

Looking into The Future

**A Caring and Compassionate Guide
For Members, Families and Friends of
First United Methodist Church of Denton**



First United Methodist Church

Foundation of Denton, Texas

Nothing in this brochure is intended to contain or imply legal advice for you or any individual or third party. Please be sure to consult your personal attorney before making any irrevocable decisions about your finances, property, Estate, Will, or beneficiaries.

Neither First United Methodist Church of Denton, Texas nor First United Methodist Church Foundation of Denton, Texas offers legal advice, opinion or counsel to members or others.

LIFETIME PLANNING ACTIVITIES

1. Write a **Will** to designate how your assets will be distributed at your death. Notify a responsible party where the Will is kept to avoid unnecessary court proceedings and expenses. NOTE: A handwritten, signed Will is valid without witnesses, but usually creates problems for the heirs, beneficiaries and Executor of the Estate.
2. Sign your **Medical Power of Attorney** which appoints an agent to make any and all health care decisions for you in accordance with your wishes when you are not capable of making them yourself.
3. Sign your statutory **Durable Power of Attorney** which appoints an agent to perform or undertake actions you could perform if present and/or competent.
4. Sign your **Directive to Physicians and Family** designed to communicate your wishes about medical treatment, or a do-not-resuscitate (DNR) order, if you are unable to make your wishes known at the time of treatment.
5. Sign your **Declaration of Guardian in Event of Later Incapacitation or Need of Guardian** which designates the person whom you wish to have handle your Estate and your personal needs.
6. In the event you are not legally married, you should sign an **Appointment of Agent to Control Disposition of Remains** so that your partner or a person of your choosing is appointed to that position.

7. Have a burial or columbarium site obtained and make other final arrangements. Review the FUMC Funeral Policy and Columbarium information documents which are available from our Church staff.
8. Sign up for the **Willed Body Program**, if desired. The body will be cremated at no cost to the family upon completion of the study of the body. A brochure is available: contact the *Willed Body Program at UT Southwestern Medical Center*, (214) 648-2221.
9. Register for organ, tissue and eye donations. This can be done on your Texas driver license application/ renewal.
10. Other organizations helpful with pre-arrangements;
 - **Neptune Society**, www.neptunesociety.com
(800) 637-8863
 - **Southwest Transplant Alliance for Organ Tissue Donations**, www.organ.org (214) 522-0255
 - **Funeral Consumers Alliance of North Texas**,
www.fcant.org (972) 509-5686
11. Give information and instructions to designated person(s) responsible at your death for:
 - Your obituary
 - Religious or memorial service desired
 - Cremation or embalmment
 - Filing claims for any life Insurance policies
 - Obtaining information of current or former employer
 - Securing your birth certificate, marriage license, and spouse's birth certificate
 - Contacting the Social Security Administration
 - Locating safe deposit and storage unit keys.

12. Be sure that your beneficiary designations are up to date. This includes your Will, life insurance, bank accounts, security accounts and retirement plans.
13. Consider making a testamentary gift to any of the existing FUMC Foundation Endowment funds such as ***Maintain the Vision Fund*** or the ***Heritage Mission Fund***. Gifts may also be made to:
 - A new endowment supporting FUMC ministries of special interest to you or your family
 - Designated or undesignated gifts to the church, budget or projects
 - Other charitable organizations with which you are connected (be sure you have the correct name of the donee organization)
14. Another good end-of-life planning information source is the Consumers Union organization: www.consumerreports.org

IDENTIFY & SHARE THE LOCATION OF THESE IMPORTANT DOCUMENTS

Prepare and keep updated a list of the following items for your Executor to use following your death:

- Copy of your updated Will, with a note about the location of the original and contact information for Executor and beneficiaries
- Copy of Power of Attorney, with contact information for Agent
- Burial Instructions:
 - ◊ Funeral contract, if any

- ◇ Columbarium, plot or mausoleum deed
 - ◇ Clergy contact information
 - ◇ Preferred funeral home
 - ◇ Instructions if registered as an organ donor
- Contact information for attorney, CPA, financial advisor, relatives and close friends
- Pre-written obituary with picture, and instructions regarding flowers and charitable contributions
- Life insurance policy information
 - ◇ Company, policy number, issue date, type, amount, agent contact, beneficiary designation, location of original policy
- Annuity or Retirement account information
 - ◇ Company, policy number, issue date, amount, agent contact, beneficiary designation, location of original policy
- Bank accounts/safe deposit boxes
 - ◇ Copy of account card(s), banker contact information, bank branch, box key(s)
- Deed(s) for real property
- Appraisal(s) for personal property (jewelry, boat, etc.)
- Investment information
 - ◇ Brokerage Accounts, broker, company
- List of other significant assets and location of each
- List of personal gifts to be given by Executor
- Logins and passwords of on-line accounts
- Copy of marital agreement or divorce decrees, if any
- Copy of recent tax return

CARING FOR LIFE AFTER DEATH

The planning you have done will be of great help to your family. Some of the following are handled by family, friends or others designated by you, and some are handled by an Executor identified in your Will operating under the supervision of the local Probate Court.

HANDLED BY FAMILY, FRIENDS AND/OR OTHERS DESIGNATED BY YOU

1. At the moment of death, contact hospital, hospice representative or doctor. A person must be declared legally dead and proper authorities contacted. After that, the body can be transferred to a funeral home for cremation or burial. Funeral homes in Denton that can provide cremation or burial services include:

DeBerry Funeral Directors 940-383-4200;

Denton Funeral Home & Cremation Services 940-382-2214

Mulkey Mason Jack Schmits & Son 940-382-6622;

Peoples Funeral Home & Chapel 940-383-1932.

- In hospice care, the nurse can make the call and help make arrangements to transport the body
- In the hospital, contact the funeral home to take the body (the family is responsible), and someone should pack the deceased's personal possessions
- If at home and under hospice care, the hospice staff must be called first for processing, then the body can be taken to the morgue or funeral home

- If at home and not under hospice care, the law enforcement agency that has jurisdiction where the home is located must be called first for processing, then the body can be taken to the morgue or funeral home
 - A funeral home can notify Social Security, and Social Security can notify Medicare
2. Contact family members by phone or in person; don't use email or text messages unless absolutely necessary.
 3. Contact the church pastor about the memorial service and burial or interment.
 4. Gather information for the death certificate and newspaper obituary.
 5. Gather information on the funeral service and burial wishes. Talk to family about the deceased's wishes.
 6. Arrange for support of the family including transportation, child care and pet care.
 7. Arrange for a volunteer to stay at the home while the funeral is being held.
 8. Select pallbearers, if desired; six to eight is customary.

ITEMS HANDLED BY YOUR DESIGNATED EXECUTOR

1. Identify and contact the Executor of the Will of the deceased.
2. Contact the attorney for the Estate to see what has to be done in regard to Estate settlement.
3. Notify deceased's CPA and financial advisor(s) and ask about needed steps to deal with taxes and assets.

4. Get at least a dozen copies of the death certificate. These can be ordered through the funeral home or online.
5. Keep a list of deliveries made to the residence, electronic communications (of substance) received, and telephone calls pertaining to the Estate.
6. Contact the Social Security Administration about death benefits (www.ssa.gov; 800-772-1213). A surviving spouse can get survivor's benefits as soon as age 60, earlier if the surviving spouse is disabled. Children under age 18 may also be entitled to survivor's benefits when a parent dies.
7. Contact the US Department of Veterans Affairs (Veterans Administration or VA, www.va.gov; 800-827-1000). Surviving spouse and dependent children may be entitled to a pension if the deceased served in the Armed Forces. The VA may pay partial burial expenses and provide a headstone or marker as well as an American flag to drape over the casket, without charge. If burial is in a national cemetery, the VA will provide a gravesite and pay burial costs. You will need the appropriate VA form for this service.
8. Contact banks and credit card issuers and cancel direct deposits and debits.
9. Contact former employers for benefits resulting from that employment.
10. Notify organizations where deceased held memberships. Some offer memorial services or may offer life insurance, while others will return part of dues paid.
11. Collect life insurance policies and contact the companies to

ask for death claim forms. A beneficiary may be able to choose to take proceeds in a lump sum or spread them out as payments over one or more years.

12. Contact companies or State Agencies holding retirement plans; there may be money left in them to be paid to survivors or due to the Estate. Like life insurance, payments may be paid in a lump sum or in installments. Tax advisors should be consulted before beneficiaries make that decision.
13. Consult with the deceased's health insurance company. They may pay some expenses of the last illness, or have life insurance death benefits.
14. Locate any safe deposit boxes and storage facilities and their keys and inventory those items.
15. Cancel subscriptions, and redirect mail as appropriate.
16. Open a new checking account in the name of the Estate and use that to receive any payments and pay any expenses of the Estate; establish a clear trail of all income and expenses.
17. Work closely with the attorney for the Estate to prepare all reports, filings and required documentation with the local Probate Court in preparation to successfully close the Estate

PLANNING FUNERAL ARRANGEMENTS

One of the most loving gifts you can leave your family and friends upon your death is having arranged for a memorial service and final resting place.

Your plans may include use of a funeral home for cremation, burial and a memorial service. The tradition at our church is to

have a memorial service in the sanctuary or Cole Chapel. Many of our members have chosen cremation and inurnment in our Columbarium. Review the FUMC Funeral Policy and Columbarium information documents (available from Church staff) to assist with these plans.

If you are considering using a funeral home, many of the tasks involved will be handled by them. Funeral directors can act as a liaison between you and the cemetery, pastor, hospital and/or other necessary individuals and providers. They may also offer use of a special room or gathering place for visitation held before the actual service.

A funeral home usually provides embalming services to preserve the deceased for open casket viewing and funeral. For some mourners, an open casket viewing provides loved ones with a final physical connection prior to interment. A closed casket can also be provided. Cremation and presentation of the cremains is also an option.

When you have completed pre-arrangements with the funeral home, a copy of the contract should be provided and placed with your Will and other important papers.

If your plans include using a funeral home for cremation and then using our church staff for the memorial service, you may want to meet with our lead pastor to discuss with him or her the memorial service and inurnment plans. Family can be involved in these discussions appropriate to your personal situation.

DISCUSSION of MEDICAL POWER OF ATTORNEY, LIVING WILLS, and DO-NOT-RESUSCITATE ORDERS

Medical Power of Attorney is a document, signed by a competent adult (principal), designating a person (agent) who is trusted to make health care decisions on his/her behalf should the principal be unable to make such decisions. The Medical Power of Attorney is effective immediately after it is executed and delivered to the agent. It is effective indefinitely unless it contains a specific termination date, it is revoked, or the principal becomes competent. An agent may make health care decisions on the principal's behalf only if the principal's attending physician certifies in writing that the principal is incompetent. The physician must file the certification in the principal's medical record.

Do I need a Medical Power of Attorney? There is a chance in your lifetime that you may be seriously injured, ill, or otherwise unable to make decisions regarding health care. It would be helpful to have someone who knows your values and in whom you have trust to make such decisions for you.

A Living Will is a legal document a person uses to make known his or her wishes regarding life prolonging treatment. It is also referred to as an advance directive, health care directive or directive to physicians. It is important to have a Living Will as it informs your health care providers and family of your desires for medical treatment if you are unable to speak for yourself.

Generally a Living Will describes certain life prolonging treatments. You, the declarant, indicate which treatments you do or do not want applied to you in the event you either suffer from a terminal illness or are in a permanent vegetative state.

A Living Will does not become effective unless you are incapacitated; until then you'll be able to say what treatments you do or don't want. You should discuss your choices with your agent well in advance of your medical treatment or incapacitation.

These treatments usually require a certification by your doctor and another doctor that you are either suffering from a terminal illness or are permanently unconscious before they become effective as well.

This means that if you suffer a heart attack, for example, but otherwise do not have any terminal illness and are not permanently unconscious, a Living Will has no effect. You would still be resuscitated, even if you have a Living Will indicating that you don't want life prolonging procedures. A Living Will is only used when your ultimate recovery is hopeless.

A Directive to Physicians and Family or Do-Not-Resuscitate (DNR) order tells emergency medical caregivers that you do not wish to receive life prolonging treatment if your heart and breathing stop. This generally means that you do not want to receive CPR. You can make your DNR instructions part of your Living Will. Be aware that Emergency Responders (EMTs) often provide emergency care without regard to any DNR.

You may contact your local hospital, long term care facility, physician, or attorney for more information about any of these options. Be sure to leave copies of all ***Medical Power of Attorney, Living Will and Do-Not-Resuscitate*** orders with your Will, and important paperwork. Notify family and physicians where this information can be found, and ensure that is easily accessible in an emergency.

GUIDELINES FOR MAKING A TESTAMENTARY GIFT TO THE FUMC FOUNDATION

Your church has been an important part of your Life; you can also make it an important part of your Legacy.

Here are three options for making a gift through your Will or Living Trust (*also called an "inter vivos" trust, created while you're alive, rather than one created at your death*):

1. Determine a specific dollar amount you wish to give;
2. Determine a percentage of the Estate you wish to leave; or
3. Select a specific asset held by the Estate, as long as it passes under the Will, such as shares of stock held by a brokerage account that passes under your Will. To implement a change to your Will or Living Trust, a codicil to the original document must be prepared outlining your wishes. An attorney should be consulted to discuss your wishes and prepare the document, which is normally a very simple document that can be prepared quickly with minimal time involved.

Making a gift of an asset with a beneficiary designation that does not pass under the Will.

If you have an asset that has a beneficiary designation, such as an IRA, 401(k), 403(b) plan, Life Insurance Policy, Annuity or bank or security account, this asset will pass directly to your beneficiary. You can change the beneficiary to the FUMC Foundation without making a change to your Will.

To include the FUMC Foundation as a beneficiary for an asset of

this type, you can request a “Change of Beneficiary” form from the company that holds the asset, such as the bank or brokerage firm that holds your IRA, and then add or substitute the FUMC Foundation’s name as the primary beneficiary. Many companies now have such forms on their websites, or you can contact the company directly and request the form.

Any gift designated for an FUMC permanent endowment should be made to “**First United Methodist Church Foundation of Denton, Texas.**”

FUMC FOUNDATION ENDOWMENT FUNDS

All contributions donated to the principal of any of the existing endowment funds are welcomed. Existing funds include designated categories for projects related to the church building and grounds, special programs related to support of families within FUMC, music, continuing education for clergy and staff, United Methodist Women missions, capital repairs and other projects which are not funded by the operating budget of the church.

You may create your own named endowment fund with a minimum gift. Gifts may be designated or undesignated, in honor or memory of someone, or left anonymously, and can be put to work immediately in many areas. Contact the Church Business Administrator for more information about the existing Foundation funds, and about the requirements for a possible new area that you might like to fund with a significant gift.

Contributions are welcomed and encouraged for funding the **Heritage Mission Fund**. This existing endowment fund was es-

established to provide members and friends an opportunity to make gifts of any size to the church. The Heritage Mission Fund is exclusively used to support FUMC mission work. The Church Mission Team will allocate the proceeds of these funds, and is charged with keeping our church family and friends abreast of all types of mission activities. The Mission Team is very mindful of church, community and global mission needs and is tasked with transforming the proceeds of the Heritage Mission Fund into service, grants and gifts to the glory of God.

The Directors of the FUMC Foundation promote planned giving by members and supporters of this church through their Estate by Will or other testamentary gifts, as well as direct gifts of property or assets during their lifetime. Our opportunity to grow in this area is emphasized by our **Legacy Society**, made up of those members of FUMC and others who have included the church by testamentary gift in Wills, trusts, or IRA plans. An event in gratitude of these members is held each year.

THE MEMORIAL COLUMBARIUM

In the spring of 1996 the idea of a Memorial Columbarium — a perpetual resting place for cremains held in urns — to be housed within the walls of FUMC was brought before the Board of Trustees and approved by them and then submitted to the Administrative Board for its consideration. In the fall of 1998 the Columbarium became a reality and was consecrated on September 20, 1998.

The ministry of the church touches its members in all areas of life as well as in death. As cremation is now increasingly used as

an alternative to embalming, our church believes that many, throughout history, have preferred burial space with the walls of the church itself, or on its grounds. We feel that this Columbarium within the walls of this church allows our members to retain a connection with the church in death as well as in life.

Our niches are from Armento Liturgical Arts, based in Buffalo, New York. These are all metal niches with beautiful, engraved brass plates in the wall area south of Cole Chapel. This is a quiet place within the walls of our church that provides a place of meditation and consolation for the families of the deceased.

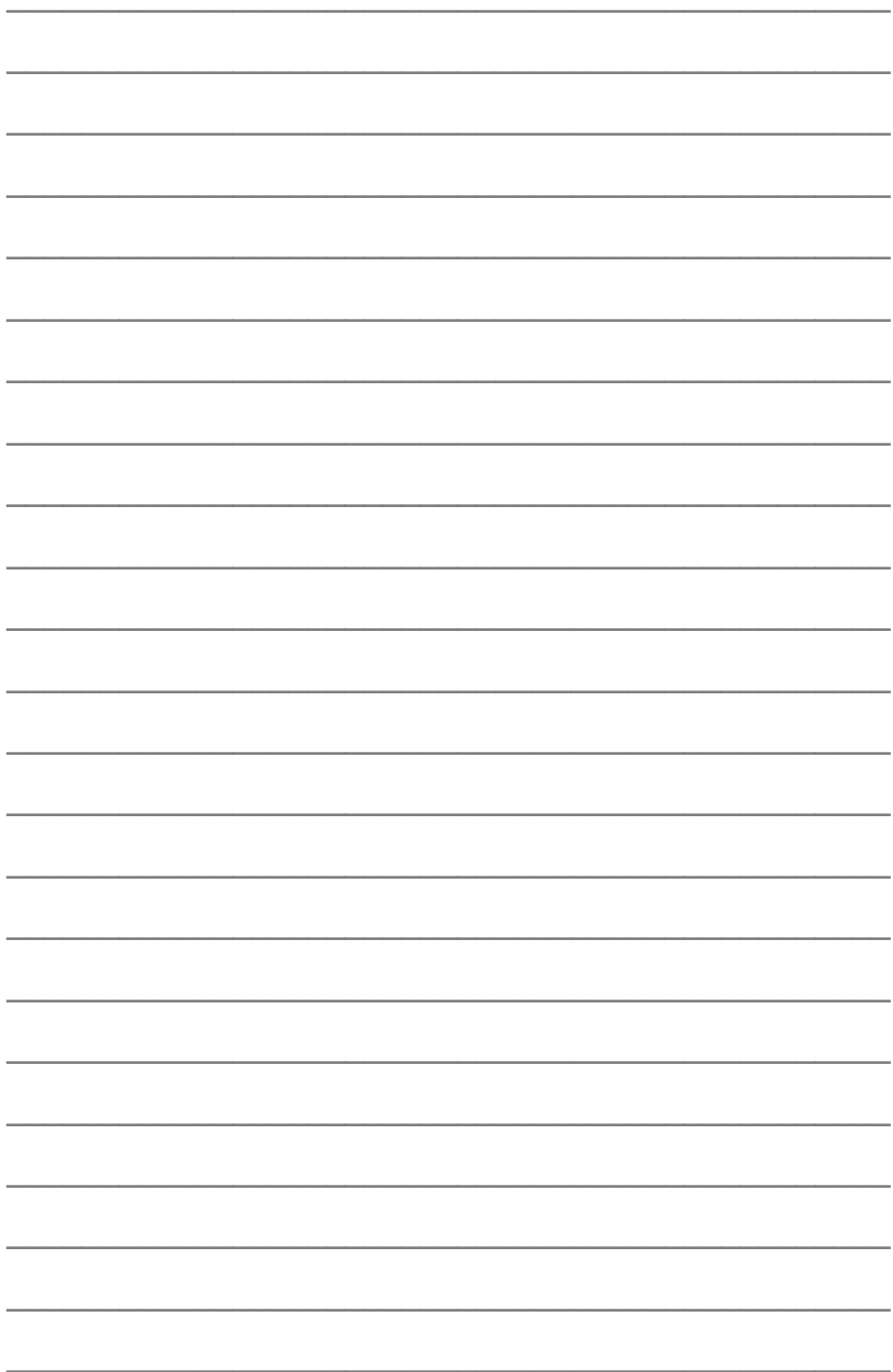
The First United Methodist Church Business Administrator maintains the records of the Columbarium, pricing information, the available niches, and the legal documents for those members with an interest in this service.



We hope this information is helpful to you as you plan for your future. Our clergy and staff at FUMC-Denton are prepared to answer your questions, provide advice and assist you as you consider this important process for you and your family.



NOTES





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