This section provides information about planning for long-term care, preparing for end-of-life, making final arrangements, and bereavement.

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LIFE PLANNING AND END-OF-LIFE PREPARATIONS

One of the most difficult periods following the loss of a loved one is the period when the deceased’s estate has to be settled. A lack of prior planning in managing the person’s affairs can result in pain and strife among surviving family members.

The most important aspects of life planning and end-of-life preparation should begin well before we enter the final stages of our lives. In fact, life planning should begin while we have good health and are considered to be of sound mind. Unless we carefully and deliberately plan and express our wishes in writing and in the appropriate legal format, there is no guarantee that our wishes will be correctly interpreted and honored.

The Older Floridians Handbook is an easy reference source and guide for older Floridians. It contains useful legal and program information on topics of special interest to persons over sixty years of age, including life planning, advance directives, hospice care, wills, trusts, and estate planning.

The material provided is based on the laws and practices of the State of Florida and its agencies, and in some cases, the laws and practices of the federal government. It provides information of a general nature and answers to some of the more common questions that older Floridians may have. This Handbook does not answer every question, nor does it replace the advice and counsel of an attorney when needed. You can view the Handbook online by visiting floridajusticeinstitute.org/publications.

For information on developing advance directives, wills, and other related legal documents, consult with an elder law attorney. An attorney, licensed in Florida, can ensure that your forms are in proper order.

QUESTION
How can I ensure that my wishes are honored if something happens to me?

ANSWER
You should talk with family members and let them know your wishes regarding how much emergency or life-preserving care you want, should you become incapacitated. Those wishes should be formalized in an advance directive (see section on advance directives). You should also consult with an attorney for assistance in developing a Last Will and Testament (will) or a trust agreement to protect and distribute your assets in accordance with your wishes upon death.
You may contact your Aging and Disability Resource Center for assistance in finding an attorney. You may also call either the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or the Senior Legal Helpline at 1-888-895-7873 for a referral.

**Common Life Planning Mistakes**

- Failing to keep records up to date,
- Failing to share the location of vital records and documents,
- Failing to plan for the uncertainties of life,
- Letting emotions rule your decisions,
- Failing to properly clear titles to property or possessions you own,
- Naming inexperienced or irresponsible executors, and
- Waiting too late to begin the planning process.

**BEREAVEMENT AND FINAL ARRANGEMENTS**

Whether a loved one lived more than 100 years or dies much sooner, this loss is a sad, painful, and deeply personal experience.

While bereavement is a time of reflection and healing, it is also a difficult time when many critical decisions must be made. These decisions range from the choice of funeral and burial arrangements to asset protection and accounting. Unless life care and end-of-life issues have been planned well in advance, a decision made out of highly charged emotions may prove to be troublesome for you.

Unfortunately, your period of bereavement can be an opportunity for dishonest individuals to try to take advantage of you. Dishonesty can take many forms, including attempts to deny benefits or claims due, overcharging for services rendered, or withholding important information that could affect the decisions and choices you make.

An emotional grieving widow or widower can easily overpay for funeral and burial services. Consider listening to people who have no vested interest in the outcomes of your decisions. To help protect consumers, the Federal Trade Commission offers a description of your rights when buying funeral goods and services. You can contact the Commission at 202-326-2222. This information is also available online at [www.consumer.ftc.gov](http://www.consumer.ftc.gov). This information can help you ask the right questions and understand your rights as a consumer.

**Steps to Take When a Loved One Dies**

- Call family, friends, and others;
- Initiate the process to secure a death certificate;
- Begin searching for important papers;
• Compare prices and services, and always seek information from independent sources;
• Finalize burial arrangements;
• Contact insurance companies and former employers;
• Initiate important cancellation notifications;
• Settle the deceased’s estate (See a lawyer if necessary);
• Be cautious. Do not be pressured into making decisions on the spot or too quickly. Do not be afraid to get second and third opinions; and
• A certified copy of the death certificate must be presented before insurance proceeds will be released.

Listen carefully to trusted individuals who have no vested interest or potential gain in the outcome of your decisions. While grieving, remember that your loved one cared about you and would be concerned about your financial and physical well-being long after he or she is gone. Try to take comfort in the times and memories you shared. It is okay to laugh, cry, and talk about your loved one as though he or she were still with you. All of these reactions are a normal part of grieving.

Some loneliness and depression is expected when we are still going through a healing process. For the short term, consider taking an extended trip to visit a family member or friend. For the long term, consider getting more involved in community, church, or volunteer activities. If you believe professional counseling would be beneficial during this period, do not be afraid to ask for help.

Suggestions for Dealing with Grief
• Talk regularly with friends,
• Create a memory book,
• Listen to music,
• Allow yourself to laugh and cry,
• Do something your loved one would enjoy,
• Reward yourself: take a short vacation,
• Do something to help someone else, and/or
• Seek spiritual fulfillment.

For additional information on coping with grief and making final arrangements, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337), or contact AARP at 1-800-424-3410.

QUESTION
It has been nearly two years since I lost my husband of 50 years and sometimes I still feel depressed and lonely. Is this normal?

ANSWER
We each grieve differently, and there is no set time period for how long we grieve.
This section provides contact information for a variety of services, organized by county, followed by a list of Memory Disorder clinics, and listings for statewide and national organizations.

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