you and your wishes.

Your pastor is glad to meet with you or begin a series of conversations with you and any others whom you want to include. The church musicians are also available to help you in becoming aware of the variety of appropriate musical resources.

A good beginning is to fill out as much of the data and preferences in Section B as you can. Then, you will know more about where the conversation should proceed.

B. PERTINENT DATA AND PREFERENCES

Note: Retain the original of this document; consider giving one copy to pastor to officiate, and one to person chosen to make arrangements at time of death.

Information for death certificate

date of birth _____
place of birth _____
citizenship _____
full name-spouse _____
full name-father _____
full name-mother _____
social security number _____
veteran discharge papers with serial number _____

Note: Request at least 10 copies of the death certificate (funeral director will provide).

Friend or relative you wish to oversee arrangements at time of death.

Name _____ Phone _____

Arrangement preferences: (check appropriate statement and fill in)

() Funeral Director (if preplanned or prepaid contract, give location of document)

() Cremation with cremains buried or scattered at _____

() Burial in (modest) casket at cemetery (location of deed to plot)

() Donation of body to medical school (Humanity Gift Registry, 215-922-4440) or certain organs (Delaware Valley Transplant Program, 610-557-8090)

() Information for obituary (insert additional page)

() Other arrangements as follows:

Your Name _____ Date _____

C. RELIGIOUS SERVICES

“The service on the occasion of death ordinarily should be held in the usual place of worship in order to join this service to the community’s continuing life and witness to the resurrection. The service shall be under the direction of the pastor. Others may be invited to participate as leaders in the service at the discretion of the pastor.” From Directory For Worship; Presbyterian Church (USA))

Timing

In most cases a service takes place within a few days of the death. The main service may precede or follow a brief committal service at the burial site. Typically, the committal service is attended by members and close friends of the family.

Location

Bryn Mawr Presbyterian Church is fortunate in having both a Chapel, which will seat 175, and the Sanctuary, which will seat 1100.

Type of Service

The service may be either a memorial service without the presence of a casket or urn, or a funeral service where the casket or urn is present. If a casket is present, it will be closed and covered with a white pall in order that the attention of those attending may be directed toward God.

Costs

Bryn Mawr Presbyterian Church intends that costs for a funeral or memorial service on its premises be only what are necessary and minimal. There are necessary charges to cover custodial services, the organist/soloists fees (if music is a part of the service), and a reception if desired. Exact details are available from the church office or the officiating pastor. An honorarium for pastors may be offered at the discretion of the family.

Flowers

Flowers add color and beauty to the service, and remind worshippers of the goodness of God’s creation. Ordinarily, two flower arrangements are provided by the family for either the church or chapel.

Content of Service

The service is planned by the pastor in consultation with the family. The purpose is to provide comfort and strength to mourners, to give thanks to God for the life of the deceased, and, above all, to bear witness to the hope of Christian faith.

It is appropriate for hymns and other sacred music to be part of the service. Music should serve to direct the attention of those attending to the presence and power of God, and enable worshippers to voice their confidence in God's sovereign love. A list of suggested hymns is appended.

Suggested Outline for a Funeral or Memorial Service

Prelude

Welcome

Call to Worship

Hymn

Prayer of Invocation

Old Testament Lesson

The Psalter

Remarks (by 1 or 2 family members or friends, if desired)*

New Testament Lessons

Meditation

Prayer of Thanksgiving (for the deceased)

Affirmation of Faith

Hymn

Commendation

Benediction

Postlude

Not everyone will wish to include all of the elements listed here.

Following the service the family may receive friends in Congregational Hall. A Memorial Reception can be provided through the church at a nominal cost, subject to availability.

* Personal or “tributes” may be offered by 1 person other than the pastor with a limit of 2 speakers.

SUGGESTIONS FOR SCRIPTURE

Old Testament

Job 19:23-27	I know that my redeemer lives
Isaiah 40:1-11, 28-31	Comfort my people
Isaiah 40:28-31	Those who wait for the Lord shall renew their strength
Isaiah 65:17-25	I create a new heaven and a new earth
Ecclesiastics 3:1-15	For everything there is a season

Psalms

Psalms 23	The Lord is my shepherd
Psalms 46:1-5, 10-11	A very present help in trouble
Psalms 90: 1-10, 12	Teach us to number our days
Psalms 103	Bless the Lord, O my soul
Psalms 121	I lift up my eyes to the hills
Psalms 139:1-12	Whether shall I go from your Spirit?

Epistles

Romans 8:31-34, 37-39	Nothing can separate us from the love of God
Romans 14:7-9, 10b-12	Whether we live or die, we are the Lord's
I Corinthians 15:42-44	Death is swallowed in victory
II Corinthians 4:16, 5:1	Visible things are transitory, Invisible things are permanent
I Thessalonians 4:13-18	The comfort of Christ's coming
Revelations 21:1-4, 22-25; 22:3-5	A new heaven and a new earth

Gospels

Matthew 5:1-12a	The Beatitudes
Matthew 18:1-5, 10	The greatest in the kingdom of heaven
Mark 10:13-16	Let the children come to me
Luke 23:33, 39-43	Today you will be with me in Paradise
John 3:16-21	God so loved the world
John 11:17-27	I am the resurrection and the life
John 14:1-6, 25-27	Let not your hearts be troubled

Suggestions for Music

Hymns

(Page numbers are from Glory to God, The Presbyterian Hymnal)

275	A Mighty Fortress Is Our God	12	Immortal, Invisible, God Only Wise
836	Abide With Me	269	Lead On, O King Eternal
649	Amazing Grace	826	Lift High the Cross
819	Be Still, My Soul	643	Now Thank We All Our God
450	Be Thou My Vision	687	Our God, Our Help In Ages Past
326	For all the Saints	620	Praise, My Soul, the King of Heaven
14	For the Beauty of the Earth	834	Precious Lord, Take My Hand
686	God of Our Life	375	Shall We Gather at the River
65	Guide Me, O Thou Great Jehovah	802	The King of Love My Shephard Is
1	Holy, Holy, Holy	801	The Lord's My Shephard
624	I Greet Thee, Who My Sure Redeemer Art	236	The Strife Is O'er

The Presbyterian Hymnal also has metrical settings to many psalms.
Several of these are appropriate for use in a funeral or memorial service.

Solos

"Pie Jesu", from Requiem Duruflé, Maurice

"Psalm 23" Dvorak, Antonin

"Panis Angelicus" Franck, César

"Pie Jesu", from Requiem Fauré, Gabriel

"I Know that my Redeemer Liveth", from Messiah Handel, George Frederick

Organ Music

Bach, Johann Sebastian (Concordia)

“Sheep May Safely Graze”

“Air on a G-String”

“Come, Sweet Death”

Orgelbüchlein chorales:

“I Call to Thee” (Ich ruf zu dir)

“In Thee I Give My Trust” (In dich hab ich gehoffet, Herr)

“When We are in Deepest Need” (Wenn wir in höchsten Nöten sein)

“If Thou But Suffer God to Guide Thee” (Wer nur den lieben Gott)

“All Men Must Die” (Alle Menschen müssen sterben)

“Ah How Empty! Ah How Fleeting” (Ach wie nichtig, ach wie flüchtig)

Great 18 chorales:

“When We are in Deepest Need” (Wenn wir in höchsten nöten sein)

“From God I Will Never Leave” (Von Gott will ich nicht lassen)

Brahms, Johannes

Eleven Chorale Preludes, op. 122

“Deck Thyself with Gladness” (Schmücke dich, o liebe Seele)

“O God Thou Faithful God” (O Gott, du frommer Gott)

“O World I Must Now Leave” (O Welt, ich muss dich lassen, #11)

Buxtehude, Dietrich

24 Chorale Preludes for Organ (Breitkopf or Henle)

“We Pray Now to the Holy Spirit” (Nun bitten wir)

“A Mighty Fortress is our God” (Ein Feste Burg)

“From God I Will Not Leave” (Von Gott will ich nich lassen)

“Our Father in Heaven” (Vater Unser im Himmelreich)

Mendelssohn, Felix

Six Sonatas (Adagio
movements)

Vierne, Louis

“Carillon” (postlude)

Widor, Charles Marie

Symphony V “Adagio” (prelude); “Toccata” (postlude)

Other possibilities include the playing of hymns.

Personal Requests For Service

Note: Retain the original of this document, consider giving one copy to pastor to officiate and one to person chosen to make arrangements at time of death.

- I wish to be cremated and have a memorial service
- I wish to have my body buried and have a funeral service
- I wish to leave this decision to my family

- I wish the service be held in the
 - Chapel
 - Sanctuary
 - Other _____

Preferred Minister of BMPC to officiate at service _____

In lieu of flowers contributions should be sent to _____

SUGGESTIONS FOR SERVICE

(Your selections of hymns, scripture readings, organ music from those listed herein.)

Your Name _____

Date _____

Affirmations of Faith

In life and in death we belong to God.
Through the grace of our Lord Jesus Christ,
the love of God,
and the communion of the Holy Spirit,
we trust in the one triune God, the Holy One of Israel,
whom alone we worship and serve.

With believers in every time and place,
we rejoice that nothing in life or in death
can separate us from the love of God in Christ Jesus our Lord.

Glory to the Father, and to the Son, and to the Holy Spirit. Amen.

(From A Brief Statement of Faith)

We believe there is no condemnation
for those who are in Christ Jesus;
for we know that all things work together for good
for those who love God,
who are called according to God's purpose.
We are convinced that neither death, nor life,
nor angels, nor rulers,
nor things present, nor things to come,
nor powers, nor height, nor depth,
nor anything else in all creation,
will be able to separate us from the love of God
in Christ Jesus our Lord. Amen.

Romans 8

I believe in God the Father Almighty, Maker of heaven and earth, and in Jesus Christ his only Son our Lord; who was conceived by the Holy Ghost, born of the Virgin Mary, suffered under Pontius Pilate, was crucified, dead, and buried; he descended into hell; the third day he rose again from the dead; he ascended into heaven, and sitteth on the right hand of God the Father Almighty; from thence he shall come to judge the quick and the dead. I believe in the Holy Ghost; the holy catholic church; the communion of saints; the forgiveness of sins; the resurrection of the body; and the life everlasting. Amen.

The Apostles' Creed

FEEES FOR MEMORIAL SERVICE, CHAPEL GARDEN & MEMORIAL RECEPTION

MEMBERSNON-MEMBERS

Memorial Service

Organist	\$300.00	\$300.00
Soloist	\$200.00	\$200.00
Custodian	\$100.00	\$125.00
Honorary fee to the Officiating Pastor		
Use of Chapel	no cost	\$300.00
Use of Sanctuary	no cost	\$500.00

Chapel Garden

Plot	\$250.00	
Open/Close (includes name plaque & plot open/close fee)	\$ 50.00	

Memorial Reception

Chapel Service (up to 150 people)	\$100.00	\$200.00
Sanctuary Service (up to 250 people)	\$200.00	\$300.00

NOTES

625 Montgomery Avenue, Bryn Mawr, PA 19010

Office Phone: 610-525-2821

Office Fax: 610-525-9476

Website: www.bmpc.org

Main Line Adult Day Center: 610-527-4220

The Middleton Center: 610-525-0766; mail@middletoncenter.org

The Weekday School: 610-525-2821, ext. 8840