TAKING CARE OF BUSINESS
Planning Guide and Resource for Older Adults

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Taking Care of Business is the product of Joan Hurlock, Elder with the Fellowship and Nurture Division, The Reverend Ivan Herman, Associate Pastor and Attorney Tim Murphy of Northern California Center for Estate Planning and Elder Law. We are thankful for our reviewers including members of the Carmichael Presbyterian Church Adult Education Team, The Reverend Keith DeVries, Nancy Brow and David Studer. Carol J. Hurlock provided technical assistance.

We welcome any comments and suggestions for improvement and are looking forward to learning from users what might need to be added to or be deleted from the document. We also would like to know if groups, churches and other non-profit agencies have adopted it or like programs and/or have modified this document to meet their situations. Please contact us at Carmichael Presbyterian Church, 5645 Marconi Avenue, Carmichael California 95608-4423, phone: (916) 486-9081 or at www.Carmichaelpres.org.

Taking Care of Business: A Planning Guide and Resource for Older Adults
First Edition, March 2017

Copyright 2017 by Carmichael Presbyterian Church Taking Care of Business: A Planning Guide and Resource for Older Adults may be reproduced for non-profit use only. To ensure current information about services we encourage you to check with your local, state and federal sources as the information may be different. This document is intended to assist persons in their later years in their personal planning but not replace personalized guidance.
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PART I. INTRODUCTION

The purpose of this planning guide and resource is to assist you to address issues that will make the end of your life more peaceful for you. Your information will ease decisions by others who are willing to follow through with your goals and wishes. We encourage you to plan ahead, address matters that fit best with your core values, your views of yourself as a child of God and as a person worthy of living life to the fullest as you transition through your life stages.

Now is a good time to prepare for what is inevitable. Although you do not know when or how your last days will be if you have taken care of business, you can feel prepared and more in control. If your personal business is known and shared with whomever you designate as the person(s) to make decisions if you cannot then you know that they know what you want. You are more able to face the end of life more easily because of faith. We do not see our passing as the end. Instead of guessing what you would want, those left behind will know that what you have shared here is what you have wanted. You may decide to share your plans with selected family members and trusted professionals. You may also share a copy with our church. It will be maintained in our confidential file until needed.

We encourage you to stay connected with your church. If you are no longer able to attend or are in need, please reach out to us. Here are some of our means to stay in touch. Please know that our pastors and members care and are here for you:

- Weekly Sunday services are available on DVDs that are mailed to you and on our website for viewing.
- The CPC Mission Bell is mailed out to all members each month.
- If you are ill a prayer shawl is waiting for you. Just contact us.
- Groups you have connected with (such as a mariner ship, the choir, a Presbyterian Women’s Circle) would like to stay in touch.
- Deacons keep in contact with members who are unable to attend services.
- Home communion is available. Please request it by calling the church office.
- Our church office is available and wanting to know how you are. Call us if your conditions change such as if you will be in hospital.
- Stephen Ministers may be available.
- Our pastors can be reached by contacting the church office.
- Prayers are offered during church services. We will pray for you.
- Deacons have a home meal ministry for short term needs.
- Our Care Visitor Ministry has members who visit caregivers.
- If transportation to attend services is an issue we may find a volunteer to help.
- You can talk with our parish nurses (RNs) by phone or at the church.
- Perhaps there is a way you can perform some type of service that you can do to stay involved.
- Be assured that your church family values you and wants to walk alongside with you as you move along in your older adult years.
We encourage you to have The Conversation with your family and/or others who will be there for you. Topics will include matters addressed in your Power of Attorney for Health Care, where you prefer to be at the end and how your business can be handled. Let them know your preferences and who you really are. As we introduce this document we are holding a series of sessions addressing many of these issues.

Taking Care of Business is your plan. It is meant to be simple and useful. When expert aid is needed we encourage you to obtain the assistance you need and not wait until you may not have the strength to deal with many specific details. You may require more extensive documentation than is provided here if your affairs are at all complex. If your plans include ideas for a memorial or celebration of life service, we suggest that you and your loved ones meet with a pastor to preplan. If your remains are to be placed in our columbarium you may make arrangements in advance through the church office.
PART II. PERSONAL AND FINANCIAL INFORMATION

We encourage you to complete the forms in Part II. Take the first steps now and move forth at your own pace knowing that you will rest more assured when it is completed. When finished, make a copy for persons you will be counting on over time. You will also need to update your file over time. Review at least every year and make any needed changes. As your social security number and other sources of information are private and misuse of the information could be harmful, protect the information so it is only accessible to others that you trust.

We suggest that you keep your documents in a binder in a secure location that only your most trusted persons know about. However, keep your advance health care directives form in your home with copies given to your physician and family members or trusted person who have agreed to assist if you are no longer able to communicate for yourself. Review your materials as changes occur and revisit the document at least every two years.

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________________________________________________
   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) or death_______________

4. Children or significant persons
   Name and relationship________________________________________
   Address____________________________________________________
   Phone number________________________________________________
   Name and relationship________________________________________
   Address____________________________________________________
   Phone Number________________________________________________
   Name and relationship________________________________________
   Address____________________________________________________
   Phone number________________________________________________
   Name and relationship________________________________________
   Address____________________________________________________
   Phone number________________________________________________

5. Pets   Instructions for care and placement of pets
   ____________________________________________________________________________________________

B. KNOWLEDGEABLE PEOPLE

1. Physician__________________________________________________
Address_______________________________________________
Primary phone number____________________________________

2. Attorney_______________________________________________
Address_________________________________________________
Primary phone number_____________________________________

3. Accountant/Tax preparer_______________________________
Address_________________________________________________
Primary phone number____________________________________

4. Durable power of attorney (Property)____________________
Address_________________________________________________
Primary phone number____________________________________

5. Durable power of attorney (Health Care)__________________
Address_________________________________________________
Primary phone number____________________________________

6. Executor of your will____________________________________
Address_________________________________________________
Primary phone number____________________________________

7. Trustees of any trusts___________________________________
Address_________________________________________________
Primary phone number____________________________________

8. Insurance agent_______________________________________
Address_________________________________________________
Primary phone Number__________________________________________

9. Stockbroker________________________________________________
   Address____________________________________________________
   Primary Phone number________________________________________

10. Investment advisor__________________________________________
    Address____________________________________________________
    Primary phone number________________________________________

11. Banker_____________________________________________________
    Address____________________________________________________
    Primary phone number________________________________________

12. Pension fund payer__________________________________________
    Address____________________________________________________
    Primary phone number________________________________________

13. Employer or former employer__________________________________
    Address____________________________________________________
    Primary phone number________________________________________

14. Others to notify____________________________________________
    Address____________________________________________________
    Primary phone number________________________________________
C. LOCATION OF IMPORTANT DOCUMENTS

<table>
<thead>
<tr>
<th>Document</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Will</td>
<td></td>
</tr>
<tr>
<td>2. Durable power of attorney for property</td>
<td></td>
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<tr>
<td>3. Advanced health care directive</td>
<td></td>
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<tr>
<td>4. Trust agreements</td>
<td></td>
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<tr>
<td>5. Birth certificate</td>
<td></td>
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<tr>
<td>6. Marriage certificate</td>
<td></td>
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<tr>
<td>7. Passports/naturalization papers</td>
<td></td>
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<tr>
<td>8. Adoption papers</td>
<td></td>
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<tr>
<td>9. Military discharge papers</td>
<td></td>
</tr>
<tr>
<td>10. Social security card</td>
<td></td>
</tr>
<tr>
<td>11. Medicare card</td>
<td></td>
</tr>
<tr>
<td>12. Medi-Cal card</td>
<td></td>
</tr>
<tr>
<td>13. Health care card</td>
<td></td>
</tr>
<tr>
<td>14. Title to real estate property/mortgages papers</td>
<td></td>
</tr>
<tr>
<td>15. Titles to automobiles/other vehicles</td>
<td></td>
</tr>
<tr>
<td>16. Contract for long term care facility, and</td>
<td></td>
</tr>
<tr>
<td>other contracts and legal documents</td>
<td></td>
</tr>
<tr>
<td>17. Inventory of household goods/personal property</td>
<td></td>
</tr>
<tr>
<td>including appraisals and pictures if taken</td>
<td></td>
</tr>
<tr>
<td>18. Accounts such as 401(k)s and 403(b)s</td>
<td></td>
</tr>
<tr>
<td>19. Other storage places for important property/documents</td>
<td></td>
</tr>
</tbody>
</table>
20. Insurance policies

<table>
<thead>
<tr>
<th>Type</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>Disability</td>
<td></td>
</tr>
<tr>
<td>Automobile</td>
<td></td>
</tr>
<tr>
<td>Homeowners</td>
<td></td>
</tr>
<tr>
<td>Excess liability</td>
<td></td>
</tr>
<tr>
<td>Long Term care</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

21. Current papers and receipts for filing tax returns  

22. Income tax returns for last five years and supporting records  

23. Safe deposit box location  

24. Other essential keys  

25. List all on-line accounts  

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D  LOCATION OF PROPERTY AND FINANCIAL HOLDINGS
<table>
<thead>
<tr>
<th>Assets</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Checking accounts</td>
<td></td>
</tr>
<tr>
<td>2. Saving accounts</td>
<td></td>
</tr>
<tr>
<td>3. Money Markets and CD’s</td>
<td></td>
</tr>
<tr>
<td>4. Stocks</td>
<td></td>
</tr>
<tr>
<td>5. Bonds</td>
<td></td>
</tr>
<tr>
<td>6. Brokerage accounts</td>
<td></td>
</tr>
<tr>
<td>7. Mutual funds</td>
<td></td>
</tr>
<tr>
<td>8. Trusts for which you are beneficiary</td>
<td></td>
</tr>
<tr>
<td>9. Mortgages and other debts owed to you</td>
<td></td>
</tr>
<tr>
<td>10. Pension &amp; retirement plans, include IRAs and Keogh’s</td>
<td></td>
</tr>
<tr>
<td>11. Annuities</td>
<td></td>
</tr>
<tr>
<td>12. Autos, boats, RV’s +</td>
<td></td>
</tr>
<tr>
<td>13. Primary residence</td>
<td></td>
</tr>
<tr>
<td>14. Vacation home</td>
<td></td>
</tr>
<tr>
<td>15. Other real estate holdings</td>
<td></td>
</tr>
<tr>
<td>16. Other investments</td>
<td></td>
</tr>
</tbody>
</table>
### E. FINANCIAL OBLIGATIONS

<table>
<thead>
<tr>
<th>Document</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/or mortgages</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
</tr>
<tr>
<td>Auto</td>
<td></td>
</tr>
<tr>
<td>Bank</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>List of credit cards</td>
<td></td>
</tr>
<tr>
<td>Persons dependent on you for support</td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Type of support</td>
</tr>
<tr>
<td>__________________________</td>
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</tr>
<tr>
<td>Name</td>
<td>Type of support</td>
</tr>
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<td>__________________________</td>
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</tbody>
</table>
PART III. HEALTH INSURANCE & LIVING ARRANGEMENTS

A. MEDICARE, OTHER GOVERNMENT INSURANCE AND LONG TERM CARE INSURANCE

Medicare is a federal program for persons aged 65 and older. And people who have been on social security disability for 24 months.

Part A helps to pay for hospital care as well as home health, hospice and limited skilled nursing care following hospitalization. You are automatically enrolled by turning 65. There is no cost for Part A.

Part B helps to pay for doctor visits, medical equipment, preventive service, outpatient care, therapy, lab tests, x-rays, mental health and ambulance services. You need to sign up for Part B and there is a premium. Most people sign up when they turn 65. You can do this online, or calling or visiting any social security office. You can sign up for Part B 6 months prior to turning 65. If you remain on a group plan and have not yet retired you need to sign up prior to your date of retirement. Medicare coverage is provided through the original fee-for-service plan or through a Medicare Advantage Plan.

Part C, a Medicare Advantage Plan like an HMO or PPO. Medicare contracts with these plans to provide coverage. In essence you are assigning your Medicare benefits over to one of these plans. Most plans are HMO plans that include prescription drug, or Plan D benefits.

Part D is Medicare’s help to pay drug benefits. It is available through enrollment in a private prescription drug plan that has a premium to pay. There are copays for prescriptions and a donut hole where no payments will be made, though most drug companies give big discounts while in the donut hole. (Gradually the donut hole is to be eliminated by 2020.) You must sign up for a plan when you are first eligible for Medicare, or you will pay a penalty if you sign up later. It is 1 percent of the average premium times the number of months you were not on a plan. For example if the average premium for drug plans is $32 a month, you will have a penalty of $.32. If you wait 5 years it would be .32 X 60 (months) = $19.20 plus the cost of the plan. Plus, you can only sign up during open enrollment or when first eligible for Medicare.

Persons with Medicare may acquire a supplemental policy, (sometimes called Medigap), from a private company that covers the deductibles and coinsurance that Medicare doesn’t cover. These policies are standardized so that Plan A from one company covers the same as Plan A from another company. Different lettered plans offer more or less services and the costs vary. When you are first eligible for Medicare you can sign up for a plan and there is no health underwriting. If you sign up later, you may have to complete a health questionnaire. In California, you can change to another company’s similar plan in the month of your birthday without underwriting to find a more competitive plan.
Open enrollment for Medicare’s Part C and Part D programs is from mid October till early December. During enrollment in a Medicare Plan you can sign up for a new plan or move to a different plan. If you decide at a later time that you want to go back to original Medicare plan there are disenrollment times. As a word of caution, if you go back to original Medicare you can also sign up for a Medigap policy, but you will need to meet underwriting requirements. You can inquire about Medicare services by contacting Health Insurance Counseling and Advocacy Program (HICAP). The phone numbers in our three county areas follow:

- Sacramento County (916) 376-8915
- Eldorado County (530) 621-6369
- Placer County (916) 376-8915

Other Government Insurance

Additional help with health care costs may be available through Medi-Cal the California name for the federal Medicaid program. Custodial care in nursing homes is not covered by Medicare so many persons in need of such care may want to apply to Medi-Cal. 70 percent of persons receiving custodial care in skilled nursing facilities have Dementia and require memory care. An Elder Law lawyer or a service may be helpful in making certain that the person can qualify for such care.

Veterans Benefits may be available for certain veterans and their surviving spouses and dependents. One type of benefit is known as Compensation and provides support and medical assistance for service-connected disabilities. These injuries do not have to be war related. Another benefit known as Improved Pension is available for certain wartime veterans and their families. It does not require showing of a service-connected injury. However, there is a requirement of showing financial need. The Improved Pension program sometimes referred to as the “Aid and Attendance” plan sometimes can be of assistance when someone is in need of in-home care and care in a facility that is below the nursing home level of care, such as a board and care or assisted living facility. VA benefits fill gaps left by the Medicare and Medi-Cal programs. Assistance is available from private attorneys who have been accredited by the VA, by a Veterans Services Officer employed by County government or by veterans’ organizations like the VFI and American Legion.

Long Term Care Insurance

As Home Care, Care Homes, Assisted Living, and Nursing Home (Skilled Nursing Facilities) costs are considerable, there may be advantages of having long term care insurance. Some provide funds for home health care, nursing home care and assisted living. Look into policies as they vary and often have high premiums plus screening to qualify. They tend to exclude persons with the potential for dementias, mobility issues and many others. You may want to check with an agent that handles more than one company. Premiums may be tax deductible as with other medical expenses.
Life Insurance

If you have Life Insurance you should keep it up to date. These are legal contracts between an insurance company, the insured and/or owner, and beneficiaries. Once the company is notified of the death they will send a claim form, and generally they will only need the completed form and a certified death certificate. These funds go out immediately. You cannot make changes to a life insurance policy through a trust or will. The insurance company will pay benefits only to those listed on the policy. Also changes to Life Insurance policies need the consent of the beneficiary.

A Related Matter: Bank Accounts: Financial institutions, including banks, are notified when a person dies and these accounts may be frozen until the bank knows who is the beneficiary of the accounts, or legal representative (executor, trustee) of the decedent.

B. NURSING HOMES AND OTHER CARE FACILITIES

Nursing Homes/Skilled Nursing Facilities serve two purposes.

First they provide a place where there is 24 hour licensed (Registered Nurses and Licensed Vocational Nurses) nursing care for people who no longer need hospital level care but need further rehabilitation or nursing care before the go home. Medicare and Medicare Advantage health plans cover these services.

Secondly, some skilled nursing facilities or nursing homes provide 24 hour nursing care for people who are not able to provide care for themselves but need nursing care on a long-term basis. These patients are unable to give themselves their own medication, may need ongoing wound care or other complex treatments they can’t do for themselves and who need varying levels of assistance with their activities of daily living such as bathing, grooming, and eating. They may be surprised that they do not see their doctor on a daily basis. A lot of care is directed through phone or fax communication. Services such as pharmacy, lab and X-ray are not on site but are available on a daily basis. That is one reason patients are frequently transferred to the emergency department for evaluation and diagnostic work-up.

Visit and screen potential nursing homes (skilled nursing facilities) for their suitability to become the home for your loved one. In 2016, costs for a skilled nursing facility in Sacramento County averaged $94,535 for a semi private room per year.

Plan to visit the facility to assess whether this is the best fit for your loved one. In addition to learning about the physical care that is provided you may want to inquire about the match of the facility with the life of your loved one.
Questions you might want to ask the facility staff members:
- Can you tell me about the mission of the organization?
- What kinds of things do you do with the older adults daily?
- My ________ loves to ________. Would he/she be able to continue this with your support?
- What is the best thing about working here?
- If my ________ moved here what would you need from me to make ___ life meaningful?
- Tell me about what a typical day would be like for an older adult living here.

Ask other older adults there:
- What is the best thing that happened to you today?
- Do you have a friend here?
- If you need something, who do you go to?
- What are your plans for this morning/afternoon/evening?
- What did you ask for at lunch today? Did you get it?

Note how the person giving you a tour interacts with older adults and care providers and:
- Did they make you feel welcome?
- How long has the leadership been there?
- What are their current projects that will impact care?
- If your_____ requires medical care how is it obtained?

Note the environment:
- Live plants? Are people going outside? Locked doors? Are residents calling out for help?
- Could your _____ feel alive here in an environment where life is worth living?
- Are there children around?
- Look at the activity sheet and menu.
- Are elders using phones and computers?
- How is food provided including dining arrangements and menus?

C. HOME HEALTH CARE AND COMMUNITY SERVICES

Skilled nursing care provided at home It is for people (following hospitalization) if they can go home and manage their care independently or with help by family. Home health care provides licensed nurses to provide intermittent treatments that could be changing dressings, giving specialized medications, managing intravenous feedings and other skilled care. Home Health also provides physical, occupational and speech therapists to continue therapy for a short period of time. It also provides
some aides to assist with the activities of daily living for a short period of time. Medicare covers these services and in most instances the patient’s insurance when the physician certifies they are necessary. Information about the quality of services by the specific agency is available on the internet.

Medi-Cal covers many specific services for very low-income persons who have very limited financial assets (excluding residence and automobile). First, assess your financial resources. Depending on your financial resources, it may be difficult to qualify for Medi-Cal. After death, there may be a payback required from the estate, to recoup state funds spent on specific nursing home, home care, adult day care and other health services that had been provided by Medi-Cal. If you are interested in planning for Medi-Cal eligibility for long term care, consult with and experienced and qualified elder law attorney.

**Private pay services at home** Costs for care through an agency may range up from $24 an hour. Costs will vary when you hire an employee. Or, if monthly income is very low and there are few liquid assets a person may qualify for In Home Support Services (IHSS) via Medi-Cal. If someone is willing to act as an employer and is able to research, interview, hire and manage the caregiver you may choose to hire someone on your own.

**For help in making plans:** contact Area 4 Agency on Aging 1401 El Camino Ave, 4th Floor, Sacramento, CA 95815 (916) 486-1876 or in Sacramento County phone 211 for senior referrals and information. Senior Care Solutions is one of several agencies that provide assistance to make choices regarding relocations and services. Call (916) 965-5565. Eskaton Foundation has a variety of services for older adults including a free telephone reassurance service in which a trained volunteer will call an older adult daily. This call serves as socialization and a wellness check. It also has a small senior companion service where an older adult is assigned a friendly driver to provide needed transportation. Call (916) 334-1072. Many times, the family of an older adult will become involved in helping to make arrangements. When there is elder abuse Adult Protective Services and the Police may become involved to protect the person who cannot protect him or her self.

Here are some indications that a person has needs for care related to physical causes: missed meals, spoiled food in the fridge, shut in, poor hygiene, wears same clothes, bruises and cuts from falls, house cluttered or unkempt, lawn not mowed, and trash not taken out. These are some indications for home care needs for persons with cognitive causes (short term memory loss) include: missed meals, spoiled food in the fridge, bills not paid, unopened mail, poor hygiene, dirty or lengthy nails, smell of urine, medicines not taken, stove left on, scorching pans, missed doctors appointments, lawns not mowed, trash not taken out.

**Adult day care** is an option for persons who are not participating in meaningful activity. The costs vary according to the number of days attending but was $19,830
in 2016 for 5 days a week. It can provide respite for a family caregiver and provide stimulation, socialization, fun, food and activities for persons requiring care. Del Oro Caregiver Resource Center (916) 728-9333 has caregiver resources and supports. There are many other organizations that provide information and services for specific health related conditions such as the Alzheimer’s Association. It has ways to assist the person caring for someone with Alzheimer’s disease. Call (916) 930-9080.

The Senior Resource Directory includes information on a variety of resources. Copies are available free from local libraries and Area 4 Agency on Aging. It is produced by a joint effort of Area 4 Agency on Aging, senior phone services line 211 and the Sacramento Bee. It may often be found in local libraries.

Meals on Wheels by ACC (916) 444-9533 is a service that delivers meals to the home at a minimal cost. The person delivering the meals is often seen as a welcome visitor who can be alert to changes in behavior.

Various measures can be taken to assist the person requiring care to cope more effectively in their own environment. These include Home modifications that increase safety such as avoiding falls Rebuilding Together provides services such as ramps, and hand rails. Call (916) 455-1880. Ensure sufficient lighting, have eyes, teeth and hearing corrections needed. Maintain clear pathways without obstructions around the house. And, if needed use assistive devises such as special phones, walkers, utensils, shoes that are stable and easy to wear clothing. Personal emergency response systems can help someone obtain help in the case of a fall or other untoward event. Ongoing medical care is also needed.

D. BOARD AND CARE HOMES

These are usually small facilities with the capacity for six residents. We suggest getting a list of available placements and visiting with the person requiring care to determine if it will be a good choice. They are licensed by the California Department of Social Services, Community Care Licensing Division. Their costs will vary.

E. ASSISTED LIVING FACILITIES

These facilities provide assistance with certain daily living needs. Visit to determine suitability. Residents live in their own apartments and have various services provided. The 2016 costs in Sacramento averaged $39,000 a year.

F. INDEPENDENT LIVING ARRANGEMENTS

There is a wide range of costs for this choice. Visit to determine the fit for the person(s) considering such a move. There may be houses and/or apartments and
the space may be purchased or rented. There is usually a meal plan and various amenities, planned activities with an activity director and easy access to special needs if and when they occur. In some instances the facility is an entry to their continuing care retirement community. Then, as higher levels of care are needed it is easier to transition to the level of care needed.

G. GERIATRIC CARE MANAGERS

We suggest you check with your hospital or referral service for information about geriatric care managers. This service may be helpful if you are the family member most involved with the care of a loved one and you live at a distance. Other names may be used for an elder care manager, such as a senior health care manager or a geriatric care manager. A certification process by the National Academy of Certified Care Managers assess competency in aging and disability issues, community services and resources, chronic disease management, legal and ethical concerns, special needs and advocacy and family support and conflict resolution.

H. PALLIATIVE CARE AND HOSPICE CARE

Services involve assessment and care by a multidisciplinary team and access is through a physician. Hospice care has some similar and different features. Here are some similarities and differences between palliative care and hospice:

1. Anyone with a serious illness at any stage of their disease can be treated by palliative care.

2. Palliative care and hospice both relieve symptoms equally. In hospice care the physicians must certify that the patient is terminally ill with a life expectancy of six months or less. The hospice commitment to support the family continues during the first year of bereavement.

3. Palliative care can involve treatment to cure the illness whereas hospice does not.

4. Payment by Medicare is fully paid for hospice care but for palliative care it depends on your insurance’s benefits and treatment plan.

5. There can be easy access to palliative care with the referral from your primary care provider. In Sacramento Kaiser Permanente, Sutter, Mercy and UC Davis Health Services all have palliative care programs that are based at their hospitals and some have services in their medical buildings. You probably need to request referral to the services from your primary care provider. Palliative care is covered in a similar way as other specialist services.

6. Length of time for hospice depends on the hospice’s criteria of an illness with the life expectancy of less than six months. Palliative care depends on what care you
having a serious illness and you can continue with treatments for the illness.

7. Care may be provided by both services in home, assisted living facility, nursing home and hospital. In addition hospice care may be provided in a hospice facility.

I.  PROFESSIONAL HELPERS

1. Accountant

Your Certified Public Accountant (CPA) is licensed in the State and primarily focuses on collecting, reviewing and compiling financial information for presentation in an orderly manner. When you meet to compile your income taxes ask if he/she could also help with estate planning. If you are considering a move to a retirement community the CPA could assist by organizing your financial matters.

2. Attorney

An Attorney is licensed in the State and has a broad knowledge of the law. Some lawyers are trained in and specialize in Elder Law. This lawyer can help you address transfer of wealth issues, prepare a will and trust and focus on issues that might avoid probate, minimize taxes and prepare documents as needed.

3. Financial Advisor

The financial advisor could come from a variety of backgrounds and many represent a firm that has a goal of handling your funds. Look for a financial advisor who represents your best interests.

4. Pastors

Your pastors have the primary interest in your spiritual welfare and health. They influence the ways our church addresses needs of our church’s people and those in our community. Pastors assist us to follow in Christ’s footsteps, and as life draws to a close, to become ready to enter our life triumphant.

Consider talking with your pastor when:
- You are worried about the wellbeing of a loved one.
- You are wrestling with decisions that impact your wellbeing.
- You are making plans for your celebration of life or funeral.
- You are questioning or are troubled about your relationship with God.

Our pastors provide short-term counseling and help to connect you with our church and community services related to your life matters. Our pastors will pray with you and for you and others in need of God’s ongoing love and presence. They visit persons in hospital and are there with you in times of your great needs.
5. Physician

Physicians are there to care for your health. They ‘fix things’ related to their diagnosis of problems with medications, surgery and various other means. Ideally as we become subject to aging issues we access the services of a geriatrician, yet they are few in number. Many older adults will want to have access to their primary care doctor who, over time, learns about our personal health conditions. Hospital care may be provided by a hospitalist, a physician employed by the hospital. It is necessary for clear communication channels from before hospital care to in hospital care with current information exchanged so the many complexities of aging can be addressed. It is helpful for incoming patients to carry with them a summary of illnesses, medications, allergies and surgeries.

6. Palliative Care Team

Over time we may encounter a serious health condition. We may enter palliative care where a lead physician and team of social worker, nurse, counselor, therapists, aides and chaplain collaborate with us, and our family, to coordinate our personalized comprehensive care.

7. Hospice Care Team

When the physician has projected that the patient has a life expectancy of six months or less and the care is to be focused on quality of living, pain management and not on curative measures the hospice team consists of the same health professionals as the palliative care with clinical staff to provide what is needed.
PART 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" or "Attorney in Fact") 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 general 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 should be drafted by an experienced and qualified attorney. Many powers of attorney forms available on the internet are defective or of poor quality.

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.

Without a valid durable power of attorney, a conservatorship hearing may be required to appoint someone to take control of your assets and use them for your benefit during the remainder of your life if you are incapacitated.

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 available in many places, it is important that you have an attorney who is familiar with your estate and the disposition provisions of your will and/or trust to 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 and/or trust.

**B. CONSERVATORSHIP**

A Conservatorship is a legal relationship in which one person, the conservator, 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 or government official may petition the Superior Court of the county in which you live to have a conservator appointed to manage your affairs. The court must hold a hearing and make specific findings of fact before appointing a conservator. If appointed, a conservator must file annual reports with the court. If you regain capacity, a subsequent hearing is required to terminate the Conservatorship.

The Conservatorship process is often frustrating, expensive, and time consuming 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 or “Conservatee”. The court will often approve some compensation for services rendered. 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 Conservatorship would be necessary to provide for the management of assets during any period of incapacity.

**C. HEALTH CARE DOCUMENTS**

1. **Advance Health Care Directive**

California has enacted a law concerning Health Care Agents. It became effective July 1, 2000. It specifically stipulates that an individual of sound mind may make a health care directive 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 directive 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. Finally, the Directive is a combined Health Care Power of Attorney form and Living Will.

2. **Living Will**
California first enacted a statute permitting an individual to execute an advanced that became effective in July 2000. The new law allows for a combined health care directive and living will in one document and provides direction about care to the health care agent and health care providers for someone who is incompetent and has, among other things, an end-stage medical condition or is determined to be permanently unconscious.

As part of the admissions process, hospitals are required by law to ask if you have executed a directive 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 directive which clearly reflects your wishes.

3. Do Not Resuscitate Order

California has recently adopted a form for making resuscitation decision commonly referred to as a POLST order. It stands for Physician's Order for Life Sustaining Treatment. It is required to be offered to patients who are admitted to health care facilities.

D. WILL

You need to 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 California, 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 blood 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 joint tenants 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 as well as other anticipated problems such as seizure of your assets by the IRS or others if your co-owner is in legal or tax troubles or if he or she gets a divorce.

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 can also be advantageous in doing estate and income tax planning.

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 generally saves attorney’s fees for administering an estate, but legal fees will be incurred when the trust is established and administered.

A 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.

Another advantage of a living trust is that it allows for the avoidance of costly and time consuming legal proceedings should you become incapacitated or die. It is commonly recommended to create a trust when assets include real estate and/or exceed $150,000. Without a trust, administering such assets will likely require court involvement.

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 certain mutual fund accounts as well as certain bank account as payable on death (POD) or transfer on death (TOD)
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.

Beneficiary designations can sometimes be helpful but they can also cause problems for many types of beneficiaries such as minors or disabled persons. One should not designate individuals as beneficiaries without consulting with an experienced and qualified estate planning attorney.

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 Carmichael Presbyterian Church 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.
PART V. SPIRITUAL PLANNING AND RESOURCES

A. PLANNING FOR AFTER THE DEATH

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 Carmichael 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".

B. 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/Obituaries – They contain 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. They can recall life events and associations.

**Memorial Gifts** - recommendations for gifts in lieu of flowers or a favorite charity, the church, etc. Gifts made to Carmichael Presbyterian Church are normally assigned to the memorial fund for a specific or CPC undesignated use.

**Disposition of the Body**

**Autopsy** - Autopsies are required if the person was not under medical care or there is a possibility of criminal action. Sometimes they are requested to lead toward medical advancement or the resolution of family questions.

**Organ Donation** – “I will give them a new heart, and a new spirit I will put within them; I will remove the heart of stone from their flesh and give them a heart of flesh...” (Ezekiel 11:19) As God has done this for us, we may also be able to follow this example and give to others that they may have life.

**Donation of the Body for Medical Purposes** - Agencies and telephone numbers for donation of organs or the entire body can be provided in Section B (below).

**Embalming** - Embalming is not necessary in the case of cremation or immediate burial. Consult your funeral director with any questions.

**Viewing the Body** – Sometimes 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 funeral service.

**Burial** - Arrangements can be made through either the funeral director or the cemetery. 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.

**Cremation** - If the choice is made for cremation, a coffin is not necessary. The body can be transported to the crematory in a simple container. The ashes are then placed in a container, which is then placed in a niche of a columbarium/mausoleum of a local cemetery or buried in a family plot. Spaces are available in our own Columbarium. Ashes may be scattered at sea. Please consult the local and state laws on scattering the ashes.

**The Columbarium at Carmichael Presbyterian Church** - The Columbarium is intended for members of Carmichael Presbyterian Church. Any person who has been an enrolled member in good standing at Carmichael Presbyterian Church for at least one year may purchase a permit. This permit may then be used to inurn the cremains of any member of the permit-holder’s family, which includes their spouse, parents, children and their spouses. More information can be obtained from the church office at (916) 486-9081.
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.

You are strongly encouraged not to direct that no services be held. Sometimes a decision is made to "spare" the family and friends, when 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 a 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, your family and friends will know that they are being faithful to you and your wishes.

Remember as well that scripture passages or music meaningful to other family members may be important to include. Helpful books may be found in the church library to help you in this process.

Your pastor is also 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 C (below) as you can. Then, you will know more about where the conversation should proceed.
C. PERTINENT DATA AND PREFERENCES

Note: Retain the original of this document; consider giving one copy to pastor to officiate, and one to the 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 organs
( ) Donation of body to medical school for anatomy class for medical students and research

( ) UC Davis School of Medicine Body Donation Program
4800 Broadway, Suite 100
Sacramento, CA 95820
(916) 734-9560 or dbpinfo@ucdavis.edu

( ) Information for obituary (insert additional page)

( ) Other arrangements as follows:

___________________________________________________________________

Your Name _________________________________ Date ____________
D. 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.”
— W- 4.10003 Directory for Worship, the Book of Order 2015-2017 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, family members and close family friends attend the committal service.

Location
Carmichael Presbyterian Church is fortunate in having both a Chapel, which will seat about 60 and the Sanctuary, which will seat 350. We also can provide overflow seating in the McMillen Hall with live video feed from the Sanctuary.

Type of Service
Memorial Services are services of worship and witness to the resurrection. Urns with cremains may be present, and a photograph or other mementos may be placed in the front of the church with the pastor’s approval. Caskets are not ordinarily present at memorial services, but if a casket is present, it must remain closed.

Costs
Carmichael Presbyterian Church intends that costs for a funeral or memorial service on its premises be only what are necessary and minimal. There are organist/soloists fees (if music is a part of the service), an audio/video technician fee (if recorded music, video, or slideshow is being projected) and a fee if a reception is desired. Services outside normal business hours (such as weekends) will require additional fees to pay custodial staff who will be working overtime. Exact details are available from the officiating pastor. An honorarium for pastors may be offered at the discretion of the family.

Day and Time of Services
The time of a service on most days can be flexible, but if it is a memorial service requiring interment before or after, the time will need to be coordinated within the limitations of a cemetery’s interment schedule. The majority of services at Carmichael take place between 10:00am and 2:00pm, except on Sundays, when they can be held between 2:00pm and 4:00pm. To schedule service and receptions, please call the church office.
**Flowers**
Flowers can add color and beauty to the service, and remind worshippers of the goodness of God’s creation. If desired, the family may provide flower arrangements for either the church or chapel.

Should you desire a florist, we regularly work with and recommend:
Bettay’s Flower Shop
6221 Fair Oaks Blvd.
Carmichael, CA  95608
(916) 481-0901

**Content of Service**
The pastor, in consultation with the family, plans the service. 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.

Scriptures will be read and prayers offered. Ordinarily a short sermon will be preached. The pastor, family members, friends or colleagues may share stories of remembrance.

**Reception**
Our Gathering Place and McMillen Hall are available to host receptions. For a typical memorial reception, the Gathering Place accommodates up to 100 people. For a more formal setting, the Gathering Place seats 50 at tables with seating expanding into our courtyard when weather permits. For larger receptions, McMillen Hall accommodates more than 500 people in a reception setting or 300 seated at tables.

Should you desire a caterer, we regularly work with and highly recommend:
Jackson Catering & Events
1120 Fulton Ave
Sacramento, CA 95864
(916) 483-7300
www.Jacksoncateringevents.com

Beer or wine is permitted by application only.
Suggested Outline for a Memorial Service

Prelude

Words of Welcome

Opening Sentences of Scripture

Opening Prayer

Hymn or Special Music

Remembrances (by friends, family, or colleagues)

Scripture Lessons (usually two or three passages)

Meditation by Pastor

Hymn or Special Music

Pastoral Prayer and the Lord’s Prayer

Words of Committal

Hymn or Special Music

A Life in Pictures (photo slideshow or DVD)

Benediction

Postlude

Not everyone will wish to include all of the elements listed here, and elements may be added or subtracted after discussion with the pastor.

The remembrances may be limited to a select number of people from the lectern, or open to all with the pastor circulating a hand-held microphone among the congregation.
Some Suggestions for Scripture

Old Testament
Job 19:23-27 N T 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
Ecclesiastes 3:1-15 For everything there is a season

Psalms
Psalm 23 The Lord is my shepherd
Psalm 46:1-5,10-11 A very present help in trouble
Psalm 90:1-10,12 Teach us to number our days
Psalm 103 Bless the Lord, O my soul
Psalm 121 I lift up my eyes to the hills
Psalm 130 Out of the depths I cry to the Lord
Psalm 139:1-12 Where shall I go from thy Spirit?

Epistles
Romans 8:14-23, 31-39 Nothing can separate us from God’s love
Romans 14:7-9,10b-12 Whether we live or die, we are the Lord’s
I Corinthians 15:20-26 Death is swallowed in victory
35-38,42-44,50,53-58

II Corinthians 4:16-5:1 Visible things are transitory, invisible things permanent
I Thessalonians 4:13-18 The comfort of Christ’s coming
Revelation 21:1-4, 22-25 A new heaven and a new earth
22:3-5

Gospels
Luke 23:33,39-43 Today you will be with me in Paradise
John 11:17-27 I am the resurrection and the life
John 14:1-6,25-27 Let not your hearts be troubled
Matthew 18:1-5,10 The greatest in the kingdom of heaven
Mark 10:13-16 Let the children come to me
Suggestions for Music

Hymns
(Page numbers are from The Presbyterian Hymnal.)

260 A Mighty Fortress Is Our God
543 Abide With Me
280 Amazing Grace
339 Be Thou My Vision
526 For all the Saints
473 For the Beauty of the Earth
528 Give Thanks for Life
261 God of Compassion
275 God of Our Life
281 Guide Me O, Thou Great Jehovah
460 Holy God, We Praise Your Name
138 Holy, Holy, Holy
467 How Great Thou Art
457 I Greet Thee, Who My Sure Redeemer Art
263 Immortal, Invisible, God Only Wise
447 Lead On, O King Eternal
529 Lord of the Living
555 Now Thank We All Our God
270 O God, in a Mysterious Way
384 O Love That Wilt Not Let Me Go
210 Our God, Our Help in Ages Past
478 Praise, My Soul, the King of Heaven
171 The King of Love My Shepherd Is
175 The Lord’s My Shepherd
119 The Strife Is O’er, the Battle Done
85 What Wondrous Love Is This

The Presbyterian Hymnal also has metrical settings to many psalms. Several of these are appropriate for use in a memorial service. With the approval of the pastor, other hymns may be selected and copied as inserts in the bulletin.
Personal Requests for Memorial Service

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

( ) I wish to have a memorial service
( ) I wish the service be held in the
   ( ) Chapel
   ( ) Sanctuary
   ( ) Other ________________________________

In lieu of flowers contributions should be sent to ________________
___________________________________________________________________

SUGGESTIONS FOR SERVICE
(Your selections of hymns, scripture readings, other music.)

Your Name ________________________________ Date _____________
Affirmation of Faith

Death often seems to prove that life is not worth living and that our best efforts and deepest affections go for nothing.

We do not yet see the end of death.

But Christ has been raised from the dead, transformed and yet the same person.

In his resurrection is the promise of ours.

We are convinced the life God wills for each of us is stronger than the death that destroys us.

The glory of that life exceeds our imagination but we know we shall be with Christ.

So we treat death as a broken power.

Its ultimate defeat is certain.

In the face of death we grieve.

Yet in hope we celebrate life.

No life ends so tragically that its meaning and value are destroyed.

Nothing, not even death, can separate us from the love of God in Jesus Christ our Lord.

(From A Declaration of Faith, 1977, and affirmed by the 197th General Assembly, PCUSA 1985)
PART VI. REFERENCES


Aging with Dignity (2011) Five Wishes P.O. Box 1661Tallahawnee FL 3202-1661,12 pages See www.agingwithdignity.org.


The Coalition for Compassionate Care of California(CCCC). Information about Physician Orders for Life-Sustaining Treatment (POLST). Has a bright pink form that goes into medical chart and record to be available when needed. Also see www.caPOLST.org.


Doka, Kenneth (2016) Grief is a Journey: Finding Your Path Through Loss

EPEC Northwestern University project (2016) Learning about Goals of Care 9 pages


Palliative Care (X) www.getpalliativecare.org information, access and resources


Health Insurance Counseling and Advocacy Program (HICAP): Help for Medicare beneficiaries to schedule appointment with a counselor to review benefits, learn about government assistance programs, explore long term care insurance options and clarify benefits. (916) 376-8915 in Sacramento and Placer Counties, (530) 621-6369 in El Dorado County

HICAP (X) Taking Care of Tomorrow; A Consumer’s Guide to Long-Term Care the CA Department of Aging. See; www.aging.ca.gov 80 pages

Medicare www.medicare.gov (800) 633-4227 for approved nursing homes


New Life Styles (2016) The Source for Senior Living a comprehensive listing of local home care, provider, care homes and affordable senior housing in the Sacramento/Bay Area. Also it has some ads on independent living, assistive living, memory care, day care and hospice services. For free copy phone (800) 869-9549

www.ohsu.edu/polst (2014) Physician Orders for Life-Sustaining Treatment Paradigm (POLST) “the bright pink form”

Social Security Association See: www.socialsecurity.gov

Oaklander, Mandy (2016) How outlook and social ties affect the way you age: The View of Longevity Time Magazine September 26, 2016 page 24

Sierra Sacramento Valley Medical Society Alliance/ U C Davis Health System, Sacramento Area (2016) Community Resources for Older Adults www.ssvms.org